

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

Temporary Halt in Residential Evictions To Prevent the Further Spread of COVID-19

AGENCY: Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

ACTION: Agency Order.

SUMMARY: The Centers for Disease Control and Prevention (CDC), located within the Department of Health and Human Services (HHS) announces the issuance of an Order under Section 361 of the Public Health Service Act to temporarily halt residential evictions to prevent the further spread of COVID-19.

DATES: This Order is effective September 4, 2020 through December 31, 2020.

FOR FURTHER INFORMATION CONTACT: Nina Witkowsky, Acting Chief of Staff, Centers for Disease Control and Prevention, 1600 Clifton Road NE, MS H21-10, Atlanta, GA 30329; Telephone: 404-639-7000; Email: cdcregulations@cdc.gov.

SUPPLEMENTARY INFORMATION:

Background

There is currently a pandemic of a respiratory disease ("COVID-19") caused by a novel coronavirus (SARS-CoV-2) that has now spread globally, including cases reported in all fifty states within the United States plus the District of Columbia and U.S. territories (excepting American Samoa). As of August 24, 2020, there were over 23,000,000 cases of COVID-19 globally resulting in over 800,000 deaths; over 5,500,000 cases have been identified in the United States, with new cases being reported daily and over 174,000 deaths due to the disease.

The virus that causes COVID-19 spreads very easily and sustainably between people who are in close contact with one another (within about 6 feet), mainly through respiratory droplets produced when an infected person coughs, sneezes, or talks. Some people without symptoms may be able to spread the virus. Among adults, the risk for severe illness from COVID-19 increases with age, with older adults at highest risk. Severe illness means that persons with COVID-19 may require hospitalization, intensive care, or a ventilator to help them breathe, and may be fatal. People of any age with certain underlying medical conditions, such as cancer, an

immunocompromised state, obesity, serious heart conditions, and diabetes, are at increased risk for severe illness from COVID-19.¹

COVID-19 presents a historic threat to public health. According to one recent study, the mortality associated with COVID-19 during the early phase of the outbreak in New York City was comparable to the peak mortality observed during the 1918 H1N1 influenza pandemic.² During the 1918 H1N1 influenza pandemic, there were approximately 50 million influenza-related deaths worldwide, including 675,000 in the United States. To respond to this public health threat, the Federal, State, and local governments have taken unprecedented or exceedingly rare actions, including border closures, restrictions on travel, stay-at-home orders, mask requirements, and eviction moratoria. Despite these best efforts, COVID-19 continues to spread and further action is needed.

In the context of a pandemic, eviction moratoria—like quarantine, isolation, and social distancing—can be an effective public health measure utilized to prevent the spread of communicable disease. Eviction moratoria facilitate self-isolation by people who become ill or who are at risk for severe illness from COVID-19 due to an underlying medical condition. They also allow State and local authorities to more easily implement stay-at-home and social distancing directives to mitigate the community spread of COVID-19. Furthermore, housing stability helps protect public health because homelessness increases the likelihood of individuals moving into congregate settings, such as homeless shelters, which then puts individuals at higher risk to COVID-19. The ability of these settings to adhere to best practices, such as social distancing and other infection control measures, decreases as populations increase. Unsheltered homelessness also increases the risk that individuals will experience severe illness from COVID-19.

Applicability

Under this Order, a landlord, owner of a residential property, or other person³ with a legal right to pursue

¹ CDC, People with Certain Medical Conditions, <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html> (accessed August 26, 2020).

² Faust JS, Lin Z, del Rio C. Comparison of Estimated Excess Deaths in New York City During the COVID-19 and 1918 Influenza Pandemics. *JAMA New Open.* 2020;3(8):e2017527. doi:10.1001/jamanetworkopen.2020.17527.

³ For purposes of this Order, "person" includes corporations, companies, associations, firms,

eviction or possessory action, shall not evict any covered person from any residential property in any jurisdiction to which this Order applies during the effective period of the Order. This Order does not apply in any State, local, territorial, or tribal area with a moratorium on residential evictions that provides the same or greater level of public-health protection than the requirements listed in this Order. Nor does this order apply to American Samoa, which has reported no cases of COVID-19, until such time as cases are reported.

In accordance with 42 U.S.C. 264(e), this Order does not preclude State, local, territorial, and tribal authorities from imposing additional requirements that provide greater public-health protection and are more restrictive than the requirements in this Order.

This Order is a temporary eviction moratorium to prevent the further spread of COVID-19. This Order does not relieve any individual of any obligation to pay rent, make a housing payment, or comply with any other obligation that the individual may have under a tenancy, lease, or similar contract. Nothing in this Order precludes the charging or collecting of fees, penalties, or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

Renter's or Homeowner's Declaration

Attachment A is a Declaration form that tenants, lessees, or residents of residential properties who are covered by the CDC's order temporarily halting residential evictions to prevent the further spread of COVID-19 may use. To invoke the CDC's order these persons must provide an executed copy of the Declaration form (or a similar declaration under penalty of perjury) to their landlord, owner of the residential property where they live, or other person who has a right to have them evicted or removed from where they live. Each adult listed on the lease, rental agreement, or housing contract should likewise complete and provide a declaration. Unless the CDC order is extended, changed, or ended, the order prevents these persons from being evicted or removed from where they are living through December 31, 2020. These persons are still required to pay rent and follow all the other terms of their lease and rules of the place where they live. These persons may also still be evicted for reasons other than not paying rent or making a housing

partnerships, societies, and joint stock companies, as well as individuals.

payment. Executed declarations should not be returned to the Federal Government.

Centers for Disease Control and Prevention, Department of Health and Human Services

Order Under Section 361 of the Public Health Service Act (42 U.S.C. 264) and 42 CFR 70.2

Temporary Halt in Residential Evictions To Prevent the Further Spread of COVID-19

Summary

Notice and Order; and subject to the limitations under “Applicability”: Under 42 CFR 70.2, a landlord, owner of a residential property, or other person⁴ with a legal right to pursue eviction or possessory action, shall not evict any covered person from any residential property in any jurisdiction to which this Order applies during the effective period of the Order.

Definitions

“Available government assistance” means any governmental rental or housing payment benefits available to the individual or any household member.

“Available housing” means any available, unoccupied residential property, or other space for occupancy in any seasonal or temporary housing, that would not violate Federal, State, or local occupancy standards and that would not result in an overall increase of housing cost to such individual.

“Covered person”⁵ means any tenant, lessee, or resident of a residential property who provides to their landlord, the owner of the residential property, or

other person with a legal right to pursue eviction or a possessory action, a declaration under penalty of perjury indicating that:

(1) The individual has used best efforts to obtain all available government assistance for rent or housing;

(2) The individual either (i) expects to earn no more than \$99,000 in annual income for Calendar Year 2020 (or no more than \$198,000 if filing a joint tax return),⁶ (ii) was not required to report any income in 2019 to the U.S. Internal Revenue Service, or (iii) received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act;

(3) the individual is unable to pay the full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, a lay-off, or extraordinary⁷ out-of-pocket medical expenses;

(4) the individual is using best efforts to make timely partial payments that are as close to the full payment as the individual’s circumstances may permit, taking into account other nondiscretionary expenses; and

(5) eviction would likely render the individual homeless—or force the individual to move into and live in close quarters in a new congregate or shared living setting—because the individual has no other available housing options.

“Evict” and “Eviction” means any action by a landlord, owner of a residential property, or other person with a legal right to pursue eviction or a possessory action, to remove or cause the removal of a covered person from a residential property. This does not include foreclosure on a home mortgage.

“Residential property” means any property leased for residential purposes, including any house, building, mobile home or land in a mobile home park, or

similar dwelling leased for residential purposes, but shall not include any hotel, motel, or other guest house rented to a temporary guest or seasonal tenant as defined under the laws of the State, territorial, tribal, or local jurisdiction.

“State” shall have the same definition as under 42 CFR 70.1, meaning “any of the 50 states, plus the District of Columbia.”

“U.S. territory” shall have the same definition as under 42 CFR 70.1, meaning “any territory (also known as possessions) of the United States, including American Samoa, Guam, the Northern Mariana Islands, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands.”

Statement of Intent

This Order shall be interpreted and implemented in a manner as to achieve the following objectives:

- Mitigating the spread of COVID-19 within congregate or shared living settings, or through unsheltered homelessness;
- mitigating the further spread of COVID-19 from one U.S. State or U.S. territory into any other U.S. State or U.S. territory; and
- supporting response efforts to COVID-19 at the Federal, State, local, territorial, and tribal levels.

Background

There is currently a pandemic of a respiratory disease (“COVID-19”) caused by a novel coronavirus (SARS-CoV-2) that has now spread globally, including cases reported in all fifty states within the United States plus the District of Columbia and U.S. territories (excepting American Samoa). As of August 24, 2020, there were over 23,000,000 cases of COVID-19 globally resulting in over 800,000 deaths; over 5,500,000 cases have been identified in the United States, with new cases being reported daily and over 174,000 deaths due to the disease.

The virus that causes COVID-19 spreads very easily and sustainably between people who are in close contact with one another (within about 6 feet), mainly through respiratory droplets produced when an infected person coughs, sneezes, or talks. Some people without symptoms may be able to spread the virus. Among adults, the risk for severe illness from COVID-19 increases with age, with older adults at highest risk. Severe illness means that persons with COVID-19 may require hospitalization, intensive care, or a ventilator to help them breathe, and may be fatal. People of any age with certain underlying medical conditions, such as cancer, an

⁴ For purposes of this Order, “person” includes corporations, companies, associations, firms, partnerships, societies, and joint stock companies, as well as individuals.

⁵ This definition is based on factors that are known to contribute to evictions and thus increase the need for individuals to move into close quarters in new congregate or shared living arrangements or experience homelessness. Individuals who suffer job loss, have limited financial resources, are low income, or have high out-of-pocket medical expenses are more likely to be evicted for nonpayment of rent than others not experiencing these factors. See Desmond, M., Gershenson, C., *Who gets evicted? Assessing individual, neighborhood, and network factors*, Social Science Research 62 (2017), 366–377. <http://dx.doi.org/10.1016/j.ssresearch.2016.08.017>, (identifying job loss as a possible predictor of eviction because renters who lose their jobs experience not only a sudden loss of income but also the loss of predictable future income). According to one survey, over one quarter (26%) of respondents also identified job loss as the primary cause of homelessness. See 2019 San Francisco Homeless Point-in-Time Count & Survey, page 22, available at: https://hsh.sfgov.org/wp-content/uploads/2020/01/2019HIRDReport_SanFrancisco_FinalDraft-1.pdf.

⁶ According to one study, the national two-bedroom housing wage in 2020 was \$23.96 per hour (approximately, \$49,837 annually), meaning that an hourly wage of \$23.96 was needed to afford a modest two bedroom house without spending more than 30% of one’s income on rent. The hourly wage needed in Hawaii (the highest cost U.S. State for rent) was \$38.76 (approximately \$80,621 annually). See National Low-Income Housing Coalition, *Out of Reach: The High Cost of Housing 2020*, available at: <https://reports.nlihc.org/oor>. As further explained herein, because this Order is intended to serve the critical public health goal of preventing evicted individuals from potentially contributing to the interstate spread of COVID-19 through movement into close quarters in new congregate, shared housing settings, or though homelessness, the higher income thresholds listed here have been determined to better serve this goal.

⁷ An extraordinary medical expense is any unreimbursed medical expense likely to exceed 7.5% of one’s adjusted gross income for the year.

immunocompromised state, obesity, serious heart conditions, and diabetes, are at increased risk for severe illness from COVID-19.⁸

COVID-19 presents a historic threat to public health. According to one recent study, the mortality associated with COVID-19 during the early phase of the outbreak in New York City was comparable to the peak mortality observed during the 1918 H1N1 influenza pandemic.⁹ During the 1918 H1N1 influenza pandemic, there were approximately 50 million influenza-related deaths worldwide, including 675,000 in the United States. To respond to this public health threat, the Federal, State, and local governments have taken unprecedented or exceedingly rare actions, including border closures, restrictions on travel, stay-at-home orders, mask requirements, and eviction moratoria. Despite these significant efforts, COVID-19 continues to spread and further action is needed.

In the context of a pandemic, eviction moratoria—like quarantine, isolation, and social distancing—can be an effective public health measure utilized to prevent the spread of communicable disease. Eviction moratoria facilitate self-isolation by people who become ill or who are at risk for severe illness from COVID-19 due to an underlying medical condition. They also allow State and local authorities to more easily implement stay-at-home and social distancing directives to mitigate the community spread of COVID-19. Furthermore, housing stability helps protect public health because homelessness increases the likelihood of individuals moving into close quarters in congregate settings, such as homeless shelters, which then puts individuals at higher risk to COVID-19.

Applicability

This Order does not apply in any State, local, territorial, or tribal area with a moratorium on residential evictions that provides the same or greater level of public-health protection than the requirements listed in this Order. In accordance with 42 U.S.C. 264(e), this Order does not preclude State, local, territorial, and tribal authorities from imposing additional requirements that provide greater public-health protection and are more

restrictive than the requirements in this Order.

Additionally, this Order shall not apply to American Samoa, which has reported no cases of COVID-19, until such time as cases are reported.

This Order is a temporary eviction moratorium to prevent the further spread of COVID-19. This Order does not relieve any individual of any obligation to pay rent, make a housing payment, or comply with any other obligation that the individual may have under a tenancy, lease, or similar contract. Nothing in this Order precludes the charging or collecting of fees, penalties, or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

Nothing in this Order precludes evictions based on a tenant, lessee, or resident: (1) Engaging in criminal activity while on the premises; (2) threatening the health or safety of other residents;¹⁰ (3) damaging or posing an immediate and significant risk of damage to property; (4) violating any applicable building code, health ordinance, or similar regulation relating to health and safety; or (5) violating any other contractual obligation, other than the timely payment of rent or similar housing-related payment (including non-payment or late payment of fees, penalties, or interest).

Eviction and Risk of COVID-19 Transmission

Evicted renters must move, which leads to multiple outcomes that increase the risk of COVID-19 spread. Specifically, many evicted renters move into close quarters in shared housing or other congregate settings. According to the Census Bureau American Housing Survey, 32% of renters reported that they would move in with friends or family members upon eviction, which would introduce new household members and potentially increase household crowding.¹¹ Studies show that COVID-19 transmission occurs readily within households; household contacts are estimated to be 6 times more likely to become infected by an

index case of COVID-19 than other close contacts.¹²

Shared housing is not limited to friends and family. It includes a broad range of settings, including transitional housing, and domestic violence and abuse shelters. Special considerations exist for such housing because of the challenges of maintaining social distance. Residents often gather closely or use shared equipment, such as kitchen appliances, laundry facilities, stairwells, and elevators. Residents may have unique needs, such as disabilities, cognitive decline, or no access to technology, and thus may find it more difficult to take actions to protect themselves from COVID-19. CDC recommends that shelters provide new residents with a clean mask, keep them isolated from others, screen for symptoms at entry, or arrange for medical evaluations as needed depending on symptoms.¹³ Accordingly, an influx of new residents at facilities that offer support services could potentially overwhelm staff and, if recommendations are not followed, lead to exposures.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (Pub. L. 116-136) to aid individuals and businesses adversely affected by COVID-19. Section 4024 of the CARES Act provided a 120-day moratorium on eviction filings as well as other protections for tenants in certain rental properties with Federal assistance or federally related financing. These protections helped alleviate the public health consequences of tenant displacement during the COVID-19 pandemic. The CARES Act eviction moratorium expired on July 24, 2020.¹⁴ The protections in the CARES Act supplemented temporary eviction moratoria and rent freezes implemented by governors and local officials using emergency powers.

Researchers estimated that this temporary Federal moratorium provided relief to a material portion of the nation's roughly 43 million renters.¹⁵

¹² Bi Q, Wu Y, Mei S, et al. *Epidemiology and transmission of COVID-19 in 391 cases and 1286 of their close contacts in Shenzhen, China: a retrospective cohort study*. *Lancet Infect Dis* 2020, [https://doi.org/10.1016/S1473-3099\(20\)30287-5](https://doi.org/10.1016/S1473-3099(20)30287-5).

¹³ See CDC COVID-19 Guidance for Shared or Congregate Housing, available at: <https://www.cdc.gov/coronavirus/2019-ncov/community/shared-congregate-house/guidance-shared-congregate-housing.html>.

¹⁴ Because evictions generally require 30-days' notice, the effects of housing displacement due to the expiration of the CARES act are not expected to manifest until August 27, 2020.

¹⁵ See Congressional Research Service, *CARES Act Eviction Moratorium*, (April 7, 2020) available at: <https://crsreports.congress.gov/product/pdf/IN/IN11320>.

⁸ CDC, *People with Certain Medical Conditions*, <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html> (accessed August 26, 2020).

⁹ Faust JS, Lin Z, del Rio C. Comparison of Estimated Excess Deaths in New York City During the COVID-19 and 1918 Influenza Pandemics. *JAMA New Open*. 2020;3(8):e2017527. doi:10.1001/jamanetworkopen.2020.17527.

¹⁰ Individuals who might have COVID-19 are advised to stay home except to get medical care. Accordingly, individuals who might have COVID-19 and take reasonable precautions to not spread the disease should not be evicted on the ground that they may pose a health or safety threat to other residents. See *What to Do if You are Sick*, available at <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>.

¹¹ United States Census Bureau. American Housing Survey, 2017. <https://www.census.gov/programs-surveys/ahs.html>.

