TENANT’S REQUEST FOR INFORMATION ABOUT FEDERAL CARES ACT APPLICABILITY

Resident’s Name: ____________________________________  Date: __________________
Resident’s Phone #: ______________________________
Property/Landlord Name: ___________________________________ Unit #: _____________

I understand that the federal Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) provides certain protections for renters in some types of properties. I understand these protections include a 120-day prohibition on:

1) the issuance of notices to vacate for nonpayment;
2) the filing of eviction lawsuits based on nonpayment, and
3) charging late fees or other penalties for nonpayment.

I don’t know whether I am covered under the CARES Act because I do not know whether the property where I live has a “federally-backed mortgage,” as defined by the Act. Federally-backed mortgages include mortgages issued by, securitized by, or insured by the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the U.S. Department of Veterans Affairs (VA), or the government-sponsored enterprises known as Fannie Mae (the Federal National Mortgage Association) and Freddie Mac (the Federal Home Loan Mortgage Corporation). I understand that some housing experts estimate that 50% of residential property in the U.S. is covered by the CARES Act.

I ask that you inform me, in writing, whether or not the property I live in has a federally-backed mortgage.

If you are not the owner of the property, please ask the owner for this information. If the owner does not know, they can ask their loan servicer or bank for this information. I also ask that you do not take any actions prohibited by the CARES Act until you are able to provide me with this information, and that you abide by the CARES Act to the extent it applies to your property. I also understand that you may be eligible for mortgage forbearance, so you should check with your lender about eligibility and how to apply.

Sincerely,

____________________________________________
Tenant Signature