Housing Information

Updated September 15, 2020

Temporary Federal Eviction Moratorium

The Center for Disease Control and Prevention (CDC) has issued an Agency Order prohibiting residential landlords nationwide from evicting certain tenants. The order is in effect now through December 31, 2020.

This Order protects tenants who:

- Have used their best efforts to obtain government assistance for rent,
- are unable to pay their full rent due to a substantial loss of income, loss of compensate hours of work, or extraordinary out-of pocket medical expenses,
- · are making their best efforts to make timely partial payments of rent, and
- · would be homeless, need to move into a homeless shelter, or have to move into a shared living setting if they were to be evicted.

In addition to the above requirements, one of the following financial criteria must apply. To qualify for protection, the tenant must:

- Expect to earn no more than \$99,000 (individuals) or \$198,000 (filing joint tax return) in 2020
- not have been required to report an income to the IRS in 2019, or
- have received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act.

At the end of this temporary halt on evictions on December 31, 2020, your housing provider may require payment in full for all payments not made prior to and during the temporary halt and failure to pay may make tenants subject to eviction pursuant to State and local laws. You may also still be evicted for reasons other than not paying rent.

Tenants must complete a declaration under penalty of perjury that they meet the criteria above. You can complete the declaration <u>HERE</u> to satisfy this requirement.

Property owners with federally-backed mortgages (FHA; Fannie Mae; Freddie Mac; etc.) may not evict or initiate eviction of tenants (with limited income due to coronavirus) who live in properties with federally-backed mortgages within the property for nonpayment of rent for 120 days beginning on March 27, 2020. They are also unable to assess fees or penalties on any tenant for late payment of rent.

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COVID-19 Rent Relief Program

Additionally, the State of Maine, in partnership with MaineHousing, is offering a new rental assistance relief program for Maine people who cannot pay their rent due to COVID-19. The \$5 million COVID-19 Rent Relief Program will allow households that meet certain income and ability to pay requirements to receive a one-time, up to \$500 payment in rental assistance to be paid directly to their landlord. People who live in subsidized housing or housing financed by MaineHousing do not qualify for the program, as those programs have other tools available for those impacted by COVID-19. More information, application materials, and commonly asked questions may be found at www.mainehousing.org/covidrent.

Utility Shutoff Information