

With millions of people currently filing for unemployment benefits, some housing experts are predicting a rental crisis just around the corner. Although [eviction protections](https://www.washingtonpost.com/nation/2020/04/29/which-states-are-doing-better-job-protecting-renters-being-evicted-during-coronavirus-pandemic/?arc404=true) enacted by many state and local governments are [set to expire at the end of July](https://www.cnn.com/2020/05/31/politics/rent-coronavirus-reopening/index.html), some states such as California have extended eviction protection. There have also been cases of [rent freezes](https://www.mercurynews.com/2020/04/29/san-jose-passes-rent-freeze-due-to-coronavirus/) and [rent strikes](https://track.flexlinkspro.com/a.ashx?foid=1126413.138941178.C3880917&foc=1&fot=9999&fos=1&url=https%3A%2F%2Fwww.wsj.com%2Farticles%2Frent-strike-planned-for-may-1-as-pain-of-coronavirus-deepens-11587988800&fobs=cn-edb3a8ca58d14e1b891a9d1b80adc2a2--) which have offered limited protection for people about to lose their housing. Calls have even been heard for [federal cancellation of rent and mortgage](https://nypost.com/2020/04/28/aoc-wants-state-and-federal-rent-cancellations-amid-coronavirus/) payments while the pandemic continues. Although the US Department of Housing and Urban Development have called for a [suspension of evictions and foreclosures](https://www.cnet.com/news/taxes-mortgage-credit-cards-and-more-how-to-get-financial-relief-during-coronavirus/), it is not certain which laws will apply to renters or if landlords will attempt to ignore them.

Ordinances relating to landlord/tenant laws can vary from state to state and city to city, so there is no one-size-fits-all solution that will work in every situation. This can be frustrating, but there are ways to discern which protections apply to residents who are renters. Here is one method to discover which laws cover tenants in your area, as well as how renters can approach landlords once they’re armed with essential information.

In March 2020 the [Federal Government passed the CARES Act](https://www.documentcloud.org/documents/6819239-FINAL-FINAL-CARES-ACT.html) which provides the broadest and strongest protections to renters. This law [temporarily places a ban on evictions](https://crsreports.congress.gov/product/pdf/IN/IN11320) resulting from late fees until July 25. It will also require a 30-day notice prior to an eviction. Landlords would be allowed to file an eviction to force renters/residents to leave by August 24. Although the House of Representatives is pushing to [extend these protections by another eight months](https://nlihc.org/resource/overview-housing-and-homeless-provisions-heroes-act), the Senate and White House have given no indication this will take place.

Fannie Mae is a Federal program that falls under the Cares Act. This program only applies to properties that receive federal funds under *Section 8* applies to buildings that are owned by landlords. If the landlord does not accept Section 8 renters, then the CARES Act would not apply.

The National Low Income Housing Association has published a list of properties where renters can track information about single-family housing or apartments in buildings with four or fewer units whether these properties would fall under the jurisdiction of the CAREs Act.

Some state governments have taken action to suspend evictions up to 90 days, including [New York](https://www.nydailynews.com/coronavirus/ny-coronavirus-renters-evictions-moratorium-20200406-bzwqgwibuvdbrp4k7vwd4asgz4-story.html), [Arizona](https://www.azcentral.com/story/money/business/consumers/2020/04/06/small-business-evictions-halted-arizona-gov-doug-ducey-orders/2957984001/) and [California](https://www.sfchronicle.com/news/article/California-halts-tenant-evictions-statewide-15183200.php). Residents of Los Angeles will have [up to one year after the city has declared the end of the emergency](https://www.latimes.com/homeless-housing/story/2020-04-05/coronavirus-rent-landlords-pressuring-tenants-los-angeles) to pay back rent [with no late fees](https://www.latimes.com/homeless-housing/story/2020-03-30/coronavirus-homeowner-tenant-renter-protections-eviction-foreclosure-california). Some districts across the country have placed a stop on court proceedings during the pandemic, meaning landlords will temporarily be unable to use the court system to obtain an eviction. While residents in Georgia have [petitioned the Governor to suspend rent payments](https://www.change.org/p/brian-kemp-suspend-mortgage-and-rent-payments-for-90-days), the state Supreme Court recently ordered their courthouses to suspend everything except essential services. Although state courts can still open to issue arrest warrants and restraining orders,  [evictions will not fall under these parameters.](https://patch.com/georgia/southcobb/cobb-county-magistrate-court-provides-information-evictions)

The severe economic impact of COVID-19 has created a dire need for housing assistance for low-income people. In response, local, state and federal governments have responded with resources available for homeless prevention. These resources are designed to help communities create homeless prevention programs that will be effective and efficient to meet current needs. They describe concepts used in homeless prevention and public health contexts, and describe factors communities should consider in developing homeless prevention programs. However, it is not a comprehensive guide to homeless prevention and not designed to provide guidance on federal policy. Prevention programs are effective in reducing homelessness when found to be both effective and efficient. Effective interventions can help people at risk to find and maintain stable housing and avoid being homeless. Efficient interventions provide assistance to people most likely to experience homelessness if they are not already receiving assistance. This document explains the most frequently used categories of homeless prevention to assist decisions that promote effective and efficient treatment.

These categories include: • Primary prevention strategies that mitigate direct factors that lead to homelessness. • Secondary prevention strategies that assist people to find safe alternatives when seeking shelter or likely to stay in an unsheltered location. • Tertiary strategies that provide stabilization assistance to people who have already experienced homelessness for the purpose of preventing it from happening again. For each type of prevention, the following chart provides additional information as well as factors communities need to address if designing these kinds of prevention. In practice, these categories are fluid, and prevention programs often cross over between different categories. (see footnote).

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Homeless System Response: System Planning: A Framework for Homelessness Prevention

<https://files.hudexchange.info/resources/documents/COVID-19-Homeless-System-Response-System-Planning-A-Framework-for-Homelessness-Prevention.pdf>