

DURING THE CORONAVIRUS (COVID-19) EMERGENCY:

- Can I be evicted?
- Can a foreclosure be filed against my home?

No Evictions/ No Foreclosures:

All Pennsylvania residents are protected under the PA Supreme Court's Order, which closes most courts and which prohibits any eviction, ejection or other displacement of PA residents for failure to make payments or pay property taxes **through April 30, 2020**.

After April 30, 2020, an eviction or foreclosure is not automatic. A landlord or mortgage company must still go to court and obtain a court order to evict or foreclose on residents.

Extra Protections for Government-Related Properties:

HOMEOWNERS: People with federally backed mortgages have **extra protections until May 18, 2020**. No new foreclosure actions can be filed, and current foreclosure actions must wait until May 18, 2020 or later to hold a sheriff's sale. **Federally backed mortgages include:** FHA loans, "Fannie Mae" and "Freddie Mac" loans, VA loans and USDA loans. In addition, the Pennsylvania Housing Finance Agency (PHFA) has indefinitely suspended their foreclosures.

RENTERS who live in certain federally covered properties are **protected from the filing of new eviction lawsuits for failure to pay rent** through **July 25, 2020**. In addition, no late fees or other penalties and charges for non-payment of rent can be charged during this time. There are many federally covered properties, including **public housing, housing voucher programs (Section 8), Section 202 elder housing, Section 811 housing for the disabled, LIHTC (Low-Income Housing Tax Credit) units**, and **some multi-unit properties with federally backed mortgage loans**.

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Protect yourself from eviction or foreclosure during COVID-19

HOMEOWNERS: Legal Aid of Southeastern PA (LASP) recommends that all homeowners who are facing difficulties paying their mortgage call their mortgage company to ask for assistance. Many mortgage companies are granting forbearances (a pause in paying your mortgage) or additional protections to homeowners, but they are not automatic, and you must call your mortgage company to let them know you need help.

RENTERS: **You still owe rent.** No law has been passed forgiving any tenant from paying rent. You still have the right to safe housing even if you are not paying rent. If your apartment is unsafe or your landlord is attempting to evict you without a court order, call Legal Aid of Southeastern PA (LASP) for help.

Get help

If you have been **illegally locked-out**, are **facing eviction or foreclosure**, or **want more information on your rights**, please call the Legal Aid of Southeastern PA (LASP) Helpline for assistance at **877-429-5994** Monday-Friday, 9 a.m.-1 p.m., or go online at **www.lasp.org/apply-here**.

About LASP



Legal Aid of Southeastern PA (LASP) provides free civil legal aid in **Bucks, Chester, Delaware and Montgomery** counties. | www.lasp.org | 877-429-5994

Our attorneys and staff are working remotely to help people during COVID-19.

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