



COVID-19 Housing Facts & Resource Sheet

Frequently Asked Questions As of June 24, 2020

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

If you are unable to pay rent, talk to your landlord. They may help you make a payment plan or even change your lease.

You can also get help paying your rent from the City's Emergency Housing Assistance program. Visit <https://www.sanantonio.gov/NHSD/emergencyhousingassistance> or call 210.207.5910.

Your landlord can still give you a Notice to Vacate (NTV.) A NTV is not an eviction but is the first step in the process. If you get one, you do not need to leave immediately. Talk to your landlord and apply for help.

If you would like to talk to an attorney, you can request one through the link or phone number above.

Is there an eviction moratorium?

The Texas Supreme Court's moratorium on evictions ended on May 18th. Bexar County Courts will not hear evictions until June 1 at earliest, but your landlord can file an eviction unless they are federally-financed.

About half of renters in San Antonio are protected by the federal moratorium as part of the CARES Act. CARES Act properties cannot serve Notices to Vacate or charge late fees until August 31st. To find out if you are covered, search your property name or address [here](#).

If you live in income-qualified housing or you pay rent with a voucher, you are protected.

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.

Is a Notice to Vacate the same as an eviction notice?

A Notice to Vacate is the first step in the eviction process, but it is not an eviction. By comparison, an eviction is a court order to vacate the unit.



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I got a Notice to Vacate or am being charged late fees, but I think I live at a property covered by the CARES Act. What should I do?

If you live in a property covered by the CARES Act and received a Notice to Vacate or late fees, you can file a complaint the Texas Department of Housing and Community Affairs. All complaints must be submitted in writing [here](#). If you want to submit your complaint yourself but do not have access to the internet or have a disability, submit a complaint over the phone by calling (512) 475-3800 and ask to speak to a staff member in the Housing Resource Division.

I am an off-campus college student but have moved home because my campus is closed. Is my lease binding? What can I do?

Yes, most off-campus student housing leases are binding. Leases are effective even with colleges switching to online classes. They also cannot be broken due to financial loss or mental distress. Leases with force majeure or 'frustration of purpose' clauses may not be binding.

Available Relief Options:

The CARES Act gave money to colleges and universities. The funding helps students with unexpected COVID-19 related expenses. Eligible expenses include food, housing, health care, online class materials, and childcare. The aid can help:

1. U.S. citizens and eligible non-citizens,
 2. Students eligible to file a FASFA,
 3. Students enrolled in the Second Chance Pell experiment.
- How each school distributes these funds is largely at their discretion. Contact your school for details about available aid.

You can try to sublet your apartment.

You can try to work out an individual arrangement/ payment plan with their landlord.

Please note, the Bexar County moratorium on eviction and late fees include students. More information can be found [here](#).

I use a voucher to pay my rent. Am I protected under the CARES Act?

Yes. For more information from the San Antonio Housing Authority, visit <https://saha.org/coronavirus/> or call 210.477.6999.

For more information from the Housing Authority of Bexar County, visit <https://habctx.org/about-us/coronavirus>

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



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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.

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.

What is a forbearance?

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.

I need help paying my rent or mortgage. Where can I go for help?

You can also get help paying your rent from the City's Emergency Housing Assistance program. Visit <https://www.sanantonio.gov/NHSD/emergencyhousingassistance> or call 210.207.5910.

I am unable to pay my utility bills during this time. Will they get shut off?

CPS Energy & SAWS are suspending disconnections during the COVID-19 crisis. If you need help paying utility bills go to <https://www.sanantonio.gov/dhsutility> or call 210.207.7830. The Texas Public Utility Commission may also provide assistance by calling 866.454.8387.

Will I still receive a utility bill for my water and electricity payments?

Yes, you will continue to receive bills from the utility companies. For help paying your bills, go to:
CPS: www.cpsenergy.com/assistance or call 210.353.2222
SAWS: <https://uplift.saws.org/> or call 210.233.2273

I am a San Antonio Housing Authority (SAHA) resident or voucher holder. Can I be evicted?

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. The [CARES Act](#) offers renters protections through July 24th. If you have a voucher and do not live on a SAHA property or Beacon community, the CARES Act applies to you as well. Get more information at <https://saha.org/coronavirus/> or call 210.477.6999.

I think that I am being discriminated against for housing. Where can I get assistance?

If you are experiencing housing discrimination or have a fair housing issue contact:

- City of San Antonio's Fair Housing www.sanantonio.gov/NHSD/Programs/FairHousing or call 210.207.5910
- Fair Housing Council at www.myfairhousing.org or 210.733.3247 toll-free: 1.866.733.4953



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I have a legal issue related to my housing. Where can I get assistance?

For legal assistance contact the Neighborhood and Housing Services Fair Housing Team at 210.207-5910 or go to <https://www.sanantonio.gov/NHSD/Programs/FairHousing>

I am having trouble managing my money and need help.

For free help with budgeting or debt management, contact The City of San Antonio Financial Empowerment Center at www.sanantoniofec.org or call 210.206.5372