Approximately 12.3 million rental units have federally backed financing, representing 28% of renters. Other data show more than 2 million housing vouchers along with approximately 2 million other federally assisted rental units.¹⁶

The Federal moratorium, however, did not reach all renters. Many renters who fell outside the scope of the Federal moratorium were protected under State and local moratoria. In the absence of State and local protections, as many as 30–40 million people in America could be at risk of eviction.¹⁷ A wave of evictions on that scale would be unprecedented in modern times.¹⁸ A large portion of those who are evicted may move into close quarters in shared housing or, as discussed below, become homeless, thus contributing to the spread of COVID-19.

The statistics on interstate moves show that mass evictions would likely increase the interstate spread of COVID-19. Over 35 million Americans, representing approximately 10% of the U.S. population, move each year.¹⁹ Approximately 15% of moves are interstate.²⁰

Eviction, Homelessness, and Risk of Severe Disease From COVID-19

Evicted individuals without access to housing or assistance options may also contribute to the homeless population, including older adults or those with underlying medical conditions, who are more at risk for severe illness from COVID-19 than the general population.²¹ In Seattle-King County, 5–15% of people experiencing homelessness between 2018 and 2020 cited eviction as the primary reason for becoming homeless.²² Additionally,

some individuals and families who are evicted may originally stay with family or friends, but subsequently seek homeless services. Among people who entered shelters throughout the United States in 2017, 27% were staying with family or friends beforehand.²³

People experiencing homelessness are a high-risk population. It may be more difficult for these persons to consistently access the necessary resources in order to adhere to public health recommendations to prevent COVID-19. For instance, it may not be possible to avoid certain congregate settings such as homeless shelters, or easily access facilities to engage in handwashing with soap and water.

Extensive outbreaks of COVID-19 have been identified in homeless shelters.²⁴ In Seattle, Washington, a network of three related homeless shelters experienced an outbreak that led to 43 cases among residents and staff members.²⁵ In Boston, Massachusetts, universal COVID-19 testing at a single shelter revealed 147 cases, representing 36% of shelter residents.²⁶ COVID-19 testing in a single shelter in San Francisco led to the identification of 101 cases (67% of those tested).²⁷ Throughout the United States, among 208 shelters reporting universal diagnostic testing data, 9% of shelter clients have tested positive.²⁸

CDC guidance recommends increasing physical distance between beds in homeless shelters.²⁹ To adhere to this guidance, shelters have limited the number of people served throughout the United States. In many places, considerably fewer beds are available to

individuals who become homeless. Shelters that do not adhere to the guidance, and operate at ordinary or increased occupancy, are at greater risk for the types of outbreaks described above. The challenge of mitigating disease transmission in homeless shelters has been compounded because some organizations have chosen to stop or limit volunteer access and participation.

In the context of the current pandemic, large increases in evictions could have at least two potential negative consequences. One is if homeless shelters increase occupancy in ways that increase the exposure risk to COVID-19. The other is if homeless shelters turn away the recently homeless, who could become unsheltered, and further contribute to the spread of COVID-19. Neither consequence is in the interest of the public health.

The risk of COVID-19 spread associated with unsheltered homelessness (those who are sleeping outside or in places not meant for human habitation) is of great concern to CDC. Over 35% of homeless persons are typically unsheltered.³⁰ The unsheltered homeless are at higher risk for infection when there is community spread of COVID-19. The risks associated with sleeping and living outdoors or in an encampment setting are different than from staying indoors in a congregate setting, such as an emergency shelter or other congregate living facility. While outdoor settings may allow people to increase physical distance between themselves and others, they may also involve exposure to the elements and inadequate access to hygiene, sanitation facilities, health care, and therapeutics. The latter factors contribute to the further spread of COVID-19.

Additionally, research suggests that the population of persons who would be evicted and become homeless would include many who are predisposed to developing severe disease from COVID-19. Five studies have shown an association between eviction and hypertension, which has been associated with more severe outcomes from COVID-19.³¹ Also, the homeless

¹⁶ See HUD, A Picture of Subsidized Households General Description of the Data and Bibliography, available at: <https://www.huduser.gov/portal/datasets/assths/statedata98/descript.html>.

¹⁷ See Emily Benfer, et al., *The COVID-19 Eviction Crisis: An Estimated 30–40 Million People in America are at Risk*, available at: <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>.

¹⁸ As a baseline, approximately 900,000 renters are evicted every year in the United States. Princeton University Eviction Lab. National Estimates: Eviction in America. <https://evictionlab.org/national-estimates/>.

¹⁹ See U.S. Census Bureau, CPS Historical Migration/Geographic Mobility Tables, available at: <https://www.census.gov/data/tables/time-series/demo/geographic-mobility/historic.html>.

²⁰ *Id.*

²¹ See CDC, Coronavirus Disease 2019 (COVID-19), People Who Are at Increased Risk for Severe Illness, available at <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-increased-risk.html> (accessed August 26, 2020).

²² Seattle-King County. Point in Time Count. <https://regionalhomelessnessystem.org/wp-content/>

[uploads/2020/07/Count-Us-In-2020-Final_7.29.2020.pdf](https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-increased-risk.html)

²³ United States Department of Housing and Urban Development. The 2017 Annual Homeless Assessment Report (AHAR) to Congress: Part 2. Available at: <https://files.hudexchange.info/resources/documents/2017-AHAR-Part-2.pdf>

²⁴ Mosites E, et al, *Assessment of SARS-CoV-2 Infection Prevalence in Homeless Shelters—Four U.S. Cities, March 27–April 15, 2020*. MMWR 2020 May 1;69(17):521–522.

²⁵ Tobolowsky FA, et al. *COVID-19 Outbreak Among Three Affiliated Homeless Service Sites—King County, Washington, 2020*. MMWR 2020 May 1;69(17):523–526.

²⁶ Baggett TP, Keyes H, Sporn N, Gaeta JM. *Prevalence of SARS-CoV-2 Infection in Residents of a Large Homeless Shelter in Boston*. JAMA. 2020 Apr 27;323(21):2191–2. Online ahead of print.

²⁷ Imbert E, et al. *Coronavirus Disease 2019 (COVID-19) Outbreak in a San Francisco Homeless Shelter*. Clin Infect Dis. 2020 Aug 3.

²⁸ National Health Care for the Homeless Council and Centers for Disease Control and Prevention. Universal Testing Data Dashboard. Available at: <https://nhchc.org/cdc-covid-dashboard/>.

²⁹ Centers for Disease Control and Prevention. Interim Guidance for Homeless Service Providers to Plan and Respond to COVID-19. <https://www.cdc.gov/coronavirus/2019-ncov/community/homeless-shelters/plan-prepare-respond.html>.

³⁰ In January 2018, 552,830 people were counted as homeless in the United States. Of those, 194,467 (35 percent) were unsheltered, and 358,363 (65 percent) were sheltered. See, Council of Economic Advisors, *The State of Homelessness in America* (September 2019), available at <https://www.whitehouse.gov/wp-content/uploads/2019/09/The-State-of-Homelessness-in-America.pdf>.

³¹ Hugo Vazquez-Vera, et al. *The threat of home eviction and its effects on health through the equity* Continued

often have underlying conditions that increase their risk of severe outcomes of COVID-19.³² Among patients with COVID-19, homelessness has been associated with increased likelihood of hospitalization.³³

These public health risks may increase seasonally. Each year, as winter approaches and the temperature drops, many homeless move into shelters to escape the cold and the occupancy of shelters increases.³⁴ At the same time, there is evidence to suggest that the homeless are more susceptible to respiratory tract infections,³⁵ which may include seasonal influenza. While there are differences in the epidemiology of COVID-19 and seasonal influenza, the potential co-circulation of viruses during periods of increased occupancy in shelters could increase the risk to occupants in those shelters.

In short, evictions threaten to increase the spread of COVID-19 as they force people to move, often into close quarters in new shared housing settings with friends or family, or congregate settings such as homeless shelters. The ability of these settings to adhere to best practices, such as social distancing and other infection control measures, decreases as populations increase. Unsheltered homelessness also increases the risk that individuals will experience severe illness from COVID-19.

Findings and Action

Therefore, I have determined the temporary halt in evictions in this Order constitutes a reasonably necessary measure under 42 CFR 70.2 to prevent the further spread of COVID-19 throughout the United States. I have further determined that measures by states, localities, or U.S. territories that

do not meet or exceed these minimum protections are insufficient to prevent the interstate spread of COVID-19.³⁶

Based on the convergence of COVID-19, seasonal influenza, and the increased risk of individuals sheltering in close quarters in congregate settings such as homeless shelters, which may be unable to provide adequate social distancing as populations increase, all of which may be exacerbated as fall and winter approach, I have determined that a temporary halt on evictions through December 31, 2020, subject to further extension, modification, or rescission, is appropriate.

Therefore, under 42 CFR 70.2, subject to the limitations under the “Applicability” section, a landlord, owner of a residential property, or other person with a legal right to pursue eviction or possessory action shall not evict any covered person from any residential property in any State or U.S. territory in which there are documented cases of COVID-19 that provides a level of public-health protections below the requirements listed in this Order.

This Order is not a rule within the meaning of the Administrative Procedure Act (“APA”) but rather an emergency action taken under the existing authority of 42 CFR 70.2. In the event that this Order qualifies as a rule under the APA, notice and comment and a delay in effective date are not required because there is good cause to dispense with prior public notice and comment and the opportunity to comment on this Order and the delay in effective date. *See* 5 U.S.C. 553(b)(3)(B). Considering the public-health emergency caused by COVID-19, it would be impracticable and contrary to the public health, and by extension the public interest, to delay the issuance and effective date of this Order.

A delay in the effective date of the Order would permit the occurrence of evictions—potentially on a mass scale—that could have potentially significant consequences. As discussed above, one potential consequence would be that evicted individuals would move into close quarters in congregate or shared living settings, including homeless shelters, which would put the individuals at higher risk to COVID-19. Another potential consequence would be if evicted individuals become

homeless and unsheltered, and further contribute to the spread of COVID-19. A delay in the effective date of the Order that leads to such consequences would defeat the purpose of the Order and endanger the public health. Immediate action is necessary.

Similarly, if this Order qualifies as a rule under the APA, the Office of Information and Regulatory Affairs has determined that it would be a major rule under the Congressional Review Act (CRA). But there would not be a delay in its effective date. The agency has determined that for the same reasons, there would be good cause under the CRA to make the requirements herein effective immediately.

If any provision of this Order, or the application of any provision to any persons, entities, or circumstances, shall be held invalid, the remainder of the provisions, or the application of such provisions to any persons, entities, or circumstances other than those to which it is held invalid, shall remain valid and in effect.

This Order shall be enforced by Federal authorities and cooperating State and local authorities through the provisions of 18 U.S.C. 3559, 3571; 42 U.S.C. 243, 268, 271; and 42 CFR 70.18. However, this Order has no effect on the contractual obligations of renters to pay rent and shall not preclude charging or collecting fees, penalties, or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

Criminal Penalties

Under 18 U.S.C. 3559, 3571; 42 U.S.C. 271; and 42 CFR 70.18, a person violating this Order may be subject to a fine of no more than \$100,000 if the violation does not result in a death or one year in jail, or both, or a fine of no more than \$250,000 if the violation results in a death or one year in jail, or both, or as otherwise provided by law. An organization violating this Order may be subject to a fine of no more than \$200,000 per event if the violation does not result in a death or \$500,000 per event if the violation results in a death or as otherwise provided by law. The U.S. Department of Justice may initiate court proceedings as appropriate seeking imposition of these criminal penalties.

Notice to Cooperating State and Local Officials

Under 42 U.S.C. 243, the U.S. Department of Health and Human Services is authorized to cooperate with and aid State and local authorities in the enforcement of their quarantine and

lens: A systematic review. Social Science and Medicine. 175 (2017) 199e208.

³² Fazel S, Geddes JR, Kushel M. *The health of homeless people in high-income countries: descriptive epidemiology, health consequences, and clinical and policy recommendations.* Lancet. 2014;384(9953):1529–1540.

³³ Hsu HE, et al. *Race/Ethnicity, Underlying Medical Conditions, Homelessness, and Hospitalization Status of Adult Patients with COVID-19 at an Urban Safety-Net Medical Center—Boston, Massachusetts, 2020.* MMWR 2020 Jul 10;69(27):864–869. Historically, African Americans and Hispanic Americans are disproportionately represented in evictions compared to other races. They are more likely to experience severe outcomes of COVID-19. *Id.*

³⁴ *See, generally, the Annual Homeless Assessment Report to Congress (2007), available at: <https://www.huduser.gov/Publications/pdf/ahar.pdf> (acknowledging the seasonality of shelter bed use).*

³⁵ Ly TDA, Edouard S, Badiaga S, et al. *Epidemiology of respiratory pathogen carriage in the homeless population within two shelters in Marseille, France, 2015–2017: Cross sectional 1-day surveys.* Clin Microbiol Infect. 2019; 25(2):249.e1–249.e6.

³⁶ In the United States, public health measures are implemented at all levels of government, including the Federal, State, local, and tribal levels. Publicly-available compilations of pending measures indicate that eviction moratoria and other protections from eviction have expired or are set to expire in many jurisdictions. Eviction Lab, *COVID-19 Housing Policy Scorecard*, available at: <https://evictionlab.org/covid-policy-scorecard/>.

other health regulations and to accept State and local assistance in the enforcement of Federal quarantine rules and regulations, including in the enforcement of this Order.

Notice of Available Federal Resources

While this order to prevent eviction is effectuated to protect the public health, the States and units of local government are reminded that the Federal Government has deployed unprecedented resources to address the pandemic, including housing assistance.

The Department of Housing and Urban Development (HUD) has informed CDC that all HUD grantees—states, cities, communities, and nonprofits—who received Emergency Solutions Grants (ESG) or Community Development Block Grant (CDBG) funds under the CARES Act may use these funds to provide temporary rental assistance, homelessness prevention, or other aid to individuals who are experiencing financial hardship because of the pandemic and are at risk of being evicted, consistent with applicable laws, regulations, and guidance.

HUD has further informed CDC that:

HUD's grantees and partners play a critical role in prioritizing efforts to support this goal. As grantees decide how to deploy CDBG—CV and ESG—CV funds provided by the CARES Act, all communities should assess what resources have already been allocated to prevent evictions and homelessness through temporary rental assistance and homelessness prevention, particularly to the most vulnerable households.

HUD stands at the ready to support American communities take these steps to reduce the spread of COVID-19 and maintain economic prosperity. Where gaps are identified, grantees should coordinate across available Federal, non-Federal, and philanthropic funds to ensure these critical needs are sufficiently addressed, and utilize HUD's technical assistance to design and implement programs to support a coordinated response to eviction prevention needs. For program support, including technical assistance, please visit www.hudexchange.info/program-support. For further information on HUD resources, tools, and guidance available to respond to the COVID-19 pandemic, State and local officials are directed to visit <https://www.hud.gov/coronavirus>. These tools include toolkits for Public Housing Authorities and Housing Choice Voucher landlords related to housing stability and eviction prevention, as well as similar guidance for owners and renters in HUD-assisted multifamily properties.

Similarly, the Department of the Treasury has informed CDC that the funds allocated through the Coronavirus Relief Fund may be used to fund rental assistance programs to prevent eviction. Visit <https://home.treasury.gov/policy->

issues/cares/state-and-local-governments for more information.

Effective Date

This Order is effective upon publication in the **Federal Register** and will remain in effect, unless extended, modified, or rescinded, through December 31, 2020.

Attachment

Declaration Under Penalty of Perjury for the Centers for Disease Control and Prevention's Temporary Halt in Evictions to Prevent Further Spread of COVID-19

This declaration is for tenants, lessees, or residents of residential properties who are covered by the CDC's order temporarily halting residential evictions (not including foreclosures on home mortgages) to prevent the further spread of COVID-19. Under the CDC's order you must provide a copy of this declaration to your landlord, owner of the residential property where you live, or other person who has a right to have you evicted or removed from where you live. Each adult listed on the lease, rental agreement, or housing contract should complete this declaration. Unless the CDC order is extended, changed, or ended, the order prevents you from being evicted or removed from where you are living through December 31, 2020. You are still required to pay rent and follow all the other terms of your lease and rules of the place where you live. You may also still be evicted for reasons other than not paying rent or making a housing payment. This declaration is sworn testimony, meaning that you can be prosecuted, go to jail, or pay a fine if you lie, mislead, or omit important information.

I certify under penalty of perjury, pursuant to 28 U.S.C. 1746, that the foregoing are true and correct:

- I have used best efforts to obtain all available government assistance for rent or housing;³⁷
- I either expect to earn no more than \$99,000 in annual income for Calendar Year 2020 (or no more than \$198,000 if filing a joint tax return), was not required to report any income in 2019 to the U.S. Internal Revenue Service, or received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act;
- I am unable to pay my full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or

³⁷ "Available government assistance" means any governmental rental or housing payment benefits available to the individual or any household member.

wages, lay-offs, or extraordinary³⁸ out-of-pocket medical expenses;

- I am using best efforts to make timely partial payments that are as close to the full payment as the individual's circumstances may permit, taking into account other nondiscretionary expenses;

- If evicted I would likely become homeless, need to move into a homeless shelter, or need to move into a new residence shared by other people who live in close quarters because I have no other available housing options.³⁹

- I understand that I must still pay rent or make a housing payment, and comply with other obligations that I may have under my tenancy, lease agreement, or similar contract. I further understand that fees, penalties, or interest for not paying rent or making a housing payment on time as required by my tenancy, lease agreement, or similar contract may still be charged or collected.

- I further understand that at the end of this temporary halt on evictions on December 31, 2020, my housing provider may require payment in full for all payments not made prior to and during the temporary halt and failure to pay may make me subject to eviction pursuant to State and local laws.

I understand that any false or misleading statements or omissions may result in criminal and civil actions for fines, penalties, damages, or imprisonment.

