

With rent due for millions of Californians, the patchwork of protections can be confusing. Below is an overview of the various protections now in place at the **federal** levels. If you are having trouble paying your rent, check with your landlord armed with this information.

FEDERAL

THIS APPLIES TO EVERYONE IN THE U.S.

A federal moratorium on certain evictions began on March 27, 2020 and will remain in force through July 25, 2020.

Landlords of covered properties are prohibited by federal law from **filing** a new eviction case for failure to pay rent during this period. They are also prohibited from charging you fees or interest for late payment during this period. After July 25th, the landlord can begin eviction proceedings for non-payment but must give 30 days notice. This doesn't forgive the rent you may owe.

You are protected if you live in a covered property, which include, but are not be limited to:

- properties with federally backed mortgages (FHA, Freddie Mac, Fannie Mae, VA, HUD, USDA)*
- properties receiving low-income housing tax credits (LIHTC)**
- public housing
- section 8 (vouchers and project-based units)
- properties providing housing for the elderly, people with disabilities, homeless and people with AIDS with support from various federal programs
- USDA and rural housing programs under the Dept. of Agriculture, including rural housing vouchers

* If you are unsure if your landlord has a federally backed mortgage, ask them to provide you with that information. If they are unsure who backs their mortgage, their mortgage servicer is required to provide them with that information.

** You can check if your home is covered under Low Income Housing Tax Credits here: <https://preservationdatabase.org/>

You will **not** qualify for protection under this federal law if:

- the eviction case was filed in court on or before March 26, 2020
- the eviction case is based on breaking a rule in your rental agreement (other than payment)
- your property isn't covered by the law