

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.