Signature of Declarant Date

Authority

The authority for this Order is Section 361 of the Public Health Service Act (42 U.S.C. 264) and 42 CFR 70.2.

Dated: September 1, 2020.

Nina B. Witkofsky,

Acting Chief of Staff, Centers for Disease Control and Prevention.

[FR Doc. 2020-19654 Filed 9-1-20; 4:15 pm]

BILLING CODE 4163-18-P

³⁸ An "extraordinary" medical expense is any unreimbursed medical expense likely to exceed 7.5% of one's adjusted gross income for the year.

³⁹ "Available housing" means any available, unoccupied residential property, or other space for occupancy in any seasonal or temporary housing, that would not violate Federal, State, or local occupancy standards and that would not result in an overall increase of housing cost to you.

**CENTERS FOR DISEASE CONTROL AND PREVENTION
DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**ORDER UNDER SECTION 361
OF THE PUBLIC HEALTH SERVICE ACT (42 U.S.C. 264)
AND 42 CODE OF FEDERAL REGULATIONS 70.2**

**TEMPORARY HALT IN RESIDENTIAL EVICTIONS TO
PREVENT THE FURTHER SPREAD OF COVID-19**

SUMMARY

Subject to the limitations under “Applicability,” a landlord, owner of a residential property, or other person¹ with a legal right to pursue eviction or possessory action, shall not evict any covered person from any residential property in any jurisdiction to which this Order applies during the effective period of the Order.

DEFINITIONS

“*Available government assistance*” means any governmental rental or housing payment benefits available to the individual or any household member.

“*Available housing*” means any available, unoccupied residential property, or other space for occupancy in any seasonal or temporary housing, that would not violate federal, state, or local occupancy standards and that would not result in an overall increase of housing cost to such individual.

“*Covered person*”² means any tenant, lessee, or resident of a residential property who provides to their landlord, the owner of the residential property, or other person with a legal right to pursue eviction or a possessory action,³ a declaration under penalty of perjury indicating that:

¹ For purposes of this Order, “person” includes corporations, companies, associations, firms, partnerships, societies, and joint stock companies, as well as individuals.

² This definition is based on factors that are known to contribute to evictions and thus increase the need for individuals to move into close quarters in new congregate or shared living arrangements or experience homelessness. Individuals who suffer job loss, have limited financial resources, are low income, or have high out-of-pocket medical expenses are more likely to be evicted for nonpayment of rent than others not experiencing these factors. See Desmond, M., Gershenson, C., Who gets evicted? Assessing individual, neighborhood, and network factors, *Soc Sci Res.* 2017;62:362-377. doi:10.1016/j.ssresearch.2016.08.017, (identifying job loss as a possible predictor of eviction because renters who lose their jobs experience not only a sudden loss of income but also the loss of predictable future income). According to one survey, over one quarter (26%) of respondents also identified job loss as the primary cause of homelessness. See *2019 San Francisco Homeless Count & Survey Comprehensive Report*, Applied Survey Research, at 22, https://hsh.sfgov.org/wp-content/uploads/2020/01/2019HIRDReport_SanFrancisco_FinalDraft-1.pdf. (last viewed Mar. 24, 2021).

³ As used throughout this Order, this would include, without limitation, an agent or attorney acting on behalf of the landlord or the owner of the residential property.

- (1) The individual has used best efforts to obtain all available government assistance for rent or housing;
- (2) The individual either (i) earned no more than \$99,000 (or \$198,000 if filing jointly) in Calendar Year 2020, or expects to earn no more than \$99,000 in annual income for Calendar Year 2021 (or no more than \$198,000 if filing a joint tax return),⁴ (ii) was not required to report any income in 2020 to the U.S. Internal Revenue Service, or (iii) received an Economic Impact Payment (stimulus check).^{5,6}
- (3) The individual is unable to pay the full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, a lay-off, or extraordinary⁷ out-of-pocket medical expenses;
- (4) The individual is using best efforts to make timely partial payments that are as close to the full payment as the individual's circumstances may permit, taking into account other nondiscretionary expenses; and
- (5) Eviction would likely render the individual homeless—or force the individual to move into and live in close quarters in a new congregate or shared living setting—because the individual has no other available housing options.

“*Evict*” and “*Eviction*” means any action by a landlord, owner of a residential property, or other person with a legal right to pursue eviction or possessory action, to remove or cause the removal of a covered person from a residential property. This definition also does not prohibit foreclosure on a home mortgage.

⁴ According to one study, the national two-bedroom housing wage in 2020 was \$23.96 per hour (approximately, \$49,837 annually), meaning that an hourly wage of \$23.96 was needed to afford a modest two-bedroom house without spending more than 30% of one's income on rent. The hourly wage needed in Hawaii (the highest cost U.S. State for rent) was \$38.76 (approximately \$80,621 annually). See *Out of Reach: How Much do you Need to Earn to Afford a Modest Apartment in Your State?*, National Low Income Housing Coalition, <https://reports.nlihc.org/oor> (last visited Mar. 23, 2021). As further explained herein, because this Order is intended to serve the critical public health goal of preventing evicted individuals from potentially contributing to the interstate spread of COVID-19 through movement into close quarters in new congregate, shared housing settings, or though homelessness, the higher income thresholds listed here have been determined to better serve this goal.

⁵ “Stimulus check” includes payments made pursuant to Section 2201 of the CARES Act, to Section 9601 of the American Rescue Plan Act of 2021, or to any similar federally authorized payments made to individual natural persons in 2020 and 2021. Eligibility for the 2020 or 2021 stimulus checks has been based on an income that is equal to or lower than the income thresholds described above and does not change or expand who is a covered person under this Order since it was entered into on September 4, 2020.

⁶ A person is likely to qualify for protection under this Order if they receive the following benefits: a) Temporary Assistance for Needy Families (TANF); b) Supplemental Nutrition Assistance Program (SNAP); c) Supplemental Security Income (SSI); or d) Supplemental Security Disability Income (SSDI) to the extent that income limits for these programs are less than or equal to the income limits for this Order. However, it is the individual's responsibility to verify that their income is within the income limits described.

⁷ Extraordinary expenses are defined as those that prevented you from paying some or all of your rent or providing for other basic necessities like food security. To qualify as an extraordinary medical expense, the unreimbursed medical expense is on that is likely to exceed 7.5% of one's adjusted gross income for the year.

“*Residential property*” means any property leased for residential purposes, including any house, building, mobile home or land in a mobile home park,⁸ or similar dwelling leased for residential purposes, but shall not include any hotel, motel, or other guest house rented to a temporary guest or seasonal tenant as defined under the laws of the state, territorial, tribal, or local jurisdiction.

“*State*” shall have the same definition as under 42 CFR 70.1, meaning “any of the 50 states, plus the District of Columbia.”

“*U.S. territory*” shall have the same definition as under 42 CFR 70.1, meaning “any territory (also known as possessions) of the United States, including American Samoa, Guam, the Northern Mariana Islands, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands.”

STATEMENT OF INTENT

This Order shall be interpreted and implemented in a manner as to achieve the following objectives:

- Mitigating the spread of COVID-19 within crowded, congregate or shared living settings, or through unsheltered homelessness;
- Mitigating the further spread of COVID-19 from one state or territory into any other state or territory;
- Mitigating the further spread of COVID-19 by temporarily suspending the eviction of covered persons from residential property for nonpayment of rent; and
- Supporting response efforts to COVID-19 at the federal, state, local, territorial, and tribal levels.

BACKGROUND

There is currently a pandemic of a respiratory disease (“COVID-19”) caused by a novel coronavirus (SARS-COV-2) that has now spread globally, including cases reported in all fifty states within the United States, plus the District of Columbia and U.S. territories. As of March 25, 2021, there have been almost 125 million cases of COVID-19 globally, resulting in over 2,700,000 deaths.⁹ Over 29,700,000 cases have been identified in the United States, with new cases reported daily, and over 540,000 deaths due to the disease.¹⁰ Although transmission has decreased since a peak in January 2021, the current number of cases per day remains almost twice as high as the initial peak in April 2020 and transmission rates are similar to the second peak in July 2020.

The virus that causes COVID-19 spreads very easily and sustainably between people who are in close contact with one another (within about 6 feet), mainly through respiratory droplets produced when an infected person coughs, sneezes, or talks. Individuals without symptoms can

⁸ Mobile home parks may also be referred to as manufactured housing communities.

⁹ *COVID-19 Dashboard by the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University (JHU)*, Johns Hopkins Coronavirus Resource Center, <https://coronavirus.jhu.edu/map.html> (last visited Mar. 25, 2021).

¹⁰ *COVID Data Tracker*, Centers for Disease Control and Prevention, <https://covid.cdc.gov/covid-data-tracker/#datatracker-home> (last visited Mar. 25, 2021).

also spread the virus.¹¹ Among adults, the risk for severe illness from COVID-19 increases with age, with older adults at highest risk. Severe illness means that persons with COVID-19 may require hospitalization, intensive care, or a ventilator to help them breathe, and may be fatal. People of any age with certain underlying medical conditions (e.g. cancer, obesity, serious heart conditions, or diabetes) are at increased risk for severe illness from COVID-19.¹²

COVID-19 presents a historic threat to public health, and COVID-19 cases have been detected in every county in the continental United States.¹³ Between December 2020 and January 2021, the number of deaths per day from COVID-19 consistently exceeded any other cause.¹⁴ Although transmission levels have decreased since January, between February 25 and March 25, 2021, the daily incidence of COVID-19 remained comparable to the summer peak of transmission in July 2020, which is higher than the daily incidence when the Order initially took effect in September, 2020. Furthermore, 37% of counties in the United States are categorized as experiencing “high” transmission (over 100 cases per 100,000 people or greater than 10% test positivity) and an additional 30% of counties are categorized as experiencing “substantial” transmission (50-99.99 cases per 100,000 people or 8-9.99% test positivity).¹⁵ No counties are currently considered free of spread, and only 8% of counties are considered to have low transmission.¹⁶

Two-dose mRNA COVID-19 vaccination became available in December 2020 and as of March 27, 2021 over 50 million people in the United States (more than 15% of the population) have been fully immunized.¹⁷ In February 2021, a single dose COVID-19 vaccine also became available. CDC continues to update guidance for COVID-19 precautions among individuals who have been fully vaccinated; however, currently there are no recommended changes to COVID-19 prevention recommendations related to activities in public, such as avoiding crowded and poorly ventilated places. This is particularly important given continued transmission. Even as COVID-19 vaccines continue to be distributed, it remains critical to maintain COVID-19 precautions to avoid further rises in transmission and to guard against yet another increase in the rates of new infections. It is important to note that despite higher rates of vaccine coverage, the simultaneous roll-back of community mitigation efforts may continue to expose vulnerable populations, such as those targeted in this Order, to higher-than-average COVID-19 rates. It is important to note that despite higher rates of vaccine coverage, the simultaneous roll-back of community

¹¹ Johansson MA, Quandelacy TM, Kada S, et al. SARS-CoV-2 Transmission From People Without COVID-19 Symptoms. *JAMA Netw Open*. 2021;4(1):e2035057. doi:10.1001/jamanetworkopen.2020.35057

¹² *People with Certain Medical Conditions*, Centers for Disease Control and Prevention, <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html> (last updated Mar. 15, 2021).

¹³ *US COVID-19 cases and deaths by state*, USAFacts, <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/> (last visited Mar. 24, 2021).

¹⁴ Woolf SH, Chapman DA, Lee JH. COVID-19 as the Leading Cause of Death in the United States. *JAMA*. 2021;325(2):123–124. doi:10.1001/jama.2020.24865

¹⁵ *COVID-19 Integrated County View*, Centers for Disease Control and Prevention, <https://covid.cdc.gov/covid-data-tracker/#county-view> (last visited Mar. 22, 2021).

¹⁶ *Id.*

¹⁷ *Id.*

mitigation efforts may continue to expose vulnerable populations, such as those targeted in this Order, to higher-than-average COVID-19 rates.¹⁸

In recent months, new variants of SARS-CoV-2 have also emerged globally.¹⁹ Epidemiological evaluation of these variants shows increased transmissibility as well as possible increased mortality. The current substantial levels of transmission and the emergence of variants highlight the persistent and dynamic nature of the pandemic and the need for continued protections.

To respond to this public health threat, Federal, state, and local governments have taken unprecedented or exceedingly rare actions, including border closures, restrictions on travel, stay-at-home orders, mask requirements, and eviction moratoria. In particular, the COVID-19 pandemic has triggered unprecedented restrictions on interstate and foreign travel. For example, many states require travelers arriving from other states to obtain negative test results and/or quarantine upon arrival.²⁰ For international travel, all passengers age two or older—including U.S. citizens—must obtain a negative test result or show proof of recovery before they may board a flight to the United States.²¹ Despite the need for travel precautions, airport use has increased in recent weeks, leading to heightened concerns of interstate transmission.²² SARS-CoV-2 transmission, behavior change, and travel restrictions have devastated industries that depend on the movement of people, such as the travel, leisure, and hospitality.²³ Ten months after the initial wave of closures due to COVID-19, over 16 percent of the hospitality and leisure sector's labor force was unemployed.²⁴ The persistent spread of COVID-19 continues to necessitate preventive action.

In the context of a pandemic, eviction moratoria—like quarantine, isolation, and social distancing—can be an effective public health measure utilized to prevent the spread of communicable disease. Eviction moratoria facilitate self-isolation by people who become ill or who are at risk for severe illness from COVID-19 due to an underlying medical condition. They also allow state and local authorities to more easily implement, as needed, stay-at-home and social distancing directives to mitigate the community spread of COVID-19.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (Pub. L. 116-136) to aid individuals and businesses adversely affected by COVID-19 in March 2020.

¹⁸ *COVID Data Tracker*, Centers for Disease Control and Prevention, <https://covid.cdc.gov/covid-data-tracker/#datatracker-home> (last visited Mar. 25, 2021).

¹⁹ Abdool Karim SS, de Oliveira T. New SARS-CoV-2 Variants - Clinical, Public Health, and Vaccine Implications [published online ahead of print, 2021 Mar 24]. *N Engl J Med*. 2021;10.1056/NEJMc2100362. doi:10.1056/NEJMc2100362.

²⁰ *Travel During COVID-19*, Centers for Disease Control and Prevention, <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-during-covid19.html> (last updated Feb. 16, 2021).

²¹ *Id.*

²² Cecelia Smith-Schoenwalder, *CDC Urges Americans to Avoid Travel as Airport Screenings Approach Pandemic Peak*, U.S. News, <https://www.usnews.com/news/health-news/articles/2021-03-22/cdc-urges-americans-to-avoid-travel-as-airport-screenings-approach-pandemic-peak> (last visited Mar. 26, 2021).

²³ Aaron Klein & Ember Smith, *Explaining the economic impact of COVID-19: Core industries and the Hispanic workforce*, Brookings Institute, <https://www.brookings.edu/research/explaining-the-economic-impact-of-covid-19-core-industries-and-the-hispanic-workforce/> (last visited Mar. 23, 2021).

²⁴ *Labor Force Statistics from the Current Population Survey*, U.S. Bureau of Labor Statistics, <https://www.bls.gov/web/empstat/cpseea31.htm> (last updated Mar. 5, 2021).

Section 4024 of the CARES Act provided a 120-day moratorium on eviction filings as well as other protections for tenants in certain rental properties with federal assistance or federally related financing. These protections helped alleviate the public health consequences of tenant displacement during the COVID-19 pandemic. The CARES Act eviction moratorium expired on July 24, 2020. The protections in the CARES Act supplemented temporary eviction moratoria and rent freezes implemented by governors and other local officials using emergency powers.

Researchers estimated that this temporary federal moratorium provided relief to a material portion of the nation's roughly 43 million renters.²⁵ The CARES act also provided funding streams for emergency rental assistance; surveys estimate that this assistance became available to the public through rental assistance programs by July 2020.²⁶

The federal moratorium provided by the CARES Act, however, did not reach all renters. Many renters who fell outside the scope of the Federal moratorium were instead protected under state and local moratoria. In August, it was estimated that as many as 30-40 million people in America could be at risk of eviction.²⁷ In early March, 2021, the Census Household Pulse Survey estimated that over 4 million adults who are not current on rent perceive that they are at imminent risk of eviction.²⁸ A wave of evictions on that scale would be unprecedented in modern times.²⁹ A large portion of those who are evicted may move into close quarters in shared housing or, as discussed below, become homeless, thus becoming at higher risk of COVID-19.

On September 4, 2020, the CDC Director issued an Order temporarily halting evictions in the United States for the reasons described therein. That Order was set to expire on December 31, 2020, subject to further extension, modification, or rescission. Section 502 of Title V, Division N of the Consolidated Appropriations Act, 2021 extended the Order until January 31, 2021. With the extension of the Order, Congress also provided \$25 billion for emergency rental assistance for the payment of rent and rental arrears. Congress later provided an additional \$21.55 billion in emergency rental assistance when it passed the American Rescue Plan.

On January 29, 2021, following an assessment of the ongoing pandemic, the CDC Director renewed the Order until March 31, 2021. This Order further extends and modifies the prior Eviction Moratoria until June 30, 2021, for the reasons described herein, subject to revision

²⁵ See *CARES Act Eviction Moratorium*, Congressional Research Service, <https://crsreports.congress.gov/product/pdf/IN/IN11320> (last visited Mar. 23, 2021).

²⁶ Vincent Reina et al., *COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs*, Research Brief, https://nlihc.org/sites/default/files/HIP_NLIHC_Furman_Brief_FINAL.pdf (last visited Mar. 26, 2021).

²⁷ See Emily Benfer et al., *The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America are at Risk*, Aspen Institute, <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/> (last visited Mar. 23, 2021).

