



LOUISIANA  
FAIR HOUSING  
ACTION CENTER

City Council President  
Helena Moreno

# COVID-19 and Housing Resources

As COVID-19 exerts a significant impact on the economy and its workforce, we are witnessing direct governmental action to provide temporary protections at the federal, state, and local levels to suspend immediate foreclosures or evictions. In an effort to assist with concerns re: inability to make payments of rents or mortgages, we have pulled together the below information and resources to assist.

## Restricting Immediate Residential Evictions - An Overview

**Locally**  **New Orleans Suspends Evictions:** First and Second City Court have suspended all residential evictions and weekly hotel evictions effective March 13, 2020 until April 24, 2020, with further orders to follow. As a note: Governor John Bel Edwards has suspended evictions statewide until at least April 13, 2020.

**Nationally**  **Federal CARES Act Prohibition:** Evictions for not paying rent and late fees are prohibited until July 25, 2020 for any landlord who has a federally-backed mortgage or who receives government housing subsidies. After July 25, landlords of these covered properties must provide 30-day notices to vacate. The above includes Section 8, public housing, "tax credit" or LIHTC, or any other HUD-subsidized housing.

**What does this mean for you:** A landlord must get a court order to evict you, and in New Orleans, those courts are not processing evictions until after April 24, 2020. It is also illegal for a landlord to dispose of personal belongings or shut off utilities without going through the court eviction process. Due to these orders by the court, the City strongly discourages landlords from posting eviction notices, harassing, or threatening tenants with evictions. Missed rental payments are still legally owed, therefore, if you have any questions re: payment plans with a landlord, rental agreements, how to develop a revised agreement in light of COVID-19, late fees for paying rent late, etc., please contact one of the resources for residential evictions listed below.

**Suspension of Section 8 or Public Housing Terminations:** The Housing Authority of New Orleans is suspending Section 8 and public housing terminations during the COVID-19 crisis.

## Resources for Residential Evictions or Landlord/Tenant Issues

- **Louisiana Fair Housing Action Center (LaFHAC):** LaFHAC is not currently conducting in-person intakes; however, if you believe you have experienced discrimination, their staff is available to assist. Please contact them at (877) 445-2100, (504) 596-2100, or [info@lafairhousing.org](mailto:info@lafairhousing.org).
- **Southeast Legal Services:** if you are currently being evicted illegally or locked out; a motel/hotel where you are living threatens to put you out; and/or if you have lost income and live in Section 8, public, or other subsidized housing where your rent is based on your income, please call for FREE assistance via the Southeast Louisiana Legal Services COVID-19 Hotline at 844-244-7871.
- **Office of Community Development:** Orleans Parish residents who are at immediate risk of losing their home may qualify for emergency homelessness prevention, foreclosure mitigation, or rental assistance. To see if you qualify, call: (504) 658-4200.



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## Foreclosures Are Suspended Through At Least April 13



- Sales of foreclosed properties have been suspended across Louisiana until at least April 13, 2020.
- Federally-backed mortgages cannot initiate foreclosure (unless the property is vacant or abandoned) for 60 days starting March 18, 2020.
- Mortgage holders with federally-backed mortgages can request up to 6 months of forbearance without any penalty simply by declaring that they are experiencing a hardship and they may extend that period another 6 months.
- You can find out if you have a federally-backed mortgage [here](#).
- The FDIC is encouraging all financial institutions to provide relief measures to their customers. To view a list of what financial institutions are offering to assist, please go [here](#). Types of assistance may include: mortgage deferral, waiving fees on late or missed credit card or loan payments, or offering affected borrowers the ability to defer or skip making loan payments for a finite period of time, etc. This will vary by institution.

## Questions?



- If you are a homeowner in Louisiana and are worried about losing your home, please contact the Louisiana Fair Housing Action Center (LaFHAC)'s Homeownership Protection Director, Brad Hellman, via email at [bhellman@lafairhousing.org](mailto:bhellman@lafairhousing.org).
- Mortgage or foreclosure questions? Please call for FREE assistance via the Southeast Louisiana Legal Services COVID-19 Hotline at 844-244-7871.

## Resource from the Louisiana Fair Housing Action Center (LaFHAC)

- ***What the Federal Stimulus Plan Means for Housing***: You can read the full post from LaFHAC [here](#) and it covers what the \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act means for people and their housing. This post provides an overview related to: foreclosures, evictions, support for those experiencing housing instability, public housing, and unemployment insurance and stimulus checks.