

Tenant and Homeowner Rights:

What You Need to Know about the NY COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020 (EEFPA)

- 01** Renters who fill out a “Tenant Hardship Declaration” and give it to their landlord or the Court cannot be evicted until at least **May 1, 2021.**
- 02** Homeowners (who own 10 or fewer residential dwellings) who fill out a “Mortgagor Hardship Declaration” and give it to their mortgage lender, other foreclosing party, or the Court cannot be foreclosed upon until at least **May 1, 2021.**
- 03** The Hardship Declarations are at the bottom of this link in many languages: <https://www.nycourts.gov/eefpa/>. You must write your address, check A or B and sign your name on the Declaration.
- 04** If your landlord claims that you persistently or unreasonably behave in a way that disturbs your neighbors or is a safety hazard to others, you may not be protected by this law. The Court will hold a hearing to determine if a case may be brought against you.
- 05** Almost all foreclosures of co-ops are not protected by this law.
- 06** Don’t worry if you get a Hardship Declaration in the mail. The Court mailed them to everyone in the system, and your landlord and lenders were required to send them to you. If you are paying your rent or mortgage on time, it may not apply to you.

QUESTIONS?

- **Tenants** can call 311 or Housing Court Answers at (212) 962-4795, or go to <https://www.evictionfreeny.org/>.
- **Homeowners** can call City Bar Justice Center’s Homeowner Stability Project at 212-382-6766 or email HSP@nycbar.org