²⁸ *Household Pulse Survey*, United States Census Bureau, <https://www.census.gov/data-tools/demo/hhp/#/?measures=EVR> (last visited Mar. 25, 2021).

²⁹ As a baseline, approximately 900,000 renters are evicted every year in the United States. Princeton University Eviction Lab. *National Estimates: Eviction in America*, The Eviction Lab: Princeton University, <https://evictionlab.org/national-estimates/> (last visited Mar. 24, 2021).

based on the changing public health landscape. To the extent any provision of this Order conflicts with prior Orders, this Order is controlling.

Researchers estimate that, in 2020, Federal, state, and local eviction moratoria led to over one million fewer evictions than the previous year.³⁰ Additional research shows that, despite the CDC eviction moratorium leading to an estimated 50% decrease in eviction filings compared to the historical average, there have still been over 100,000 eviction filings since September, suggesting high demand and likelihood of mass evictions.³¹

EVICTED RENTERS AND RISK OF COVID-19 TRANSMISSION

Evicted renters must move, which leads to multiple outcomes that increase the risk of COVID-19 spread. Specifically, many evicted renters move into close quarters in shared housing or other congregate settings. According to the Census Bureau American Housing Survey, 32% of renters reported that they would move in with friends or family members upon eviction, which would introduce new household members and potentially increase household crowding. Studies show that COVID-19 transmission occurs readily within households. The secondary attack rate in households has been estimated to be 17%, and household contacts are estimated to be 6 times more likely to become infected by an index case of COVID-19 than other close contacts. A study of pregnant women in New York City showed that women in large households (greater number of residents per household) were three times as likely to test positive for SARS-CoV-2 than those in smaller households, and those in neighborhoods with greater household crowding (>1 resident per room) were twice as likely to test positive. Throughout the United States, counties with the highest proportion of crowded households have experienced COVID-19 mortality rates 2.6 times those of counties with the lowest proportion of crowded households.

Shared housing is not limited to friends and family. It includes a broad range of settings, including transitional housing and domestic violence and abuse shelters. Special considerations exist for such housing because of the challenges of maintaining social distance. Residents often gather closely or use shared equipment, such as kitchen appliances, laundry facilities, stairwells, and elevators. Residents may have unique needs, such as disabilities, chronic health conditions, cognitive decline, or limited access to technology, and thus may find it more difficult to take actions to protect themselves from COVID-19. CDC recommends that shelters provide new residents with a clean mask, keep them isolated from others, screen for symptoms at entry, or arrange for medical evaluations as needed depending on symptoms. Accordingly, an influx of new residents at facilities that offer support services could potentially overwhelm staff and, if recommendations are not followed, lead to exposures.

Preliminary modeling projections and observational data from COVID-19 incidence comparisons across states that implemented and lifted eviction moratoria indicate that evictions substantially contribute to COVID-19 transmission. In mathematical models where eviction led exclusively to sharing housing with friends or family, lifting eviction moratoria led to a 40%

³⁰ Pete Hepburn & Renee Louis, *Preliminary Analysis: Six Months of the CDC Eviction Moratorium*, The Eviction Lab: Princeton University, <https://evictionlab.org/six-months-cdc/> (last visited Mar. 26, 2021).

³¹ *Id.*

increased risk of contracting COVID-19 among people who were evicted and those with whom they shared housing after eviction (pre-peer review). Compared to a scenario where no evictions occurred, the models also predicted a 5-50% increased risk of infection, even for those who did not share housing, as a result of increased overall transmission. The authors estimated that anywhere from 1,000 to 100,000 excess cases per million population could be attributable to evictions depending on the eviction and infection rates.

An analysis of observational data from state-based eviction moratoria in the 43 states and the District of Columbia showed significant increases in COVID-19 incidence and mortality approximately 2-3 months after eviction moratoria were lifted (pre-peer review). Specifically, the authors compared the COVID-19 incidence and mortality rates in states that lifted their moratoria with the rates in states that maintained their moratoria. In these models, the authors controlled for time-varying indicators of each state's test count as well as major public-health interventions including lifting stay-at-home orders, school closures, and mask mandates. After adjusting for these other changes, they found that the incidence of COVID-19 in states that lifted their moratoria was 1.6 times that of states that did not at 10 weeks post-lifting (95% CI 1.0, 2.3), a ratio that grew to 2.1 at ≥ 16 weeks (CI 1.1, 3.9). Similarly, they found that mortality in states that lifted their moratoria was 1.6 times that of states that did not at 7 weeks post-lifting (CI 1.2, 2.3), a ratio that grew to 5.4 at ≥ 16 weeks (CI 3.1, 9.3). The authors estimated that, nationally, over 433,000 cases of COVID-19 and over 10,000 deaths could be attributed to lifting state moratoria.³²

Although data are limited, available evidence suggests evictions lead to interstate spread of COVID-19 in two ways. First, an eviction may lead the evicted members of a household to move across state lines. Of the 35 million Americans who move each year, 15% move to a new state. Second, even if a particular eviction, standing alone, would not always result in interstate displacement, the mass evictions that would occur in the absence of this Order would inevitably increase the interstate spread of COVID-19. This Order cannot effectively mitigate interstate transmission of COVID-19 without covering intrastate evictions, as the level of spread of SARS-CoV-2 resulting from these evictions can lead to SARS-CoV-2 transmission across state borders. Moreover, intrastate spread facilitates interstate spread in the context of communicable disease spread, given the nature of infectious disease. In the aggregate, the mass-scale evictions that will likely occur in the absence of this Order will inevitably increase interstate spread of COVID-19.

EVICTED INDIVIDUALS, HOMELESSNESS, AND RISK OF SEVERE DISEASE FROM COVID-19

Evicted individuals without access to support or other assistance options may become homeless, including older adults or those with underlying medical conditions, who are more at risk for severe illness from COVID-19 than the general population. In Seattle-King County, 5-15% of people experiencing homelessness between 2018 and 2020 cited eviction as the primary reason for becoming homeless. Additionally, some individuals and families who are evicted may

³² Leifheit, Kathryn M. and Linton, Sabriya L. and Raifman, Julia and Schwartz, Gabriel and Benfer, Emily and Zimmerman, Frederick J and Pollack, Craig, Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality (November 30, 2020). Available at SSRN: <https://ssrn.com/abstract=3739576> or <http://dx.doi.org/10.2139/ssrn.3739576>.

originally stay with family or friends, but subsequently seek homeless services. Among people who entered shelters throughout the United States in 2017, 27% were staying with family or friends beforehand.

People experiencing homelessness are at high risk for COVID-19. It may be more difficult for these persons to consistently access the necessary resources to adhere to public health recommendations to prevent COVID-19. For instance, it may not be possible to avoid certain congregate settings such as homeless shelters, or easily access facilities to engage in handwashing with soap and water.

Extensive outbreaks of COVID-19 have been identified in homeless shelters. In Seattle, Washington, a network of three related homeless shelters experienced an outbreak that led to 43 cases among residents and staff members. In Boston, Massachusetts, universal COVID-19 testing at a single shelter revealed 147 cases, representing 36% of shelter residents. COVID-19 testing in a single shelter in San Francisco led to the identification of 101 cases (67% of those tested). Data from 557 universal diagnostic testing events at homeless shelters in 21 states show an average of 6% positivity among shelter clients. Data comparing the incidence or severity of COVID-19 among people experiencing homelessness directly to the general population are limited. However, during the 15-day period of the outbreak in Boston, MA, researchers estimated a cumulative incidence of 46.3 cases of COVID-19 per 1000 persons experiencing homelessness, as compared to 1.9 cases per 1000 among Massachusetts adults (pre-print).

CDC guidance recommends increasing physical distance between beds in homeless shelters. To adhere to this guidance, shelters have limited the number of people served throughout the United States. In many places, considerably fewer beds are available to individuals who become homeless. Shelters that do not adhere to the guidance, and operate at ordinary or increased occupancy, are at greater risk for the types of outbreaks described above. The challenge of mitigating disease transmission in homeless shelters has been compounded because some organizations have chosen to stop or limit volunteer access and participation.

In the context of the current pandemic, large increases in evictions resulting in homelessness could have at least two potential negative consequences. One is if homeless shelters increase occupancy in ways that increase the exposure risk to COVID-19. The other is if homeless shelters limit new admissions, leading to increases in unsheltered homelessness, which is associated with significantly heightened risk of mortality generally. Neither consequence is in the interest of the public health.

Additionally, research suggests that the population of persons who would be evicted and those experiencing homelessness may be at risk of severe disease from COVID-19. Five studies have shown an association between eviction and hypertension, which has been associated with more severe outcomes from COVID-19. Also, people experiencing homelessness often have underlying conditions that increase their risk of severe outcomes of COVID-19. Among patients with COVID-19, homelessness has been associated with increased likelihood of hospitalization.

In short, evictions threaten to increase the spread of COVID-19 as they force people to move, often into close quarters in new shared housing settings with friends or family, or congregate

settings such as homeless shelters. The ability of these settings to adhere to best practices, such as social distancing and other infection control measures, decreases as populations increase.

MODIFICATIONS

In addition to extending the effective period of the prior orders, this Order makes several modifications. A description of each modification follows:

CDC added a statement in the “Statement of Intent” section consistent with the clarification of the “Evict” and “Eviction” definitions. The statement now specifically clarifies that one intended purpose of this Order is to mitigate the spread of COVID-19 by temporarily suspending the eviction of covered persons from residential property for nonpayment of rent.

CDC modified the “Applicability” section to add the following points:

A signed declaration submitted under a previous order remains valid notwithstanding the issuance of this extended and modified order, and covered persons do not need to submit a new declaration under this Order.

Evictions for nonpayment of rent initiated prior to September 4, 2020, but not yet completed are subject to this Order, but those that were completed before September 4, 2020, are not subject to the Order.

While the Order does not prohibit evictions for engaging in criminal activity while on the leased premises, covered persons may not be evicted on the sole basis that they are alleged to have committed the crime of trespass (or similar state-law offense) where the underlying activity is a covered person remaining in a residential property despite nonpayment of rent.

Individuals who are confirmed to have, who have been exposed to, or who might have COVID-19 and take reasonable precautions to not spread the disease should not be evicted on grounds that they pose a health or safety threat to other residents.

Even if a particular eviction, standing alone, would not always result in interstate displacement, the mass evictions that would occur in the absence of this Order would inevitably increase the interstate spread of COVID-19. Moreover, increases in intrastate spread further facilitate interstate spread in the context of communicable disease spread.

The “Background,” “Eviction and Risk of COVID-19 Infection” and “Eviction, Homelessness, and Risk of Severe Disease from COVID-19” subsections have been revised to reflect updated epidemiological and other relevant information in support of this Order.

CDC added a new section titled “Declaration Forms” with the following points:

To qualify as a covered person eligible for the protections of this Order, a tenant, lessee, or resident of a residential property must provide a completed and signed copy of a declaration with the elements listed in the definition of “Covered Person” to their landlord, owner of the residential property where they live, or other person who has a right to have them evicted or removed.

Tenants, lessees, or residents of a residential property may use any written document in place of the Declaration Form if it includes the required information as in the Form, is signed, and includes a perjury statement.

Tenants, lessees, or residents of a residential property can use a form translated into other Languages.

In some circumstances, it may be appropriate for one member of the residence to provide an executed declaration on behalf of the other adult residents who are party to the lease, rental agreement, or housing contract.

CDC modified the “Findings and Action” section to, among other things, further explain that this Order is not a rule within the meaning of the Administrative Procedure Act and, to the extent a court finds that the Order qualifies as a rule, there is good cause to dispense with prior public notice and comment.

APPLICABILITY

This Order does not apply in any state, local, territorial, or tribal area with a moratorium on residential evictions that provides the same or greater level of public-health protection than the requirements listed in this Order or to the extent its application is prohibited by federal court order. In accordance with 42 U.S.C. 264(e), this Order does not preclude state, local, territorial, and tribal authorities from imposing additional requirements that provide greater public-health protection and are more restrictive than the requirements in this Order.

This Order is a temporary eviction moratorium to prevent the further spread of COVID-19. This Order does not relieve any individual of any obligation to pay rent, make a housing payment, or comply with any other obligation that the individual may have under a tenancy, lease, or similar contract. Nothing in this Order precludes the charging or collecting of fees, penalties, or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

Nothing in this Order precludes evictions based on a tenant, lessee, or resident: (1) Engaging in criminal activity while on the premises; (2) threatening the health or safety of other residents;³³ (3) damaging or posing an immediate and significant risk of damage to property; (4) violating any applicable building code, health ordinance, or similar regulation relating to health and safety; or (5) violating any other contractual obligation, other than the timely payment of rent or similar housing-related payment (including non-payment or late payment of fees, penalties, or interest).

³³ Individuals who might have COVID-19 are advised to stay home except to get medical care. Accordingly, individuals who might have COVID-19 and take reasonable precautions to not spread the disease should not be evicted on the ground that they may pose a health or safety threat to other residents. See *What to Do if You are Sick*, Centers for Disease Control and Prevention, <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html> (last updated Mar. 17, 2021).

A signed declaration submitted under a previous order remains valid notwithstanding the issuance of this extended and modified order, and covered persons do not need to submit a new declaration under this Order.

Any evictions for nonpayment of rent initiated prior to September 4, 2020, but not yet completed, are subject to this Order. Any tenant, lessee, or resident of a residential property who qualifies as a “Covered Person” and is still present in a rental unit is entitled to protections under this Order. Any eviction that was completed prior to September 4, 2020, is not subject to this Order.

Under this Order, covered persons may be evicted for engaging in criminal activity while on the premises. But covered persons may not be evicted on the sole basis that they are alleged to have committed the crime of trespass (or similar state-law offense) where the underlying activity is a covered person remaining in a residential property for nonpayment of rent. Permitting such evictions would result in substantially more evictions overall, thus increasing the risk of disease transmission as otherwise covered persons move into congregate settings or experience homelessness. This result would be contrary to the stated objectives of this Order, and therefore would diminish their effectiveness. Moreover, to the extent such criminal trespass laws are invoked to establish criminal activity solely based on a tenant, lessee, or resident of a residential property remaining in a residential property despite the nonpayment of rent, such invocation conflicts with this Order and is preempted pursuant to 42 U.S.C. 264(e).

Individuals who are confirmed to have, who have been exposed to, or who might have COVID-19 and take reasonable precautions to not spread the disease may not be evicted on grounds that they may pose a health or safety threat to other residents.

The Order is extended through June 30, 2021, based on the current and projected epidemiological context of SARS-CoV-2 transmission throughout the United States. Although daily incidence of COVID-19 decreased and plateaued between January and March 25, 2021, widespread transmission continues at high levels, making the Order still necessary, especially given that previous plateaus have led to secondary and tertiary phases of acceleration. Furthermore, the number of deaths per day continues at levels comparable to or higher than when this Order was established in September 2020.³⁴ This 90-day extension will allow the assessment of natural changes to COVID-19 incidence, the influences of new variants, and the expansion of COVID-19 vaccine coverage to determine if there is a continued need for a national eviction moratorium.

DECLARATION FORMS

To qualify for the protections of this Order, a tenant, lessee, or resident of a residential property must provide a completed and signed copy of a declaration with the elements listed in the definition of “Covered person” to their landlord, owner of the residential property where they live, or other person who has a right to have them evicted or removed from where they live. To

³⁴ *Trends in Number of COVID-19 Cases and Deaths in the US Reported to CDC, by State/Territory*, Centers for Disease Control and Prevention, https://covid.cdc.gov/covid-data-tracker/#trends_dailytrendsdeaths (last visited Mar. 22, 2021).

assist tenants and landlords, the CDC created a standardized declaration form that can be downloaded here: <https://www.cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf>.

Tenants, lessees, and residents of residential property are not obligated to use the CDC form. Any written document that an eligible tenant, lessee, or residents of residential property presents to their landlord will comply with this Order, as long as it contains the required elements of “Covered person” as described in this order. In addition, tenants, lessees, and residents of residential property are allowed to declare in writing that they meet the elements of covered person in other languages.

All declarations, regardless of form used, must be signed, and must include a statement that the tenant, lessee, or resident of a residential property understands that they could be liable for perjury for any false or misleading statements or omissions in the declaration. This Order does not preclude a landlord challenging the truthfulness of a tenant’s, lessee’s, or resident’s declaration in court, as permitted under state or local law.

In certain circumstances, such as individuals filing a joint tax return, it may be appropriate for one member of the residence to provide an executed declaration on behalf of the other adult residents party to the lease, rental agreement, or housing contract. The declaration may be signed and transmitted either electronically or by hard copy.

FINDINGS AND ACTION

For the reasons described herein, I am extending and modifying the September 4, 2020 Order, as extended by section 502 of Title V, Division N of the Consolidated Appropriations Act, 2021 and further extended by the January 29, 2021 Order. I have determined that extending the temporary halt in evictions in this Order constitutes a reasonably necessary measure under 42 CFR 70.2 to prevent the further spread of COVID-19 throughout the United States. I have further determined that measures by states, localities, or territories that do not meet or exceed these minimum protections are insufficient to prevent the interstate spread of COVID-19.³⁵

Based on the convergence of COVID-19, household crowding and transmission, and the increased risk of individuals sheltering in close quarters in congregate settings such as homeless shelters, which may be unable to provide adequate social distancing as populations increase, I have determined that extending the temporary halt on evictions is appropriate.

Therefore, under 42 CFR 70.2, subject to the limitations under the “Applicability” section, the September 4, 2020 Order is hereby modified and extended through June 30, 2021.

