

Protections for renters

If you're having trouble making rent payments or facing eviction as a result of the coronavirus pandemic, you are not alone. Learn what you can do and find out about new protections for renters.

If you are renting from an owner who has a federally insured or Government Sponsored Entity (GSE)-backed mortgage, live in federally subsidized housing or get a federally subsidized grant or voucher, you cannot be evicted for nonpayment of rent between March 27 and July 25, 2020 due to the CARES Act.

Many state and local governments have also paused evictions because of the impact of the coronavirus pandemic. Find out whether you are in one of these areas [.](#)

Under the CARES Act, additional restrictions may apply for a property with a federally or GSE-backed mortgage. Landlords who receive forbearance relief under the CARES Act cannot evict their tenant(s) or charge late payment fees or penalties while they are receiving forbearance relief. After their forbearance ends, they must give you a 30-day notice to vacate and let the notice expire before making you leave.

What this means for you

Even if the CARES Act eviction moratorium applies to you, rent payments are still due on the usual date. So, if you can pay your rent, you should continue to do so to avoid the potential of future eviction.

If you have had a decrease in income or change in circumstances that will make it difficult to pay your rent on time, contact your landlord right away.

If you live in federally-subsidized housing and your income has fallen, contact your housing authority to talk about income recertification. If you rent from a private company or landlord, a payment agreement may help you avoid eviction once the moratorium is over.

Find out if your housing is covered by the CARES Act

The best way to find out if these protections apply to you is to ask your housing authority, landlord or management company.

You can also check these resources:

If your apartment or rental unit is in a building with 5 or more units:

- **For a Fannie Mae and Freddie Mac backed property:** Enter your address into Fannie Mae's Multifamily Loan Lookup Tool [or](#) Freddie Mac's Multifamily Loan Lookup Tool [or](#) contact the Fannie Mae Disaster Response Network [or](#) the Freddie Mac Renter Helpline at 800-404-3097.

- **For Public Housing:** [See these FAQs](#). You can contact HUD's Public and Indian Housing (PIH) customer service center at 800-955-2232 to confirm whether the property you live is public housing. The PIH Information and Resource Center is staffed to answer questions/inquiries regarding public housing and housing choice voucher programs and regulations.
- **For a HUD Multifamily assisted and FHA-insured multifamily property:** See this brochure or [read these FAQ for tenants, owners and agents](#). HUD has property data available online. See HUD's database of Multifamily Assisted properties and its database of FHA-insured Multifamily properties.
- **For renters at USDA Multifamily properties:** The CARES Act prohibits evictions due to non-payment of rent for the next 120 days beginning on March 27, 2020, and does not allow owners to charge late fees or otherwise penalize tenants who are unable to pay rent. This eviction prohibition became effective upon enactment of the CARES Act (March 27, 2020) and is effective for 120 days for Section 514, Section 515 and Section 538 loans, as well as Multifamily voucher holders. As stated in 7 CFR §3560.452(c)(8), failure to comply with this Federal law is considered a non-monetary default.
- Or see this searchable database and map of multifamily properties covered under the federal moratoriums to know if you are protected.

If you are renting in a property with four or fewer units

Your landlord can also check with Freddie Mac, Fannie Mae, VA, or USDA to find out if their property is covered.

Federal Coronavirus resources

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.cdc.gov/coronavirus)

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus)

[Visit usa.gov \(Spanish\)](https://www.usa.gov/coronavirus)