

# I'm Worried That I Can't Pay My Rent and May Be Evicted

If you are facing potential eviction for a reason other than non-payment, check with <https://tenantprotections.org/> to see what additional state and local protections may apply.

1. I live in public housing, project based section 8, have a section 8 voucher, or federal veterans, disabled, senior or rural housing?

YES

There is a 120 day moratorium (until July 25, 2020) on eviction and eviction filing for non-payment of rent and no late fees can be charged.

NO

2. My Landlord has a mortgage or financing on my building backed by the the federal government (Fannie Mae, Freddie Mac, FHA, VA, Low income housing tax credits)

YES

There is a 120 day moratorium (until July 25, 2020) on eviction and eviction filing for non-payment of rent and no late fees can be charged. It's possible that you could still be evicted for other reasons depending on local and state law (see below).

NO

My landlord has a non-covered mortgage or no mortgage on the property

I DON'T KNOW

Ask your landlord to tell you if they have a covered mortgage. If they do not know, their mortgage servicer is required by law to tell them who owns their mortgage. About 45% of all rental units in the U.S. are in this category, so it is worth finding out if yours does.

3. I am a tenant in California

YES

Current state baseline protections:

If your landlord files an eviction case against you in court, you may qualify for additional time to respond to the lawsuit, if the eviction case is based on a "notice to pay rent or quit" AND you have satisfied certain conditions:

- You must give your landlord notice within 7 days of rent due that you cannot pay due to Coronavirus impact on you, someone you are caring for or loss of income due to pandemic
- You must keep any paperwork that shows income disruptions due to Coronavirus
- Your Landlord can still file eviction with the court and you must respond within the window listed in your court notice if you receive a notice from the court. If you believe you qualify for additional time to respond because you have satisfied the above conditions, you should inquire with the court to verify this.
- It is critical that you not ignore eviction papers from your landlord or the court if you receive them. If you do, you should contact your local legal services program(s) for additional assistance and check <https://lawhelpca.org>.

**Some local jurisdictions — cities and towns — have even more protections in place during this time! Check with your city, a local tenants rights group, and this ongoing list ([bit.ly/39AbRg8](https://bit.ly/39AbRg8)) to see some of what is available to you locally.**