Accordingly, a landlord, owner of a residential property, or other person with a legal right to pursue eviction or possessory action shall not evict any covered person from any residential

³⁵ In the United States, public health measures are implemented at all levels of government, including the federal, state, local, and tribal levels. Publicly-available compilations of pending measures indicate that eviction moratoria and other protections from eviction have expired or are set to expire in many jurisdictions. *COVID-19 Housing Policy Scorecard*, The Eviction Lab: Princeton University, <https://evictionlab.org/covid-policy-scorecard/> (last visited Mar. 23, 2021).

property in any state or U.S. territory in which there are documented cases of COVID-19 that provides a level of public-health protections below the requirements listed in this Order.

This Order is not a rule within the meaning of the Administrative Procedure Act (APA) but rather an emergency action taken under the existing authority of 42 C.F.R. § 70.2. The purpose of section 70.2, which was promulgated through notice-and-comment rulemaking, is to enable CDC to take swift steps to prevent contagion without having to seek a second round of public comments and without a delay in effective date.³⁶

In the event that this Order qualifies as a rule under the APA, notice and comment and a delay in effective date are not required because there is good cause to dispense with prior public notice and comment and the opportunity to comment on this Order and the delay in effective date. See 5 U.S.C. 553(b)(3)(B). Considering the public health emergency caused by COVID-19, it would be impracticable and contrary to the public health, and by extension the public interest, to delay the issuance and effective date of this Order.

In the September 4, 2020 Order, the previous CDC Director determined that good cause existed because the public health emergency caused by COVID-19 made it impracticable and contrary to the public health, and by extension the public interest, to delay the issuance and effective date of the Order. The previous Director also found that a delay in the effective date of the Order would permit the occurrence of evictions—potentially on a mass scale—that would have potentially significant consequences. For these reasons, the previous Director concluded that the delay in the effective date of the Order would defeat the purpose of the Order and endanger the public health and, therefore, determined that immediate action was necessary. As a result, the previous Director issued the Order without prior notice and comment and without a delay in the effective date. I made similar findings in the January 29, 2021 Order.

As noted above, although transmission levels have decreased since January, between February 25, 2021 and March 25, 2021, the daily incidence of COVID-19 remained comparable to the summer peak of transmission in July 2020. Daily incidence in the last 30 days has remained consistently higher than the daily incidence when the Order took effect in September 2020. Furthermore, 37% of counties in the United States are categorized as experiencing “high” transmission (over 100 cases per 100,000 people or greater than 10% test positivity) and an additional 30% of counties are categorized as experiencing “substantial” transmission (50-99.99 cases per 100,000 people or 8-9.99% test positivity). No counties are currently considered free of spread, and only 8% of counties are considered to have low transmission. Because of these reasons and because the current extension is set to expire on March 31, 2021, I hereby conclude that immediate action is again necessary without prior notice and comment and without a delay in the effective date.

The rapidly changing nature of the pandemic requires not only that CDC act swiftly, but also deftly to ensure that its actions are commensurate with the threat. This necessarily involves assessing evolving conditions that inform CDC’s determinations.

³⁶ *Chambless Enters., LLC v. Redfield*, No. 20-1455, 2020 WL 7588849, (W.D. La. 2020).

Although the pandemic is dynamic and the situation evolves over time, the fundamental public health threat that existed on September 4, 2020, and January 29, 2021—the risk of large numbers of residential evictions contributing to the spread of COVID-19 throughout the United States—continues to exist. Without this Order, there is every reason to expect that evictions will increase. It is imperative that public health authorities act quickly to help ward off an unprecedented wave of evictions, which would threaten new spikes in SARS-CoV-2 transmission at a critical juncture in fight against COVID-19. Such mass evictions and the attendant public-health consequences would be very difficult, if not impossible, to reverse. It would be impracticable and contrary to the public interest to delay the issuance and effective date of the Order pending notice-and-comment rulemaking for the reasons described herein, and because of the ever-changing landscape of the pandemic and the uncertainty of whether Congress would grant another extension as it did in December 2020.

Similarly, if this Order qualifies as a rule under the APA, the Office of Information and Regulatory Affairs (OIRA) has determined that it would be an economically significant regulatory action pursuant to Executive Order 12866 and a major rule under the Congressional Review Act (CRA). But there would not be a delay in its effective date. CDC has determined that for the same reasons, there would be good cause under the CRA to make the requirements herein effective immediately. Thus, this action has been reviewed by OIRA.

If any provision of this Order, or the application of any provision to any persons, entities, or circumstances, shall be held invalid, the remainder of the provisions, or the application of such provisions to any persons, entities, or circumstances other than those to which it is held invalid, shall remain valid and in effect.

This Order shall be enforced by federal authorities and cooperating state and local authorities through the provisions of 18 U.S.C. 3559, 3571; 42 U.S.C. 243, 268, 271; and 42 CFR 70.18. However, this Order has no effect on the contractual obligations of renters to pay rent and shall not preclude charging or collecting fees, penalties, or interest as a result of the failure to pay rent or other housing payment on a timely basis, under the terms of any applicable contract.

CRIMINAL PENALTIES

Under 18 U.S.C. 3559, 3571; 42 U.S.C. 271; and 42 CFR 70.18, a person violating this Order may be subject to a fine of no more than \$100,000 or one year in jail, or both, if the violation does not result in a death, or a fine of no more than \$250,000 or one year in jail, or both if the violation results in a death, or as otherwise provided by law. An organization violating this Order may be subject to a fine of no more than \$200,000 per event if the violation does not result in a death or \$500,000 per event if the violation results in a death or as otherwise provided by law. The U.S. Department of Justice may initiate criminal proceedings as appropriate seeking imposition of these criminal penalties.

NOTICE TO COOPERATING STATE AND LOCAL OFFICIALS

Under 42 U.S.C. 243, the U.S. Department of Health and Human Services is authorized to cooperate with and aid state and local authorities in the enforcement of their quarantine and other

health regulations and to accept state and local assistance in the enforcement of federal quarantine rules and regulations, including in the enforcement of this Order.

NOTICE OF AVAILABLE FEDERAL RESOURCES

While this Order to prevent eviction is effectuated to protect the public health, the states and units of local government are reminded that the Federal Government has deployed unprecedented resources to address the pandemic, including housing assistance.

The Department of Housing and Urban Development (HUD), the Department of Agriculture, and Treasury have informed CDC that unprecedented emergency resources have been appropriated through various Federal agencies that assist renters and landlords during the pandemic, including \$46.55 billion to the Treasury through the Consolidated Appropriations Act of 2021 and the American Rescue Plan (ARP). Furthermore, in 2020 44 states and 310 local jurisdictions allocated about \$3.9 billion toward emergency rental assistance, largely from funds appropriated to Treasury and HUD from the Coronavirus Aid, Relief, and Economic Security (CARES).³⁷ These three rounds of federal appropriations also provided substantial resources for homeless services, homeowner assistance, and supplemental stimulus and unemployment benefits that low income renters used to pay rent.

Visit <https://home.treasury.gov/policy-issues/cares/state-and-local-governments> for more information about the Coronavirus Relief Fund and <https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program> for more information about the Emergency Rental Assistance Program. HUD has further informed CDC that forbearance policies for mortgages backed by the federal government are in effect until June 30, 2021, which provide many landlords, especially smaller landlords, with temporary relief as new emergency rental assistance programs are deployed.

HUD, USDA and Treasury grantees and partners play a critical role in prioritizing efforts to support this goal. As grantees decide how to deploy CDBG-CV and ESG-CV funds provided by the new funding from the CARES Act, Consolidated Appropriations Act of 2021, and ARP all communities should assess what resources have already been allocated to prevent evictions and homelessness through temporary rental assistance and homelessness prevention, particularly to the most vulnerable households.

HUD stands at the ready to support American communities take these steps to reduce the spread of COVID-19 and maintain economic prosperity. For program support, including technical assistance, please visit www.hudexchange.info/program-support. For further information on HUD resources, tools, and guidance available to respond to the COVID-19 pandemic, state and local officials are directed to visit <https://www.hud.gov/coronavirus>. These tools include toolkits for Public Housing Authorities and Housing Choice Voucher landlords related to housing stability and eviction prevention, as well as similar guidance for owners and renters in HUD-

³⁷ Vincent Reina et al, *COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs*, Research Brief, https://nlihc.org/sites/default/files/HIP_NLIHC_Furman_Brief_FINAL.pdf (last visited Mar. 26, 2021).

assisted multifamily properties. Furthermore, tenants can visit consumerfinance.gov/housing for up-to-date information on rent relief options, protections, and key deadlines.

EFFECTIVE DATE

This Order is effective on April 1, 2021, and will remain in effect through June 30, 2021, subject to revision based on the changing public health landscape.

In testimony whereof, the Director, Centers for Disease Control and Prevention, U.S. Department of Health and Human Services, has hereunto set her hand at Atlanta, Georgia, this 28th day of March 2021.

A handwritten signature in blue ink, appearing to read "Rochelle P. Walensky", with a horizontal line drawn underneath it.

Rochelle P. Walensky, M.D., M.P.H.

Director,

Centers for Disease Control and Prevention

**[FORM] DECLARATION UNDER PENALTY OF PERJURY FOR
THE CENTERS FOR DISEASE CONTROL AND PREVENTION'S TEMPORARY
HALT IN EVICTIONS TO PREVENT FURTHER SPREAD OF COVID-19**

This declaration is for tenants, lessees, or residents of residential properties who are covered by the CDC's order temporarily halting residential evictions (not including foreclosures on home mortgages) to prevent the further spread of COVID-19. Under the CDC's order you must provide a copy of this declaration to your landlord, owner of the residential property where you live, or other person who has a right to have you evicted or removed from where you live. Each adult listed on the lease, rental agreement, or housing contract should complete this declaration. Unless the CDC order is extended, changed, or ended, the order prevents you from being evicted or removed from where you are living through January 31, 2021. You are still required to pay rent and follow all the other terms of your lease and rules of the place where you live. You may also still be evicted for reasons other than not paying rent or making a housing payment. This declaration is sworn testimony, meaning that you can be prosecuted, go to jail, or pay a fine if you lie, mislead, or omit important information.

I certify under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the foregoing are true and correct:

- I have used best efforts to obtain all available government assistance for rent or housing;¹
- I either expect to earn no more than \$99,000 in annual income for Calendar Year 2020-2021 (or no more than \$198,000 if filing a joint tax return), was not required to report any income in 2019 to the U.S. Internal Revenue Service, or received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act;
- I am unable to pay my full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary² out-of-pocket medical expenses;
- I am using best efforts to make timely partial payments that are as close to the full payment as the individual's circumstances may permit, taking into account other nondiscretionary expenses;

¹ "Available government assistance" means any governmental rental or housing payment benefits available to the individual or any household member.

² An "extraordinary" medical expense is any unreimbursed medical expense likely to exceed 7.5% of one's adjusted gross income for the year.

- If evicted I would likely become homeless, need to move into a homeless shelter, or need to move into a new residence shared by other people who live in close quarters because I have no other available housing options.³
- I understand that I must still pay rent or make a housing payment, and comply with other obligations that I may have under my tenancy, lease agreement, or similar contract. I further understand that fees, penalties, or interest for not paying rent or making a housing payment on time as required by my tenancy, lease agreement, or similar contract may still be charged or collected.
- I further understand that at the end of this temporary halt on evictions on January 31, 2021, my housing provider may require payment in full for all payments not made prior to and during the temporary halt and failure to pay may make me subject to eviction pursuant to state and local laws.

Even if you have provided a declaration to your landlord, the Order does not prevent your landlord from seeking a hearing, if authorized by State or local law and in accordance with State or local court procedure, to challenge the truthfulness of your declaration.

I understand that any false or misleading statements or omissions may result in criminal and civil actions for fines, penalties, damages, or imprisonment.

Signature of Declarant

Date

³ “Available housing” means any available, unoccupied residential property, or other space for occupancy in any seasonal or temporary housing, that would not violate federal, state, or local occupancy standards and that would not result in an overall increase of housing cost to you.



State of New York

Executive Chamber

No. 202.8

EXECUTIVE ORDER

Continuing Temporary Suspension and Modification of Laws Relating to the Disaster Emergency

WHEREAS, on March 7, 2020, I issued Executive Order Number 202, declaring a State disaster emergency for the entire State of New York;

WHEREAS, both travel-related cases and community contact transmission of COVID-19 have been documented in New York State and are expected to be continue;

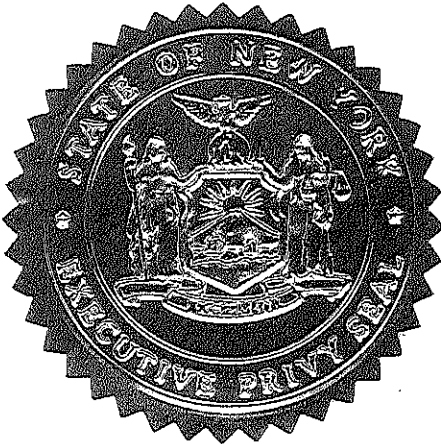
WHEREAS, in order to facilitate the most timely and effective response to the COVID-19 emergency disaster, it is critical for New York State to be able to act quickly to gather, coordinate, and deploy goods, services, professionals, and volunteers of all kinds; and

NOW, THEREFORE, I, Andrew M. Cuomo, Governor of the State of New York, by virtue of the authority vested in me by Section 29-a of Article 2-B of the Executive Law to temporarily suspend or modify any statute, local law, ordinance, order, rule, or regulation, or parts thereof, of any agency during a State disaster emergency, if compliance with such statute, local law, ordinance, order, rule, or regulation would prevent, hinder, or delay action necessary to cope with the disaster emergency or if necessary to assist or aid in coping with such disaster, I hereby temporarily suspend or modify, for the period from the date of this Executive Order through April 19, 2020 the following:

- In accordance with the directive of the Chief Judge of the State to limit court operations to essential matters during the pendency of the COVID-19 health crisis, any specific time limit for the commencement, filing, or service of any legal action, notice, motion, or other process or proceeding, as prescribed by the procedural laws of the state, including but not limited to the criminal procedure law, the family court act, the civil practice law and rules, the court of claims act, the surrogate's court procedure act, and the uniform court acts, or by any other statute, local law, ordinance, order, rule, or regulation, or part thereof, is hereby tolled from the date of this executive order until April 19, 2020;
- Subdivision 1 of Section 503 of the Vehicle and Traffic Law, to the extent that it provides for a period of validity and expiration of a driver's license, in order to extend for the duration of this executive order the validity of driver's licenses that expire on or after March 1, 2020;
- Subdivision 1 of Section 491 of the Vehicle and Traffic Law, to the extent that it provides for a period of validity and expiration of a non-driver identification card, in order to extend for the duration of this executive order the validity of non-driver identification cards that expire on or after March 1, 2020;
- Sections 401, 410, 2222, 2251, 2261, and 2282(4) of the Vehicle and Traffic law, to the extent that it provides for a period of validity and expiration of a registration certificate or number plate for a motor vehicle or trailer, a motorcycle, a snowmobile, a vessel, a limited use vehicle, and an all-terrain vehicle, respectively, in order to extend for the duration of this executive order the validity of such registration certificate or number plate that expires on or after March 1, 2020;
- Section 420-a of the vehicle and traffic law to the extent that it provides an expiration for temporary registration documents issued by auto dealers to extend the validity of such during the duration of this executive order.
- Subsection (a) of Section 602 and subsections (a) and (b) of Section 605 of the Business Corporation Law, to the extent they require meetings of shareholders to be noticed and held at a physical location.

NOW, THEREFORE, by virtue of the authority vested in me by Section 29-a of Article 2-B of the Executive Law to issue any directive during a disaster emergency necessary to cope with the disaster, I hereby issue the following directives for the period from the date of Executive Order through April 19, 2020:

- The provisions of Executive Order 202.6 are hereby modified to read as follows: Effective on March 22 at 8 p.m.: All businesses and not-for-profit entities in the state shall utilize, to the maximum extent possible, any telecommuting or work from home procedures that they can safely utilize. Each employer shall reduce the in-person workforce at any work locations by 100% no later than March 22 at 8 p.m. Any essential business or entity providing essential services or functions shall not be subject to the in-person restrictions. An entity providing essential services or functions whether to an essential business or a non-essential business shall not be subjected to the in-person work restriction, but may operate at the level necessary to provide such service or function. Any business violating the above order shall be subject to enforcement as if this were a violation of an order pursuant to section 12 of the Public Health Law.
- There shall be no enforcement of either an eviction of any tenant residential or commercial, or a foreclosure of any residential or commercial property for a period of ninety days.
- Effective at 8 p.m. March 20, any appointment that is in-person at any state or county department of motor vehicles is cancelled, and until further notice, only on-line transactions will be permitted.
- The authority of the Commissioner of Taxation and Finance to abate late filing and payment penalties pursuant to section 1145 of the Tax Law is hereby expanded to also authorize abatement of interest, for a period of 60 days for a taxpayers who are required to file returns and remit sales and use taxes by March 20, 2020, for the sales tax quarterly period that ended February 29, 2020.



GIVEN under my hand and the Privy Seal of the
State in the City of Albany this
twentieth day of March in the year
two thousand twenty.

