



April 13, 2020

To Constituents of the 30th Congressional District of Texas,

Please see below for federal and regional guidelines and resources for **HOUSING ASSISTANCE** during the coronavirus (COVID-19) global pandemic. More resources can be found at ebjohnson.house.gov/coronavirus. As always, please call my Dallas office at (214) 922-8885 with any questions.

Federal Housing Assistance in the Coronavirus Aid, Relief, and Economic Security (CARES) Act

The third stimulus package, the CARES Act, that was passed by Congress and signed into law on March 27, 2020, contained these federal resources specific to housing and homelessness assistance.

Homeowners with government-backed mortgages are eligible for forms of relief if they have lost their job, income, or become sick. This provision covers mortgages guaranteed by federal housing agencies, such as Federal Housing Administration (FHA), Veterans Administration (VA), Fannie Mae, and Freddie Mac, as well as public housing. Those who qualify will be entitled to interest/penalty-free forbearance for six to twelve months without harm to credit scores, and with the option to discontinue the forbearance at any time. You can check to see whether you qualify using look-up tools from [Fannie Mae](#) and [Freddie Mac](#).

Additionally, lenders and servicers of federally backed mortgages may not foreclose on you for 60 days after March 18, 2020. The CARES Act prohibits initiation of judicial and non-judicial foreclosures, or finalization of foreclosure judgement or sale during this time period.

- The majority of mortgages in the United States are federally backed, and there may be other options available to those without federally backed mortgages. To explore options, contact your nearest housing counselor – you can find them [online](#) or by calling (800) 569-4287.
- An overview of the recent changes with an excellent mortgage relief guide is available from the [Consumer Finance Protection Bureau](#).

Additional CARES funding priorities and policies:

- A moratorium until July 25 on evictions for renters of homes that receive federal subsidies or properties where the owner has a federally backed mortgage. The moratorium on evictions includes public housing.
- \$5 billion for affordable housing resources through Community Block Development Grants (CDBG)
- \$4 billion in homelessness assistance funding through Emergency Solutions Grants (ESG)

TX-30 Housing Guidelines and Resources

Texas Supreme Court has issued an [order](#) suspending all evictions until April 19, 2020. The Dallas County Justices of Peace have also issued an [order](#) suspending all evictions for sixty days.

Per guidance from a Dallas County Justice of the Peace:

- All eviction cases are currently postponed and continued for 60 days
 - o Residential or commercial;

- Currently pending or filed within the 60 day period
- All Writs of Possession are currently postponed and continued for 60 days
 - Residential or Commercial;
 - Previously requested or requested within the 60 day period
- Lockouts are not addressed in any current emergency order – Texas Property Code, Chapters 92 and 93, control
 - Residential lockout tenants must be provided a key upon request whether rent is bought current or not;
 - Commercial lockout tenants must only be provided a key with the rent is not delinquent, provided that all other requirements of the lockout were in accordance with the Texas Property Code

Wrongful Eviction Assistance

Dallas County established a tenant helpline for tenants who have been evicted despite the order or who are pending eviction. Before reaching out, residents are advised of the following:

- Tenants engaged in criminal activity or causing an imminent threat to health and safety may be subject to eviction prior to the aforementioned date.
- Tenants maintain responsibility for paying their rent.
- Tenants are encouraged to contact their landlord and make sure they are aware when eviction moratoriums are in place.
- When having difficulty paying rent, tenants should attempt to make payments and/or establish a payment schedule with their landlord.

To reach the tenant helpline, contact: TenantHotline@dallascounty.org, 214-653-6563 or 833-743-0072

- Please note the hotline calls are being monitored by the Dallas County Unincorporated Services Department, in case callers receive their voicemail.

Additionally, Dallas County Judge Clay Jenkins' Order states that Dallas County Justices of the Peace cannot proceed with evictions until May 18, 2020 (date subject to change). If you have concerns, volunteer attorneys are on stand-by to assist. Please contact DallasEvictions2020@gmail.com, and a volunteer lawyer will get back with you. Include your name, contact and landlord information, and other pertinent facts. The service is free.

Payments Guidance

If you cannot make your monthly **mortgage** payment - banks and mortgage companies are offering financial relief options such as deferring payments, adding payments to the end of the loan. Please contact your mortgage service provider for specific details.

If you cannot make your monthly **rent** payment:

- Communicate with your landlord,
- Get in writing any arrangements or agreements made with your landlord, and
- Any concerns regarding evictions, please contact your local [Dallas County Justice of the Peace](#).

Foreclosures Guidance

Foreclosures and evictions of Federal Housing Administration (FHA) insured mortgages have been [suspended](#) for a 60 day period, effective March 18, 2020. This also [includes](#) loans provided by Fannie Mae and Freddie Mac. Homeowners are encouraged to contact their mortgage service provider for loss mitigation options.

Additional Resources

- If you are a Dallas Housing Authority client, please immediately report any loss of income in order to reduce your portion of rent. Also, inspections will be restricted to health and safety only.
- Texas Department of Housing and Community Affairs Foreclosure Prevention: 1-888-995-4673
- Texas Health and Human Services Commission has resources to assist in rent payments, lease application fees, information on low income housing, and security deposits. Please call 1-877-541-7905.