

The CARES Act and Tenant Rights

COVID-19 Updates: May 19, 2020

Does the CARES Act protect you?

The CARES Act protects tenants who live in “federally supported housing.” This includes tenants who live in:

- Public housing
- Section 8 voucher housing
- Low-income housing
- LIHTC housing
- USDA voucher housing
- Other federally subsidized housing
- Housing owned by landlords who have federal mortgages

How does the CARES Act help tenants?

The CARES Act **stops evictions for non-payment of rent** for 120 days. Landlords of protected tenants cannot give notices to vacate, file eviction lawsuits or impose late fees for non-payment of rent until late July. The CARES Act also gives tenants the right to a **30-day notice after the 120 days**. That means protected **tenants cannot be forced out for non-payment of rent until late August 2020 at the earliest**.

Should tenants still pay rent? YES!

If you can, pay your rent in full and on time. The CARES Act does not say you don't have to pay rent. It just says you cannot be evicted right away for not paying.

What if I can't pay my rent?

The housing authority should reduce the rent for public housing tenants and voucher holders. Tell them your income changed. Otherwise you should talk to your landlord. Try to work out an agreement or payment plan. Get the agreement in writing, email or text is fine. You might qualify for benefits like food stamps and unemployment. Legal Services can help you apply for these programs.

What stays the same under the CARES Act?

Landlords can evict tenants for other reasons—just not for non-payment of rent. Private landlords who do not have federal mortgages can file evictions and may impose reasonable late fees.

How can you find out if your landlord has a federal mortgage?

Look up your address here (<https://myhome.freddiemac.com/renting/lookup.html>) and here (<https://www.knowyouroptions.com/rentersresourcefinder>). If you are sued, tell the judge that under the CARES Act, you have the right to know about the mortgage on the property.

**If your landlord is trying to evict you, call Legal Services at 314.534.4200.
We are here to help tenants.**

NEED HELP? Apply online at www.lsem.org or call 314.534.4200 / 800.444.0514

**More COVID-19 information & resources available at :
[www.lsem.org / covid-19-updates](http://www.lsem.org/covid-19-updates) or follow us on facebook**