BY THE GOVERNOR

Secretary to the Governor

STATE OF NEW YORK

8192--B

IN SENATE

April 13, 2020

Introduced by Sens. HOYLMAN, KRUEGER, MAYER, JACKSON, LIU, METZGER, MYRIE, SAVINO, SEPULVEDA -- read twice and ordered printed, and when printed to be committed to the Committee on Judiciary -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT in relation to prohibiting the eviction of residential tenants who have suffered financial hardship during the COVID-19 covered period

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. For the purposes of this act, "COVID-19 covered period"
2 means March 7, 2020 until the date on which none of the provisions that
3 closed or otherwise restricted public or private businesses or places of
4 public accommodation, or required postponement or cancellation of all
5 non-essential gatherings of individuals of any size for any reason in
6 Executive Orders 202.3, 202.4, 202.5, 202.6, 202.7, 202.8, 202.10,
7 202.11, 202.13 or 202.14, as extended by Executive Orders 202.28 and
8 202.31 and as further extended by any future Executive Order, issued in
9 response to the COVID-19 pandemic continue to apply in the county of the
10 tenant's or lawful occupant's residence.

11 § 2. Notwithstanding any provision of law to the contrary:

12 1. No court shall issue a warrant of eviction or judgment of
13 possession against a residential tenant or other lawful occupant that
14 has suffered a financial hardship during the COVID-19 covered period for
15 the non-payment of rent that accrues or becomes due during the COVID-19
16 covered period.

17 2. (a) A tenant or lawful occupant may raise financial hardship during
18 the COVID-19 covered period as a defense in a summary proceeding under
19 article 7 of the real property actions and proceedings law.

20 (b) In determining whether a tenant or lawful occupant suffered a
21 financial hardship during the COVID-19 covered period, the court shall
22 consider, among other relevant factors:

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD16113-11-0

1 (i) the tenant's or lawful occupant's income prior to the COVID-19
2 covered period;

3 (ii) the tenant's or lawful occupant's income during the COVID-19
4 covered period;

5 (iii) the tenant's or lawful occupant's liquid assets; and

6 (iv) the tenant's or lawful occupant's eligibility for and receipt of
7 cash assistance, supplemental nutrition assistance program, supplemental
8 security income, the New York State disability program, the home energy
9 assistance program, or unemployment insurance or benefits under state or
10 federal law.

11 3. This act shall not prohibit any court from awarding a judgment for
12 the rent due and owing to a successful petitioner in a summary proceed-
13 ing under article 7 of the real property actions and proceedings law.

14 § 3. This act shall take effect immediately.

S 9114 KAVANAGH Same as [A 11181](#) Rules (Dinowitz)
 ON FILE: 12/24/20 Real Property
 TITLE....Relates to eviction and foreclosure protections
Currently on Senate Committee Agenda
 Senate Standing Committee on Housing, Construction and
 Community Development
 Senator Brian P. Kavanagh, Chair
 11:30 AM, Monday, December 28, 2020
 Virtual
 12/24/20 REFERRED TO HOUSING,
 CONSTRUCTION AND COMMUNITY
 DEVELOPMENT

A11181 Rules (Dinowitz) Same as [S 9114](#)
 KAVANAGH
 Real Property
 TITLE....Relates to eviction and foreclosure
 protections
Currently on Assembly Committee Agenda
 Judiciary (DINOWITZ)
 12:00 Noon, Monday, December 28, 2020
 The committee meeting will be broadcast on the NYS
 Assembly website ([click here to view](#)).
 12/24/20 referred to judiciary

KAVANAGH, MYRIE

Establishes the COVID-19 Emergency Eviction and Foreclosure Prevention Act; relates to eviction proceedings (Part A); relates to foreclosure proceedings (Subpart A); relates to tax sales (Subpart B); establishes hardship declarations for owners of residential real property (Subpart C); authorizes every governing body of an assessing unit and local assessor to extend to the 2021 assessment roll, the renewal of the exemptions received on the 2020 assessment roll (Subpart D) (Part B).

STATE OF NEW YORK

9114

IN SENATE

December 24, 2020

Introduced by Sens. KAVANAGH, MYRIE -- read twice and ordered printed,
and when printed to be committed to the Committee on Housing,
Construction and Community Development

AN ACT establishing the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020"; in relation to eviction proceedings; and to provide for the expiration of certain provisions upon the expiration thereof (Part A); in relation to foreclosure proceedings; and providing for the expiration of certain provisions upon the expiration thereof (Subpart A); in relation to tax sales; and providing for the expiration of certain provisions upon the expiration thereof (Subpart B); to establish hardship declarations for owners of residential real property; and providing for the expiration of such provisions upon the expiration thereof (Subpart C); and to authorize every governing body of an assessing unit and local assessor to extend to the 2021 assessment roll, the renewal of the exemptions received on the 2020 assessment roll; and to provide for the expiration of such provisions upon the expiration thereof (Subpart D) (Part B)

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act enacts into law components of legislation relating
2 to eviction and foreclosure protections. Each component is wholly
3 contained within a Part identified as Parts A through B. The effective
4 date for each particular provision contained within such Part is set
5 forth in the last section of such Part. Any provision in any section
6 contained within a Part, including the effective date of the Part, which
7 makes reference to a section "of this act", when used in connection with
8 that particular component, shall be deemed to mean and refer to the
9 corresponding section of the Part in which it is found. Section four of
10 this act sets forth the general effective date of this act.

11 § 2. Short title. This act shall be known and may be cited as the
12 "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020".

13 § 3. Legislative intent. The Legislature finds and declares all of the
14 following:

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD17721-01-0

On March 7, 2020, Governor Andrew Cuomo proclaimed a state of emergency in response to the Coronavirus disease (COVID-19) pandemic. Measures necessary to contain the spread of COVID-19 have brought about widespread economic and societal disruption, placing the state of New York in unprecedented circumstances.

COVID-19 presents a historic threat to public health. Hundreds of thousands of residents are facing eviction or foreclosure due to necessary disease control measures that closed businesses and schools, and triggered mass-unemployment across the state. The pandemic has further interrupted court operations, the availability of counsel, the ability for parties to pay for counsel, and the ability to safely commute and enter a courtroom, settlement conference and the like.

Stabilizing the housing situation for tenants, landlords, and homeowners is to the mutual benefit of all New Yorkers and will help the state address the pandemic, protect public health, and set the stage for recovery. It is, therefore, the intent of this legislation to avoid as many evictions and foreclosures as possible for people experiencing a financial hardship during the COVID-19 pandemic or who cannot move due to an increased risk of severe illness or death from COVID-19.

As such, it is necessary to temporarily allow people impacted by COVID-19 to remain in their homes. A limited, temporary stay is necessary to protect the public health, safety and morals of the people the Legislature represents from the dangers of the COVID-19 emergency pandemic.

PART A

Section 1. Definitions. For the purposes of this act: 1. "Eviction proceeding" means a summary proceeding to recover possession of real property under article seven of the real property actions and proceedings law relating to a residential dwelling unit or any other judicial or administrative proceeding to recover possession of real property relating to a residential dwelling unit.

2. "Landlord" includes a landlord, owner of a residential property and any other person with a legal right to pursue eviction, possessory action or a money judgment for rent, including arrears, owed or that becomes due during the COVID-19 covered period, as defined in section 1 of chapter 127 of the laws of 2020.

3. "Tenant" includes a residential tenant, lawful occupant of a dwelling unit, or any other person responsible for paying rent, use and occupancy, or any other financial obligation under a residential lease or tenancy agreement, but does not include a residential tenant or lawful occupant with a seasonal use lease where such tenant has a primary residence to which to return to.

4. "Hardship declaration" means the following statement, or a substantially equivalent statement in the tenant's primary language, in 14-point type, published by the office of court administration, whether in physical or electronic written form:

"NOTICE TO TENANT: If you have lost income or had increased costs during the COVID-19 pandemic, or moving would pose a significant health risk for you or a member of your household due to an increased risk for severe illness or death from COVID-19 due to an underlying medical condition, and you sign and deliver this hardship declaration form to your landlord, you cannot be evicted until at least May 1, 2021 for nonpayment of rent or for holding over after the expiration of your lease. You may still be evicted for violating your lease by persistently

1 and unreasonably engaging in behavior that substantially infringes on
2 the use and enjoyment of other tenants or occupants or causes a substan-
3 tial safety hazard to others.

4 If your landlord has provided you with this form, your landlord must
5 also provide you with a mailing address and e-mail address to which you
6 can return this form. If your landlord has already started an eviction
7 proceeding against you, you can return this form to either your land-
8 lord, the court, or both at any time. You should keep a copy or picture
9 of the signed form for your records. You will still owe any unpaid rent
10 to your landlord. You should also keep careful track of what you have
11 paid and any amount you still owe.

12 For more information about legal resources that may be available to
13 you, go to www.nycourts.gov/evictions/nyc/ or call 718-557-1379 if you
14 live in New York City or go to www.nycourts.gov/evictions/outside-nyc/
15 or call a local bar association or legal services provider if you live
16 outside of New York City. Rent relief may be available to you, and you
17 should contact your local housing assistance office.

18 TENANT'S DECLARATION OF HARDSHIP DURING THE COVID-19 PANDEMIC

19 I am a tenant, lawful occupant, or other person responsible for paying
20 rent, use and occupancy, or any other financial obligation under a lease
21 or tenancy agreement at (address of dwelling unit).

22 YOU MUST INDICATE BELOW YOUR QUALIFICATION FOR EVICTION PROTECTION BY
23 SELECTING OPTION "A" OR "B", OR BOTH.

24 A. () I am experiencing financial hardship, and I am unable to pay my
25 rent or other financial obligations under the lease in full or obtain
26 alternative suitable permanent housing because of one or more of the
27 following:

28 1. Significant loss of household income during the COVID-19 pandemic.

29 2. Increase in necessary out-of-pocket expenses related to performing
30 essential work or related to health impacts during the COVID-19 pandem-
31 ic.

32 3. Childcare responsibilities or responsibilities to care for an
33 elderly, disabled, or sick family member during the COVID-19 pandemic
34 have negatively affected my ability or the ability of someone in my
35 household to obtain meaningful employment or earn income or increased my
36 necessary out-of-pocket expenses.

37 4. Moving expenses and difficulty I have securing alternative housing
38 make it a hardship for me to relocate to another residence during the
39 COVID-19 pandemic.

40 5. Other circumstances related to the COVID-19 pandemic have negative-
41 ly affected my ability to obtain meaningful employment or earn income or
42 have significantly reduced my household income or significantly
43 increased my expenses.

44 To the extent that I have lost household income or had increased
45 expenses, any public assistance, including unemployment insurance,
46 pandemic unemployment assistance, disability insurance, or paid family
47 leave, that I have received since the start of the COVID-19 pandemic
48 does not fully make up for my loss of household income or increased
49 expenses.

50 B. () Vacating the premises and moving into new permanent housing would
51 pose a significant health risk because I or one or more members of my
52 household have an increased risk for severe illness or death from

1 COVID-19 due to being over the age of sixty-five, having a disability or
2 having an underlying medical condition, which may include but is not
3 limited to being immunocompromised.

4 I understand that I must comply with all other lawful terms under my
5 tenancy, lease agreement or similar contract. I further understand that
6 lawful fees, penalties or interest for not having paid rent in full or
7 met other financial obligations as required by my tenancy, lease agree-
8 ment or similar contract may still be charged or collected and may
9 result in a monetary judgment against me. I further understand that my
10 landlord may be able to seek eviction after May 1, 2021, and that the
11 law may provide certain protections at that time that are separate from
12 those available through this declaration.

13 Signed:
14 Printed name:
15 Date signed:

16 NOTICE: You are signing and submitting this form under penalty of law.
17 That means it is against the law to make a statement on this form that
18 you know is false."

19 § 2. Pending eviction proceedings. Any eviction proceeding pending on
20 the effective date of this act, including eviction proceedings filed on
21 or before March 7, 2020, or commenced within thirty days of the effec-
22 tive date of this act shall be stayed for at least sixty days, or to
23 such later date that the chief administrative judge shall determine is
24 necessary to ensure that courts are prepared to conduct proceedings in
25 compliance with this act and to give tenants an opportunity to submit
26 the hardship declaration pursuant to this act. The court in each case
27 shall promptly issue an order directing such stay and promptly mail the
28 respondent a copy of the hardship declaration in English, and, to the
29 extent practicable, the tenant's primary language, if other than
30 English.

31 § 3. Pre-eviction notices. A landlord shall include a "Hardship Decla-
32 ration" in 14-point type, with every written demand for rent made pursu-
33 ant to subdivision 2 of section 711 of the real property actions and
34 proceedings law, with any other written notice required by the lease or
35 tenancy agreement, law or rule to be provided prior to the commencement
36 of an eviction proceeding, and with every notice of petition served on a
37 tenant. If the translation of the hardship declaration in the tenant's
38 primary language is not available on the office of court adminis-
39 tration's public website, as provided by section ten of this act, it
40 shall be the landlord's responsibility to obtain a suitable translation
41 of the hardship declaration in the tenant's primary language. Such
42 notice shall also include:

43 1. a mailing address, telephone number and active email address the
44 tenant can use to contact the landlord and return the hardship declara-
45 tion; and

46 2. a list of all not-for-profit legal service providers actively
47 handling housing matters in the county where the subject premises are
48 located. Such lists shall be prepared and regularly updated, to the
49 extent practicable, for such purpose and published on the website of the
50 office of court administration.

51 § 4. Prohibition on initiation of eviction proceeding. If there is no
52 pending eviction proceeding and a tenant provides a hardship declaration
53 to the landlord or an agent of the landlord, there shall be no initi-

1 ation of an eviction proceeding against the tenant until at least May 1,
2 2021, and in such event any specific time limit for the commencement of
3 an eviction proceeding shall be tolled until May 1, 2021.

4 § 5. Required affidavit. 1. No court shall accept for filing any peti-
5 tion or other filing to commence an eviction proceeding unless the peti-
6 tioner or an agent of the petitioner files an affidavit of service,
7 under penalty of perjury, demonstrating the manner in which the peti-
8 tioner or the petitioner's agent served a copy of the hardship declara-
9 tion in English and the tenant's primary language, if other than
10 English, with any rent demand and with any other written notice required
11 by the lease or tenancy agreement, law or rule to be provided prior to
12 the commencement of an eviction proceeding, and an affidavit under
13 penalty of perjury:

14 a. attesting that at the time of filing, neither the petitioner nor
15 any agent of the petitioner has received a hardship declaration from the
16 respondent or any other tenant or occupant of the dwelling unit that is
17 the subject of the proceeding, or

18 b. attesting that the respondent or another tenant or occupant of the
19 dwelling unit that is the subject of the proceeding has returned a hard-
20 ship declaration, but the respondent is persistently and unreasonably
21 engaging in behavior that substantially infringes on the use and enjoy-
22 ment of other tenants or occupants or causes a substantial safety hazard
23 to others, with a specific description of the behavior alleged.

24 2. Upon accepting a petition pursuant to article 7 of the real proper-
25 ty actions and proceedings law, the attorney, judge or clerk of the
26 court, as the case may be, shall determine whether a copy of the hard-
27 ship declaration in English and the tenant's primary language, if other
28 than English, is annexed to the served notice of petition and, if not,
29 shall ensure that the hardship declaration is attached to such notice.
30 Service of the notice of petition with the attached hardship declaration
31 shall be made by personal delivery to the respondent, unless such
32 service cannot be made with due diligence, in which case service may be
33 made under section 735 of the real property actions and proceedings law.
34 At the earliest possible opportunity, the court shall seek confirmation
35 on the record or in writing from the respondent that the respondent has
36 received the hardship declaration and that the respondent has not
37 submitted a hardship declaration to the petitioner, an agent of the
38 petitioner, or the court. If the court determines a respondent has not
39 received a hardship declaration, then the court shall stay the proceed-
40 ing for a reasonable period of time, which shall be no less than ten
41 business days or any longer period provided by law, and provide the
42 respondent with a copy of the hardship declaration in English and the
43 respondent's primary language, if other than English, to ensure the
44 respondent received and fully considered whether to submit the hardship
45 declaration.

46 § 6. Pending proceedings. In any eviction proceeding in which an
47 eviction warrant has not been issued, including eviction proceedings
48 filed on or before March 7, 2020, if the tenant provides a hardship
49 declaration to the petitioner, the court, or an agent of the petitioner
50 or the court, the eviction proceeding shall be stayed until at least May
51 1, 2021. If such hardship declaration is provided to the petitioner or
52 agent, such petitioner or agent shall promptly file it with the court,
53 advising the court in writing the index number of all relevant cases.

54 § 7. Default judgments. No court shall issue a judgment in any
55 proceeding authorizing a warrant of eviction against a respondent who
56 has defaulted, or authorize the enforcement of an eviction pursuant to a

1 default judgment, prior to May 1, 2021, without first holding a hearing
2 after the effective date of this act upon motion of the petitioner. The
3 petitioner or an agent of the petitioner shall file an affidavit attest-
4 ing that the petitioner or the petitioner's agent has served notice of
5 the date, time, and place of such hearing on the respondent, including a
6 copy of such notice. If a default judgment has been awarded prior to the
7 effective date of this act, the default judgment shall be removed and
8 the matter restored to the court calendar upon the respondent's written
9 or oral request to the court either before or during such hearing and an
10 order to show cause to vacate the default judgment shall not be
11 required.

12 § 8. Post warrant of eviction. a. (i) In any eviction proceeding in
13 which an eviction warrant has been issued prior to the effective date of
14 this act, but has not yet been executed as of the effective date of this
15 act, including eviction proceedings filed on or before March 7, 2020,
16 the court shall stay the execution of the warrant at least until the
17 court has held a status conference with the parties. (ii) In any
18 eviction proceeding, if the tenant provides a hardship declaration to
19 the petitioner, the court, or an agent of the petitioner or the court,
20 prior to the execution of the warrant, the execution shall be stayed
21 until at least May 1, 2021. If such hardship declaration is provided to
22 the petitioner or agent of the petitioner, such petitioner or agent
23 shall promptly file it with the court, advising the court in writing the
24 index number of all relevant cases.

