

# PROTECTIONS FOR TENANTS AND PROPERTY OWNERS DURING COVID-19

## CARES ACT

### Eviction Moratorium

**120 Day Moratorium:** The federal government implemented a 120-day moratorium on evictions for any residential property that receives federal housing funds, has a federally backed mortgage loan, and both public housing and mixed income housing.

**When It Ends:** The moratorium ends on July 24, 2020.

**When Evictions May Start:** The earliest date a landlord may file for an eviction with the court is August 25, 2020.

**What this means:** Landlords of properties covered under the CARES Act are prohibited from initiating eviction proceedings or charging fees, penalties, or other charges against a tenant for the nonpayment of rent until August 25, 2020.

### Mortgage Forbearance

**360 Day Forbearance:** Borrowers of government-backed mortgages can request up to 360-day payment forbearance without proof of hardship. No additional fees, interest, or penalties can be assessed for the forbearance.

Borrowers are eligible to refinance or buy a new home if they are current on their mortgage (i.e. in forbearance but have continued to make their mortgage payments or reinstated their mortgage). Borrowers are eligible to refinance or buy a new home three months after their forbearance ends and they have made three consecutive payments under their repayment plan, or payment deferral option or loan modification.

### Foreclosures

**60 Day Suspension on Foreclosure Actions:** Except for abandoned or vacant property, there may be no foreclosure actions for 60 days from March 18, 2020.

### Multifamily Property Owners

**30 Day Forbearance:** Owners of multifamily properties who were current on their mortgage payments as of February 1, 2020 and have a federally insured, assisted, or supplemented loan may request forbearance for 30 days due to financial hardship, with extensions of up to a total of 90 days. (Borrowers receiving the forbearance may not evict or charge late fees to tenants for the duration of the forbearance period.)

### Foreclosures

**Suspended for 60 Days:** For homeowners with federally backed mortgages, the lender or loan servicer may not foreclose on you for 60 days after March 18, 2020.



## TEXAS SUPREME COURT - MORATORIUM

**Moratorium Extended:** This action extends the Court's April 6th moratorium and no eviction proceedings can be held until after May 18, 2020.

**No Writs of Possession:** No writs of possession can be posted or executed until after May 25, 2020.



## BEXAR COUNTY - EVICTIONS AND FORECLOSURES

**Eviction Proceedings:** Bexar County rental property owners temporarily suspended evictions until June 1, 2020 to prevent renters from being displaced due to the public health emergency, except on the order of the Bexar County Justice of the Peace Courts under the procedures and guidelines established by those courts in circumstances which present an imminent threat of physical harm to the property owner, their employees, or other tenants, or criminal activity.

**Foreclosure Proceedings:** within Bexar County are temporarily suspended to prevent the displacement of occupants during the public health emergency until July 6, 2020.



## CPS ENERGY & SAWS

**Disconnections Suspended:** CPS Energy & SAWS have suspended disconnections until further notice.



## BEXAR COUNTY TAX ASSESSOR-COLLECTOR

**Property Tax Foreclosures Cancelled:** These are canceled for April and May.

# AVAILABLE RESOURCES FOR TENANTS AND PROPERTY OWNERS DURING COVID-19

## CITY OF SAN ANTONIO EMERGENCY HOUSING ASSISTANCE FUND

**How to apply:** Call 311 or visit <https://covid19.sanantonio.gov/Services/Rent-and-Mortgage-Help-Housing>

**Qualifications:**  
To apply, you must:

- Be a San Antonio resident
- Provide proof of financial hardship that makes you unable to pay rent, mortgage or utilities
- Have an income at or below \$72,000 a year
- Be the primary lease or mortgage holder in a multifamily unit, mobile home, or single-family home within the city limits of San Antonio

To be paid by the City, landlords should be registered as City vendors. Landlords should complete a Rent W-9 and Vendor Information Form and email the forms to [Vendors@sanantonio.gov](mailto:Vendors@sanantonio.gov)

## BEXAR COUNTY TEMPORARY RENTAL ASSISTANCE MEASURE (TRAM)

**How to apply:** Call 210.940.1180 or visit [www.habctx.org/TRAM](http://www.habctx.org/TRAM)

**Qualifications:**  
To apply, you must:

- Meet income guidelines
- Live in unincorporated Bexar County or suburban city outside of San Antonio

## SELF-HELP LEGAL INFORMATION PACKET: "WHEN AN EVICTION CASE HAS BEEN FILED AGAINST YOU"

Access this informational guide here:

<https://www.bexar.org/DocumentCenter/View/22596/Self-Help-Legal-Information-Packet-When-an-Eviction-Case-Has-Been-Filed-Against-You-PDF>

## CARES ACT MAP

**What It Is:** An interactive map for tenants and landlord to use to determine if their residence qualifies for protections under the CARES Act

**How To Find It:** Visit <https://covid19.sanantonio.gov/Assistance/Residents/Housing-Evictions/CARES-Act-Properties>

## CITY OF SAN ANTONIO FAIR HOUSING WEBSITE AND HOTLINE

**What It Is:** Counseling services for tenants that may experience evictions, repairs, security deposits, utilities billing and termination, code violations, lease disputes, occupancy standards and other related issues

**How to Access:**  
Call 210.207.5910 or visit <https://www.sanantonio.gov/nhsd/programs/fairhousing#151263429-housing-counseling>

## LEGAL ASSISTANCE

**What It Is:** Provides free attorney services on request for those experiencing housing issues and who income qualify

**How to Access:** Call 210.207.5910 or visit <https://dhs.mendixcloud.com/p/Kinetech/GovTech/HousingAssistance>

## REQUEST FOR UTILITY ASSISTANCE

**What It Is:** This program assists with utility assistance for CPS Energy and assists with an Affordability Discount Program Application. Seniors, families with young children, individuals with disabilities, and individuals using critical medical care equipment are eligible to apply.

**How to Access:**  
<https://www.sanantonio.gov/humanservices/financial-emergency/utilityassistance>

## SAMMINISTRIES

**What It Is:** Offers rental assistance, utility support and long-term housing assistance.

**How to Access:**  
<https://www.samm.org/get-help/>

## SOCIETY OF ST. VINCENT DE PAUL

**What It Is:** Limited financial assistance is provided for expenses such as utility bills, rent, funeral arrangements, and medication.

**How to Access:**  
<https://svdpsa.org/community-assistance-program>

## CATHOLIC CHARITIES

**What It Is:** The program offers financial help to those about to be evicted or have utilities shut off. \*Eviction notice and/or utility disconnection notice required.\*

**How to Access:**  
<https://ccaosa.org/emergency-assistance/>

## FAIR HOUSING COUNCIL

**What It Is:** The Council's programs and services, such as complaint investigation, advocacy, and education & outreach are available to consumers living in this South Texas service area.

**How to Access:**  
<http://www.myfairhousing.org/>