



## COVID-19 Eviction Facts & Resource Sheet

### Frequently Asked Questions As of April 7, 2020

**I am unable to pay my rent during this crisis. Can my landlord evict me? What steps should I take?**

The Texas Supreme Court halted non-criminal evictions in court until April 30, 2020. Bexar County Nelson Wolff issued an Executive Order on March 23 that suspends evictions and foreclosure proceedings for 30 days. Your landlord can still give you a Notice to Vacate. However, a Notice to Vacate is not the same as an eviction. If you get one, you do not need to leave. For more information go to:

[www.bexar.org/3234/COVID-19](http://www.bexar.org/3234/COVID-19)

If you are unable to pay rent, talk to your landlord. They may allow for payment arrangements. Some programs that may help you pay rent are listed below.

**What is an eviction?**

An eviction is a legal process where a landlord removes a tenant from a rental property. Many evictions happen because the tenant has not paid rent, or even because the tenant is often late on the rent. Your lease may outline other reasons for eviction.

**Does the halt on non-criminal evictions apply to all apartment complexes?**

Yes. Some apartments have longer restrictions.

On March 26, the Federal government started a 120-day ban on non-criminal evictions and late fees at some properties. Those properties include:

- Low-Income Housing Tax Credit properties
- Single-and multi-family rentals backed by federal loans (Fannie Mae, Freddie Mac, USDA, FHA, VA)

For more information, ask your property manager if your apartment complex falls under one of the above categories.

**I am unable to pay my property taxes. What can I do?**

The Bexar County Tax Assessor-Collector canceled tax foreclosure proceedings through May 2020. On March 23, Judge Wolff suspended all foreclosure proceedings for the next 30 days via a Declaration of Public Health Emergency.

For more information, call 210.242.2432 or go to

[www.bexar.org/tax-assessor-collector](http://www.bexar.org/tax-assessor-collector).

**I am unable to pay my mortgage payment. What can I do?**

On March 26, the Federal Housing Administration enacted a 60-day ban on foreclosures for federally-backed mortgages. Federally-backed mortgages come from HUD, USDA, FHA, Fannie Mae, and Freddie Mac. Call your mortgage lender to find out if you qualify. Borrowers can request a forbearance from the lender for up to 60 days, with an option to extend another 120 days. For information on the federal loans go to: [FHFA.gov](http://FHFA.gov).



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<b>What is a forbearance?</b>	Forbearance is an agreement to pause your regular mortgage payments for a set period of time. During forbearance, your mortgage lender will not charge late fees. Ask your mortgage lender for more information on this type of agreement.
<b>I need help paying my rent or mortgage. Where can I go for help?</b>	You can apply for help paying your rent or mortgage through the City's Risk Mitigation program at <a href="https://www.sanantonio.gov/NHSD/Programs/FairHousing">https://www.sanantonio.gov/NHSD/Programs/FairHousing</a> or call 210.207.5910.
<b>I am unable to pay my utility bills during this time. Will they get shut off?</b>	CPS Energy & SAWS are suspending disconnections during the COVID-19 crisis. If you need help paying utility bills go to <a href="https://www.sanantonio.gov/dhsutility">https://www.sanantonio.gov/dhsutility</a> or call 210.207.7830. The Texas Public Utility Commission may also provide assistance by calling 866.454.8387.
<b>Will I still receive a utility bill for my water and electricity payments?</b>	Yes, you will continue to receive bills from the utility companies. For help paying your bills, go to: <b>CPS:</b> <a href="http://www.cpsenergy.com/assistance">www.cpsenergy.com/assistance</a> or call 210.353.2222 <b>SAWS:</b> <a href="https://uplift.saws.org/">https://uplift.saws.org/</a> or call 210.233.2273
<b>I am a San Antonio Housing Authority (SAHA) resident or voucher holder. Can I be evicted?</b>	Currently, SAHA will not give lease violations, notices to vacate or issue non-criminal evictions until further notice. This applies to you if you live on a SAHA property or Beacon Community. If you have a voucher and do not live on a SAHA property or Beacon community, the statewide ban on non-criminal evictions applies to you. Get more information at <a href="https://saha.org/coronavirus/">https://saha.org/coronavirus/</a> or call 210.477.6999.
<b>I think that I am being discriminated against for housing. Where can I get assistance?</b>	If you are experiencing housing discrimination or have a fair housing issue contact: <ul style="list-style-type: none"><li>• City of San Antonio's Fair Housing <a href="https://www.sanantonio.gov/NHSD/Programs/FairHousing">www.sanantonio.gov/NHSD/Programs/FairHousing</a> or call 210.207.5910</li><li>• Fair Housing Council at <a href="http://www.myfairhousing.org">www.myfairhousing.org</a> or 210.733.3247 toll-free: 1.866.733.4953</li></ul>
<b>I have a legal issue related to my housing. Where can I get assistance?</b>	For legal assistance contact the Neighborhood and Housing Services Fair Housing Team at 210.207-5910 or go to <a href="https://www.sanantonio.gov/NHSD/Programs/FairHousing">https://www.sanantonio.gov/NHSD/Programs/FairHousing</a>
<b>I am having trouble managing my money and need help.</b>	For free help with budgeting or debt management, contact The City of San Antonio Financial Empowerment Center at <a href="http://www.sanantoniofec.org">www.sanantoniofec.org</a> or call 210.206.5372