25 b. In any eviction proceeding in which a warrant has been issued,
26 including eviction proceedings filed on or before March 7, 2020, any
27 warrant issued shall not be effective as against the occupants, unless,
28 in addition to the requirements under section 749 of the real property
29 actions and proceedings law for warrants, such warrant states:

30 (i) The tenant has not submitted the hardship declaration and the
31 tenant was properly served with a copy of the hardship declaration
32 pursuant to this section, listing dates the tenant was served with the
33 hardship declaration by the petitioner and the court; or

34 (ii) The tenant is ineligible for a stay under this act because the
35 court has found that the tenant is persistently and unreasonably engag-
36 ing in behavior that substantially infringes on the use and enjoyment of
37 other tenants or occupants or causes a substantial safety hazard to
38 others, with a specific description of the behavior.

39 c. No court shall issue a warrant directed to the sheriff of the coun-
40 ty or to any constable or marshal of the city in which the property, or
41 a portion thereof, is situated, or, if it is not situated in a city, to
42 any constable of any town in the county, that does not comply with the
43 requirements of this section.

44 d. No officer to whom the warrant is directed shall execute a warrant
45 for eviction issued that does not comply with the requirements of this
46 section.

47 e. Unless the warrant contains the information contained in paragraph
48 (ii) of subdivision b of this section, if any tenant delivers the
49 hardship declaration to the officer to whom the warrant is directed, the
50 officer shall not execute the warrant and shall return the hardship form
51 to the court indicating the appropriate index/case number the form is
52 associated with.

53 § 9. Sections two, four, six and paragraph (ii) of subdivision a of
54 section eight of this act shall not apply if the tenant is persistently
55 and unreasonably engaging in behavior that substantially infringes on

1 the use and enjoyment of other tenants or occupants or causes a substan-
2 tial safety hazard to others, provided:

3 1. If an eviction proceeding is pending on the effective date of this
4 act, but the petitioner has not previously alleged that the tenant
5 persistently and unreasonably engaged in such behavior, the petitioner
6 shall be required to submit a new petition with such allegations and
7 comply with all notice and service requirements under article 7 of the
8 real property actions and proceedings law and this act.

9 2. If the court has awarded a judgment against a respondent prior to
10 the effective date of this act on the basis of objectionable or nuisance
11 behavior, the court shall hold a hearing to determine whether the tenant
12 is continuing to persist in engaging in unreasonable behavior that
13 substantially infringes on the use and enjoyment of other tenants or
14 occupants or causes a substantial safety hazard to others.

15 3. For the purposes of this act, a mere allegation of the behavior by
16 the petitioner or an agent of the petitioner alleging such behavior
17 shall not be sufficient evidence to establish that the tenant has
18 engaged in such behavior.

19 4. If the petitioner fails to establish that the tenant persistently
20 and unreasonably engaged in such behavior and the tenant provides or has
21 provided a hardship declaration to the petitioner, petitioner's agent or
22 the court, the court shall stay or continue to stay any further
23 proceedings until at least May 1, 2021.

24 5. If the petitioner establishes that the tenant persistently and
25 unreasonably engaged in such behavior or the tenant fails to provide a
26 hardship declaration to the petitioner, petitioner's agent or the court,
27 the proceeding may continue pursuant to article 7 of the real property
28 actions and proceedings law and this act.

29 § 10. Translation of hardship declaration. The office of court admin-
30 istration shall translate the hardship declaration, as defined in
31 section one of this act, into Spanish and the six most common languages
32 in the city of New York, after Spanish, and shall post and maintain such
33 translations and an English language copy of the hardship declaration on
34 the website of such office beginning within fifteen days of the effec-
35 tive date of this act. To the extent practicable, the office of court
36 administration shall post and maintain on its website translations into
37 such additional languages as the chief administrative judge shall deem
38 appropriate to ensure that tenants have an opportunity to understand and
39 submit hardship declarations pursuant to this act.

40 § 11. Rebuttable presumption. A hardship declaration in which the
41 tenant has selected the option indicating a financial hardship shall
42 create a rebuttable presumption that the tenant is experiencing finan-
43 cial hardship, in any judicial or administrative proceeding that may be
44 brought, for the purposes of establishing a defense under chapter 127 of
45 the laws of 2020, an executive order of the governor or any other local
46 or state law, order or regulation restricting the eviction of a tenant
47 suffering from a financial hardship during or due to COVID-19 provided
48 that the absence of a hardship declaration shall not create a presump-
49 tion that a financial hardship is not present.

50 § 12. If any clause, sentence, paragraph, section or part of this act
51 shall be adjudged by any court of competent jurisdiction to be invalid
52 and after exhaustion of all further judicial review, the judgment shall
53 not affect, impair or invalidate the remainder thereof, but shall be
54 confined in its operation to the clause, sentence, paragraph, section or
55 part of this act directly involved in the controversy in which the judg-
56 ment shall have been rendered.

8

1 § 13. This act shall take effect immediately and sections one, two,
2 three, four, five, six, seven, eight, nine, ten and twelve of this act
3 shall expire May 1, 2021.

4 PART B

5 Section 1. This Part enacts into law components of legislation relat-
6 ing to mortgage foreclosure, tax foreclosure, credit discrimination and
7 tax renewal exemption protections. Each component is wholly contained
8 within a Subpart identified as Subparts A through D. The effective date
9 for each particular provision contained within such Subpart is set forth
10 in the last section of such Subpart. Any provision in any section
11 contained within a Subpart, including the effective date of the Subpart,
12 which makes reference to a section "of this act", when used in
13 connection with that particular component, shall be deemed to mean and
14 refer to the corresponding section of the Subpart in which it is found.
15 Section three of this Part sets forth the general effective date of this
16 Part.

17 SUBPART A

Section 1. Application. This section shall apply to any action to foreclose a mortgage relating to residential real property, provided the owner or mortgagor of such property is a natural person, regardless of how title is held, and owns ten or fewer dwelling units whether directly or indirectly. The ten or fewer dwelling units may be in more than one property or building as long as the total aggregate number of ten units includes the primary residence of the natural person requesting such relief and the remaining units are currently occupied by a tenant or are available for rent.

27 (a) For purposes of this act, real property shall include shares
28 assigned to a unit in a residential cooperative.

29 (b) For purposes of this act, real property shall not include property
30 that is vacant and abandoned, as defined in subdivision 2 of section
31 1309 of the real property actions and proceedings law, which was listed
32 on the statewide vacant and abandoned property electronic registry, as
33 defined in section 1310 of the real property actions and proceedings
34 law, prior to March 7, 2020 and that remains on such registry.

35 Notwithstanding anything to the contrary, this act shall not apply to,
36 and does not affect any mortgage loans made, insured, purchased or secu-
37 ritized by a corporate governmental agency of the state constituted as a
38 political subdivision and public benefit corporation, or the rights and
39 obligations of any lender, issuer, servicer or trustee of such obli-
40 gations.

§ 2. Definitions. For the purposes of this act, "Hardship Declaration" means the following statement, or a substantially equivalent statement in the mortgagor's primary language, in 14-point type, published by the office of court administration, whether in physical or electronic written form:

46 "NOTICE TO MORTGAGOR: If you have lost income or had increased costs
47 during the COVID-19 pandemic, and you sign and deliver this hardship
48 declaration form to your mortgage lender or other foreclosing party, you
49 cannot be foreclosed on until at least May 1, 2021.

50 If your mortgage lender or other foreclosing party provided you with
51 this form, the mortgage lender or other foreclosing party must also
52 provide you with a mailing address and e-mail address to which you can

1 return this form. If you are already in foreclosure proceedings, you may
2 return this form to the court. You should keep a copy or picture of the
3 signed form for your records. You will still owe any unpaid mortgage
4 payments and lawful fees to your lender. You should also keep careful
5 track of what you have paid and any amount you still owe.

6 MORTGAGOR'S DECLARATION OF COVID-19-RELATED HARDSHIP

7 I am the mortgagor of the property at (address of dwelling unit).
8 Including my primary residence, I own, whether directly or indirectly,
9 ten or fewer residential dwelling units. I am experiencing financial
10 hardship, and I am unable to pay my mortgage in full because of one or
11 more of the following:

- 12 1. Significant loss of household income during the COVID-19 pandemic.
- 13 2. Increase in necessary out-of-pocket expenses related to performing
14 essential work or related to health impacts during the COVID-19 pandem-
15 ic.
- 16 3. Childcare responsibilities or responsibilities to care for an
17 elderly, disabled, or sick family member during the COVID-19 pandemic
18 have negatively affected my ability or the ability of someone in my
19 household to obtain meaningful employment or earn income or increased my
20 necessary out-of-pocket expenses.
- 21 4. Moving expenses and difficulty I have securing alternative housing
22 make it a hardship for me to relocate to another residence during the
23 COVID-19 pandemic.
- 24 5. Other circumstances related to the COVID-19 pandemic have negative-
25 ly affected my ability to obtain meaningful employment or earn income or
26 have significantly reduced my household income or significantly
27 increased my expenses.
- 28 6. One or more of my tenants has defaulted on a significant amount of
29 their rent payments since March 1, 2020.

30 To the extent I have lost household income or had increased expenses,
31 any public assistance, including unemployment insurance, pandemic unem-
32 ployment assistance, disability insurance, or paid family leave, that I
33 have received since the start of the COVID-19 pandemic does not fully
34 make up for my loss of household income or increased expenses.

35 I understand that I must comply with all other lawful terms under my
36 mortgage agreement. I further understand that lawful fees, penalties or
37 interest for not having paid my mortgage in full as required by my mort-
38 gage agreement may still be charged or collected and may result in a
39 monetary judgment against me. I also understand that my mortgage lender
40 or other foreclosing party may pursue a foreclosure action against me on
41 or after May 1, 2021, if I do not fully repay any missed or partial
42 payments and lawful fees.

43 Signed:

44 Printed Name:

45 Date Signed:

46 NOTICE: You are signing and submitting this form under penalty of law.
47 That means it is against the law to make a statement on this form that
48 you know is false."

49 § 3. Any action to foreclose a mortgage pending on the effective date
50 of this act, including actions filed on or before March 7, 2020, or
51 commenced within thirty days of the effective date of this act shall be
52 stayed for at least sixty days, or to such later date that the chief
53 administrative judge shall determine is necessary to ensure that courts
54 are prepared to conduct proceedings in compliance with this act and to
55 give mortgagors an opportunity to submit the hardship declaration pursu-
56 ant to this act. The court in each case shall promptly issue an order

1 directing such stay and promptly mail the mortgagor a copy of the hardship declaration in English, and, to the extent practicable, the mortgagor's primary language, if other than English.

2 § 4. The foreclosing party shall include a "Hardship Declaration" in 14-point type, with every notice provided to a mortgagor pursuant to sections 1303 and 1304 of the real property actions and proceedings law. If the translation of the hardship declaration in the mortgagor's primary language is not available on the office of court administration's public website, as provided by section nine of this act, it shall be the foreclosing party's responsibility to obtain a suitable translation of the hardship declaration in the mortgagor's primary language. Such notice shall also include a mailing address, telephone number and active email address the mortgagor can use to contact the foreclosing party and return the hardship declaration.

15 § 5. If a mortgagor provides a hardship declaration to the foreclosing party or an agent of the foreclosing party, there shall be no initiation of an action to foreclose a mortgage against the mortgagor until at least May 1, 2021, and in such event any specific time limit for the commencement of an action to foreclose a mortgage shall be tolled until May 1, 2021.

21 § 6. No court shall accept for filing any action to foreclose a mortgage unless the foreclosing party or an agent of the foreclosing party files an affidavit, under penalty of perjury:

24 (i) of service demonstrating the manner in which the foreclosing party's agent served a copy of the hardship declaration in English and the mortgagor's primary language, if other than English, with the notice, if any, provided to the mortgagor pursuant to sections 1303 and 1304 of the real property actions and proceedings law, and

29 (ii) attesting that at the time of filing, neither the foreclosing party nor any agent of the foreclosing party has received a hardship declaration from the mortgagor.

32 At the earliest possible opportunity, the court shall seek confirmation on the record or in writing that the mortgagor has received a copy of the hardship declaration and that the mortgagor has not returned the hardship declaration to the foreclosing party or an agent of the foreclosing party. If the court determines a mortgagor has not received a hardship declaration, then the court shall stay the proceeding for a reasonable period of time, which shall be no less than ten business days or any longer period provided by law, to ensure the mortgagor received and fully considered whether to submit the hardship declaration.

41 § 7. In any action to foreclose a mortgage in which a judgment of sale has not been issued, including actions filed on or before March 7, 2020, if the mortgagor provides a hardship declaration to the foreclosing party, the court, or an agent of the foreclosing party or the court, the proceeding shall be stayed until at least May 1, 2021. If such hardship declaration is provided to the foreclosing party or agent of the foreclosing party, such foreclosing party or agent shall promptly file it with the court, advising the court in writing the index number of all relevant cases.

50 § 8. In any action to foreclose a mortgage in which a judgment of sale has been issued prior to the effective date of this act but has not yet been executed as of the effective date of this act, including actions filed on or before March 7, 2020, the court shall stay the execution of the judgment at least until the court has held a status conference with the parties. In any action to foreclose a mortgage, if the mortgagor provides a hardship declaration to the foreclosing party, the court, or

1 an agent of the foreclosing party or the court, prior to the execution
2 of the judgment, the execution shall be stayed until at least May 1,
3 2021. If such hardship declaration is provided to the foreclosing party
4 or agent of the foreclosing party, such foreclosing party or agent shall
5 promptly file it with the court, advising the court in writing the index
6 number of all relevant cases.

7 § 9. The office of court administration shall translate the hardship
8 declaration, as defined in section one of this act, into Spanish and the
9 six most common languages in the city of New York, after Spanish, and
10 shall post and maintain such translations and an English language copy
11 of the hardship declaration on the website of such office beginning
12 within fifteen days of the effective date of this act.

13 § 10. A hardship declaration shall create a rebuttable presumption
14 that the mortgagor is suffering financial hardship, in any judicial or
15 administrative proceeding that may be brought, for the purposes of
16 establishing a defense under an executive order of the governor or any
17 other local or state law, order or regulation restricting actions to
18 foreclose a mortgage against a mortgagor suffering from a financial
19 hardship during or due to the COVID-19 pandemic provided that the
20 absence of a hardship declaration shall not create a presumption that a
21 financial hardship is not present.

22 § 11. If any clause, sentence, paragraph, section or part of this act
23 shall be adjudged by any court of competent jurisdiction to be invalid
24 and after exhaustion of all further judicial review, the judgment shall
25 not affect, impair or invalidate the remainder thereof, but shall be
26 confined in its operation to the clause, sentence, paragraph, section or
27 part of this act directly involved in the controversy in which the judg-
28 ment shall have been rendered.

29 § 12. This act shall take effect immediately and sections one, two,
30 three, four, five, six, seven, eight, nine and eleven of this act shall
31 expire May 1, 2021.

32 SUBPART B

33 Section 1. Application. This act shall apply to any action to fore-
34 close on delinquent taxes or sell a tax lien relating to residential
35 real property, provided the owner or mortgagor of such property is a
36 natural person, regardless of how title is held, and owns ten or fewer
37 dwelling units whether directly or indirectly. The ten or fewer dwelling
38 units may be in more than one property or building as long as the total
39 aggregate number of ten units includes the primary residence of the
40 natural person requesting such relief and the remaining units are
41 currently occupied by a tenant or are available for rent.

42 (a) For purposes of this act, real property shall include shares in a
43 residential cooperative.

44 (b) For purposes of this act, real property shall not include property
45 that is vacant and abandoned, as defined in subdivision 2 of section
46 1309 of the real property actions and proceedings law, which was listed
47 on the statewide vacant and abandoned property electronic registry, as
48 defined in section 1310 of the real property actions and proceedings
49 law, prior to March 7, 2020 and that remains on such registry.

50 § 2. Definitions. For purposes of this act: 1. "Tax lien" means an
51 unpaid tax, special ad valorem levy, special assessment or other charge
52 imposed upon real property by or on behalf of a municipal corporation or
53 special district or other public or private entity which is an encum-

1 brance on real property, whether or not evidenced by a written instru-
2 ment.

3 2. "Tax foreclosure and tax lien sale" shall mean any such tax lien
4 sale or tax foreclosure pursuant to article 11 of the real property tax
5 law, or any general, special or local law related to real property tax
6 lien sales or real property tax foreclosures.

7 3. "Hardship Declaration" means the following statement, or a substan-
8 tially equivalent statement in the owner's primary language, in 14-point
9 type, whether in physical or electronic written form:

10 "OWNER DECLARATION OF COVID-19-RELATED HARDSHIP

11 I am the owner of the property at (address). Including my primary
12 residence, I own, whether directly or indirectly, ten or fewer residen-
13 tial dwelling units. I am experiencing financial hardship, and I am
14 unable to pay my full tax bill because of one or more of the following:

15 1. Significant loss of household income during the COVID-19 pandemic.

16 2. Increase in necessary out-of-pocket expenses related to performing
17 essential work or related to health impacts during the COVID-19 pandem-
18 ic.

19 3. Childcare responsibilities or responsibilities to care for an
20 elderly, disabled, or sick family member during the COVID-19 pandemic
21 have negatively affected my ability or the ability of someone in my
22 household to obtain meaningful employment or earn income or increased my
23 necessary out-of-pocket expenses.

24 4. Moving expenses and difficulty I have securing alternative housing
25 make it a hardship for me to relocate to another residence during the
26 COVID-19 pandemic.

27 5. Other circumstances related to the COVID-19 pandemic have negative-
28 ly affected my ability to obtain meaningful employment or earn income or
29 have significantly reduced my household income or significantly
30 increased my expenses.

