

Guidance for Rental Residents Affected by COVID-19

In these unprecedented times, The Pennsylvania Housing Finance Agency (PHFA) is committed to assisting residents navigate through these challenging times. Below are resources and guidance to help you and your families during the COVID-19 pandemic.

Payment of Rent

Rent is still due and payable. You should make every effort to pay the rent when it is due. If rent payment is a concern, due to a loss or reduction in income for any reason caused by the effects of the COVID-19, please contact your landlord to discuss your situation and payment options. Repayment options can include deferral, abatement, or even reduction of current rental payments. Any agreement between you and your landlord should be put in writing.

Evictions

On August 31, 2020 the eviction moratorium order signed by Governor Tom Wolf expired. On September 04, 2020 the Center for Disease control issued a <u>federal moratorium</u> on evictions, a <u>declaration form</u> must be completed to qualify for protection under this moratorium.

In response to COVID-19, the CARES Act was passed on March 27, 2020, and provides eviction protections for tenants living in properties that have federal subsidies, FHA-insurance, and all low-income housing tax credit properties. Your protections under the CARES Act include:

- Although rent is still due and payable, you should not have been served with an eviction notice solely for nonpayment of rent until after July 25, 2020;
- You should not have been given a Notice to Vacate for non-payment of rent until after July 25, 2020;
- After July 25, 2020 owners must provide a 30-day Notice to Vacate before filing for eviction; and
- You should not have been charged late fees or penalties for rent that is delinquent between March 27, 2020 and July 25, 2020.

If you are unsure if the building where you live is covered under the CARES Act, please contact the office manager at your building.

A list of helpful resources can be found at: <u>https://www.phfa.org/mhp/</u>. For those without access to the internet, please contact PHFA's Customer Solutions Center at 1-855-827-3466 for assistance.

Should you have questions that are best answered by an attorney regarding your rights under the federal CARES Act, you may qualify for free legal assistance. Please explore the resources available through the website <u>www.PALawHELP.org</u>. This website provides a guide to legal information and free civil legal services available in Pennsylvania.