

Eviction and Foreclosure Moratorium Legislation

Signed April 20, 2020

This will put a temporary pause on eviction and foreclosure activity to protect both tenants and landlords. Here are some quick bullet points about the bill:

For tenants, the bill will temporarily halt all stages of eviction, specifically:

- stop landlords from sending notices of eviction and filing new eviction cases
- stop courts from scheduling non-emergency hearings, entering judgments, and issuing executions
- stop sheriffs from levying on executions to remove tenants
- temporarily halt most eviction cases, with limited exceptions for true emergencies involving conditions or conduct endangering the health and safety of others

It will also prevent late fees and negative credit reporting for COVID-19 affected tenants.

For homeowners in 1-4 family owner occupied units, the bill will temporarily:

- stop residential foreclosures from going forward
- require lenders to offer a mortgage forbearance for homeowners affected by COVID-19, with payments added to the end of the loan
- prevent negative credit reporting for homeowners in forbearance
- give landlords access to tenants' last month's rent to cover expenses

For small businesses, there is also moratorium that pauses evictions on small businesses, and makes it easier to access reverse mortgages.

The moratorium will remain in effect for either 120 days or 45 days following the end of the state of emergency, and can be extended at the Governor's discretion to ensure it does not end before the end of the state of emergency plus a reasonable time period.

