



COVID-19 Housing Facts & Resource Sheet

Frequently Asked Questions As of June 24, 2021

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.

If you are unable to pay rent due to pandemic-related loss of income or medical expenses you may be protected from eviction until July 31, 2021 by the CDC Eviction Moratorium. You must complete a Declaration which can be located <https://covid19.sanantonio.gov/Assistance/Residents/Housing-Evictions> and submit it to your landlord.

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?

On September 1st, the Centers for Disease Control & Prevention (CDC) announced a national moratorium on evictions for nonpayment of rent through December 31, 2020. The moratorium covers almost all renters. The moratorium has been extended through July 31, 2021.

Landlords may not evict renters for non-payment of rent during the moratorium. Renters may still be evicted for violating other terms of their lease, such as engaging in criminal activity on the premises, threatening the health or safety of other residents, damaging or posing an immediate and significant risk of damage to property, violating any applicable building code, health ordinance or similar regulations relating to health and safety or violating any other contractual obligation.

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.

A Notice to Vacate does not mean you must move out immediately. You still have time to resolve the issue. You should not move out without talking to your landlord.



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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?

The CARES Act's protections expired on July 24th, 2020. Your landlord can file a petition for eviction and issue a Notice to Vacate. The County court judge will handle your case and may dismiss the case due to the moratorium or postpone your hearing.

The CDC Moratorium protects many renters financially impacted by the pandemic from eviction for non-payment of rent. To qualify, a signed form must be submitted to the landlord. The form can be found at covid19.sanantonio.gov/Assistance/Residents/Housing-Evictions

The CDC Moratorium does not mean renters no longer owe rent. Landlords can still charge and collect fees if rent is not paid on a timely basis.

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.

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 foreclosure sales. For more information, call 210.242.2432 or go to www.bexar.org/tax-assessor-collector.



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I am unable to pay my mortgage payment. What can I do?	<p>Federally-backed loans and mortgages come from HUD, USDA, FHA, Fannie Mae, and Freddie Mac. Your lender may not foreclose on you until after July 31, 2021 for federally backed loans.</p> <p>If you experience financial hardship due to COVID-19, you can request forbearance for up to 180 days. Call your mortgage lender to find out if you qualify.</p>
What is forbearance?	<p>Forbearance is an agreement to pause your regular mortgage payments for a set period of time. Forbearance does not erase the amount you owe on a mortgage. During forbearance, your mortgage lender will not charge late fees. Ask your mortgage lender for more information on this type of agreement.</p>
I need help paying my rent or mortgage. Where can I go for help?	<p>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.</p>
I am unable to pay my utility bills during this time. Will they get shut off?	<p>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.</p>
Will I still receive a utility bill for my water and electricity payments?	<p>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</p>
I am a San Antonio Housing Authority (SAHA) resident or voucher holder. Can I be evicted?	<p>SAHA is following the CDC order stopping evictions for non-payment. SAHA is not charging fees or penalties to Public Housing residents, other landlords may still charge and collect rent, fees and penalties. Get more information at https://saha.org/coronavirus/ or call 210.477.6999.</p>
I think that I am being discriminated against for housing. Where can I get assistance?	<p>If you are experiencing housing discrimination or have a fair housing issue contact:</p> <ul style="list-style-type: none">• 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