31 6. One or more of my tenants has defaulted on a significant amount of
32 their rent payments since March 1, 2020.

33 To the extent that I have lost household income or had increased
34 expenses, any public assistance, including unemployment insurance,
35 pandemic unemployment assistance, disability insurance, or paid family
36 leave, that I have received since the start of the COVID-19 pandemic
37 does not fully make up for my loss of household income or increased
38 expenses.

39 I understand that lawful fees, penalties or interest for not having
40 paid my taxes in full may still be charged or collected and may result
41 in a foreclosure action against me on or after May 1, 2021, if I do not
42 fully repay any missed or partial payments and fees.

43 Signed:

44 Printed Name:

45 Date Signed:

46 NOTICE: You are signing and submitting this form under penalty of law.
47 That means it is against the law to make a statement on this form that
48 you know is false."

49 § 3. 1. A real property owner may submit a "Hardship Declaration" to
50 any village, town, city, school district, county, or other entity or
51 person which conducts tax foreclosures or tax lien sales.

52 2. At least thirty days prior to the date on which a sale of a tax
53 lien is scheduled to occur, or upon the filing of a petition of foreclo-
54 sure of a tax lien, the enforcing officer or other person or entity
55 conducting such tax lien sale or tax foreclosure shall notify the owner
56 of the affected property of such owner's rights under this act and shall

1 notify the owner that a copy of the hardship declaration can be accessed
2 on the New York State Department of Tax and Finance's website and also
3 provide a link to such declaration form. For the purposes of this act,
4 "enforcing officer" shall have the same meaning as defined in subdivi-
5 sion 3 of section 1102 of the real property tax law. The New York State
6 Department of Tax and Finance shall publish a copy of the hardship
7 declaration on its website.

8 3. The submission of such a declaration, unless withdrawn by the
9 owner, shall act as a temporary stay applicable to all entities and
10 persons of all such tax lien sales and tax foreclosure actions and
11 proceedings against such owner for such property that have been
12 commenced or could have been commenced before May 1, 2021.

13 4. While such stay is in effect, no other action or proceeding shall
14 be commenced to recover any part of such delinquent taxes.

15 5. Any applicable statutes of limitation for the commencement of any
16 action or proceeding to sell a tax lien or foreclose a tax lien is
17 tolled until such stay has expired. The obligation to pay the balance of
18 such delinquent taxes is not rendered invalid, released or extinguished
19 by such stay.

20 6. A hardship declaration shall create a rebuttable presumption that
21 the owner is experiencing financial hardship, in any judicial or admin-
22 istrative proceeding that may be brought, for the purposes of establish-
23 ing a defense under an executive order of the governor or any other
24 local or state law, order or regulation restricting actions to sell a
25 tax lien or foreclose a tax lien against an owner suffering from a
26 financial hardship during or due to the COVID-19 pandemic, provided
27 that the absence of a hardship declaration shall not create a presump-
28 tion that a financial hardship is not present.

29 § 4. This act shall take effect immediately and sections one and two
30 and subdivisions one, two, three, four and five of section three shall
31 expire May 1, 2021.

32 SUBPART C

33 Section 1. Application. 1. This act shall apply to an owner of resi-
34 dential real property, provided the owner or mortgagor of such property
35 is a natural person, regardless of how title is held, and owns ten or
36 fewer dwelling units whether directly or indirectly. The ten or fewer
37 dwelling units may be in more than one property or building as long as
38 the total aggregate number of ten units includes the primary residence
39 of the natural person requesting such relief and the remaining units are
40 currently occupied by a tenant or are available for rent.

41 (a) For purposes of this act, real property shall include shares in a
42 residential cooperative.

43 (b) For purposes of this act, real property shall not include property
44 that is vacant and abandoned, as defined in subdivision 2 of section
45 1309 of the real property actions and proceedings law, which was listed
46 on the statewide vacant and abandoned property electronic registry, as
47 defined in section 1310 of the real property actions and proceedings
48 law, prior to March 7, 2020 and that remains on such registry.

49 2. Hardship declaration. For purposes of this act, "hardship declara-
50 tion" shall mean the following statement, or a substantially equivalent
51 statement in the owner or mortgagor's primary language, in 14-point
52 type, whether in physical or electronic written form, and the department
53 of financial services shall publish a copy of the hardship declaration
54 on its website:

"NOTICE TO OWNER/MORTGAGOR: If you have lost income or had increased costs due to the COVID-19 pandemic, and you sign and deliver this hardship declaration form to your lending institution, you cannot be discriminated against in the determination of whether credit should be extended or reported negatively to a credit reporting agency until at least May 1, 2021.

If a lending institution provided you with this form, the lending institution must also provide you with a mailing address and e-mail address to which you can return this form. You should keep a copy or picture of the signed form for your records.

OWNER/MORTGAGOR DECLARATION OF COVID-19-RELATED HARDSHIP

I am the OWNER/MORTGAGOR of the property at (address of dwelling unit). Including my primary residence, I own, whether directly or indirectly, ten or fewer residential dwelling units. I am experiencing financial hardship, and I am unable to pay my mortgage in full because of one or more of the following:

1. Significant loss of household income during the COVID-19 pandemic.
2. Increase in necessary out-of-pocket expenses related to performing essential work or related to health impacts during the COVID-19 pandemic.
3. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member during the COVID-19 pandemic have negatively affected my ability or the ability of someone in my household to obtain meaningful employment or earn income or increased my necessary out-of-pocket expenses.
4. Moving expenses and difficulty I have securing alternative housing make it a hardship for me to relocate to another residence during the COVID-19 pandemic.
5. Other circumstances related to the COVID-19 pandemic have negatively affected my ability to obtain meaningful employment or earn income or have significantly reduced my household income or significantly increased my expenses.
6. One or more of my tenants has defaulted on a significant amount of their rent payments since March 1, 2020.

To the extent that I have lost household income or had increased expenses, any public assistance, including unemployment insurance, pandemic unemployment assistance, disability insurance, or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of household income or increased expenses.

Signed:

Printed Name:

Date Signed:

NOTICE: You are signing and submitting this form under penalty of law. That means it is against the law to make a statement on this form that you know is false."

3. Discrimination in credit decisions. Notwithstanding any law to the contrary, lending institutions shall not discriminate in the determination of whether credit should be extended to any owner of residential real property as defined in subdivision one of this section because, as provided for in this act, such owner has been granted a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or of tax lien sales, or that an owner of residential real property as defined in subdivision one of this section is currently in arrears and has filed a hardship declaration with such lender.

1 4. Prohibition on negative credit reporting. Notwithstanding any law
2 to the contrary, as provided for in this act, the granting of a stay of
3 mortgage foreclosure proceedings, tax foreclosure proceedings or tax
4 lien sales, or that an owner of residential real property as defined in
5 subdivision one of this section is currently in arrears and has filed a
6 hardship declaration with their lender shall not be negatively reported
7 to any credit reporting agency.

8 § 2. This act take effect immediately and shall expire May 1, 2021.

9 SUBPART D

10 Section 1. Notwithstanding any other provision of law, in the interest
11 of the health and safety of the public due to the novel coronavirus,
12 COVID-19 pandemic, every governing body of an assessing unit and local
13 assessor shall extend to the 2021 assessment roll, the renewal of the
14 exemptions received on the 2020 assessment roll pursuant to sections 467
15 and 459-c of the real property tax law, relating to persons age sixty-
16 five and older and for certain persons with disabilities and limited
17 income, and no renewal application shall be required of any eligible
18 recipient who received either exemption on the 2020 assessment roll in
19 order for such eligible recipient to continue receiving such exemption
20 at the same amount received on the 2020 assessment roll, except as here-
21 in provided. Provided however, that the local assessor shall make avail-
22 able renewal applications through postal mail or electronic means in
23 order for eligible recipients to file renewal applications in the event
24 that such eligible recipient determines his or her income has changed in
25 a manner that would grant him or her a greater exemption than what was
26 present on the 2020 assessment roll; and provided further that such
27 governing body may adopt a local law or resolution which includes proce-
28 dures by which the assessor may require a renewal application to be
29 filed when he or she has reason to believe that an owner who qualified
30 for the exemption on the 2020 assessment roll may have since changed his
31 or her primary residence, added another owner to the deed, transferred
32 the property to a new owner, or died; and provided further that no
33 governing body of an assessing unit or local assessor may require eligi-
34 ble recipients to appear in person to file a renewal application for any
35 reason.

36 § 2. This act shall take effect immediately and shall expire May 1,
37 2021. This act shall be deemed to have been in full force and effect on
38 and after March 7, 2020.

39 § 2. Severability clause. If any clause, sentence, paragraph, subdivi-
40 sion, section, item, subpart or part of this act shall be adjudged by
41 any court of competent jurisdiction to be invalid, such judgment shall
42 not affect, impair, or invalidate the remainder thereof, but shall be
43 confined in its operation to the clause, sentence, paragraph, subdivi-
44 sion, section, item, subpart or part thereof directly involved in the
45 controversy in which such judgment shall have been rendered. It is here-
46 by declared to be the intent of the legislature that this act would have
47 been enacted even if such invalid provisions had not been included here-
48 in.

49 § 3. This act shall take effect immediately provided, however, that
50 the applicable effective date of Subparts A through D of this act shall
51 be as specifically set forth in the last section of such Subparts.

52 § 4. Severability clause. If any clause, sentence, paragraph, subdivi-
53 sion, section or part of this act shall be adjudged by any court of
54 competent jurisdiction to be invalid, such judgment shall not affect,

1 impair, or invalidate the remainder thereof, but shall be confined in
2 its operation to the clause, sentence, paragraph, subdivision, section
3 or part thereof directly involved in the controversy in which such judg-
4 ment shall have been rendered. It is hereby declared to be the intent of
5 the legislature that this act would have been enacted even if such
6 invalid provisions had not been included herein.

7 § 5. This act shall take effect immediately provided, however, that
8 the applicable effective date of Parts A through B of this act shall be
9 as specifically set forth in the last section of such Parts.

**NEW YORK STATE SENATE
INTRODUCER'S MEMORANDUM IN SUPPORT
submitted in accordance with Senate Rule VI. Sec 1**

BILL NUMBER: S9114

SPONSOR: KAVANAGH

TITLE OF BILL:

An act establishing the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020"; in relation to eviction proceedings; and to provide for the expiration of certain provisions upon the expiration thereof (Part A); in relation to foreclosure proceedings; and providing for the expiration of certain provisions upon the expiration thereof (Subpart A); in relation to tax sales; and providing for the expiration of certain provisions upon the expiration thereof (Subpart B); to establish hardship declarations for owners of residential real property; and providing for the expiration of such provisions upon the expiration thereof (Subpart C); and to authorize every governing body of an assessing unit and local assessor to extend to the 2021 assessment roll, the renewal of the exemptions received on the 2020 assessment roll; and to provide for the expiration of such provisions upon the expiration thereof (Subpart D) (Part B)

PURPOSE:

To prevent the eviction of residential tenants with financial or health-related hardships until May 1, 2021, and to prevent foreclosure against homeowners and small landlords with financial hardships until May 1, 2021. To extend the Senior Citizens' Homeowner Exemption (SCHE) and Disabled Homeowner Exemption (DHE) without requiring recertification.

The legislature intends to revisit this issue by May, 2021.

SUMMARY OF PROVISIONS:

Part A: Eviction Protections

* Stays residential eviction proceedings for sixty days for implementation purposes;

* Allows residential tenants suffering a financial or health-related hardship to file a hardship declaration, under penalty of perjury, with their landlord or a court that will prevent the filing of any eviction or stay any eviction proceeding in progress at the time of filing until May 1, 2021; and

* Allows landlords to evict objectionable tenants and tenants who do not submit a declaration of hardship.

Part B

Subpart A: Foreclosure Protections

* Stays residential foreclosure proceedings for sixty days for implementation purposes; and

- * Allows mortgagors who own ten or fewer residential dwellings, including their primary residence, and are suffering a financial hardship to file a hardship declaration with their mortgage lender, other foreclosure party, or the court that will prevent the filing of a foreclosure action or stay any foreclosure action in progress at the time of filing until May 1, 2021.

Subpart B: Tax Lien Sale Protections

- * This proposal prevents all local governments from engaging in any tax lien sale or tax foreclosure for the duration of the COVID emergency period, for any property owner who files a hardship declaration until May 1, 2021.

- * The amounts due to the locality will still be due, and the owner will have to pay those amounts to avoid a sale/foreclosure after the emergency period.

Subpart C: Prohibits Credit Discrimination and Negative Credit Reporting

- * Prohibits lending institutions from discriminating in the determination of whether credit should be extended to any owner of residential real property (ten or fewer units) because the owner has been granted a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or tax lien sales, or the owner is currently in arrears and has filed a hardship declaration with the lender.

- * Prohibits negative reporting to any credit reporting agency due to the fact that an owner of residential real property (ten or fewer units) has been granted a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or tax lien sales, or that the owner is currently in arrears and has filed a hardship declaration with their lender.

Subpart D: Senior Citizens' Homeowner Exemption (SCHE) and Disabled Homeowner Exemption (DHE)

- * Requires local governments to carry over SCHE and DHE exemptions from the 2020 assessment roll to the 2021 assessment roll at the same levels.

- * Requires localities to provide renewal applications, via electronic or postal mail, for those individuals who may be eligible for a larger exemption in 2021.

- * Allows localities to specify procedures wherein local assessors may require renewal applications from recipients they believe may no longer be eligible for the exemption in 2021.

- * In no event may recipients be required to show up in person to file their renewal, if a renewal is required.

EXISTING LAW:

N/A

JUSTIFICATION:

On March 7, 2020, Governor Andrew Cuomo proclaimed a state of emergency in response to the Coronavirus disease (COVID-19) pandemic. Measures necessary to contain the spread of COVID-19 have brought about widespread economic and societal disruption, placing the state of New York in unprecedented circumstances.

COVID-19 presents a historic threat to public health. Hundreds of thou-

sands of residents are facing eviction or foreclosure due to necessary disease control measures that closed businesses and schools, and triggered mass-unemployment across the state. The pandemic has further interrupted court operations, the availability of counsel, the ability for parties to pay for counsel, and the ability to safely commute and enter a courtroom, settlement conference and the like. Stabilizing the housing situation for tenants, landlords, and homeowners is to the mutual benefit of all New Yorkers and will help the state address the pandemic, protect public health, and set the stage for recovery. It is, therefore, the intent of this legislation to avoid as many evictions and foreclosures as possible for people experiencing a financial hardship during COVID-19 or who cannot move due to an increased risk of severe illness or death from COVID-19.

The legislature will continue to monitor this issue for future action, and revisit this by May, 2021.

LEGISLATIVE HISTORY:

new bill

FISCAL IMPLICATIONS:

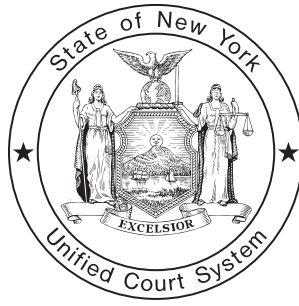
None.

LOCAL FISCAL IMPLICATIONS:

Minimal.

EFFECTIVE DATE:

Immediately.

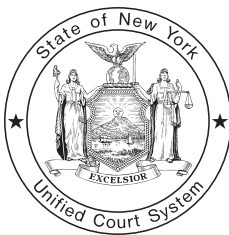


NOTICE TO TENANT:

If you have lost income or had increased costs during the COVID-19 pandemic, or moving would pose a significant health risk for you or a member of your household due to an increased risk for severe illness or death from COVID-19 due to an underlying medical condition, and you sign and deliver this hardship declaration form to your landlord, you cannot be evicted until at least May 1, 2021 for nonpayment of rent or for holding over after the expiration of your lease. You may still be evicted for violating your lease by persistently and unreasonably engaging in behavior that substantially infringes on the use and enjoyment of other tenants or occupants or causes a substantial safety hazard to others.

If your landlord has provided you with this form, your landlord must also provide you with a mailing address and e-mail address to which you can return this form. If your landlord has already started an eviction proceeding against you, you can return this form to either your landlord, the court, or both at any time. You should keep a copy or picture of the signed form for your records. You will still owe any unpaid rent to your landlord. You should also keep careful track of what you have paid and any amount you still owe.

For more information about legal resources that may be available to you, go to www.nycourts.gov/evictions/nyc/ or call 718-557-1379 if you live in New York City or go to www.nycourts.gov/evictions/outside-nyc/ or call a local bar association or legal services provider if you live outside of New York City. Rent relief may be available to you, and you should contact your local housing assistance office.



Index Number (if known/applicable): _____

County and Court (if known/applicable): _____

TENANT’S DECLARATION OF HARDSHIP DURING THE COVID-19 PANDEMIC

I am a tenant, lawful occupant, or other person responsible for paying rent, use and occupancy, or any other financial obligation under a lease or tenancy agreement at (address of dwelling unit):

YOU MUST INDICATE BELOW YOUR QUALIFICATION FOR EVICTION PROTECTION BY SELECTING OPTION “A” OR “B”, OR BOTH.

- A. I am experiencing financial hardship, and I am unable to pay my rent or other financial obligations under the lease in full or obtain alternative suitable permanent housing because of one or more of the following:
1. Significant loss of household income during the COVID-19 pandemic.
 2. Increase in necessary out-of-pocket expenses related to performing essential work or related to health impacts during the COVID-19 pandemic.
 3. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member during the COVID-19 pandemic have negatively affected my ability or the ability of someone in my household to obtain meaningful employment or earn income or increased my necessary out-of-pocket expenses.
 4. Moving expenses and difficulty I have securing alternative housing make it a hardship for me to relocate to another residence during the COVID-19 pandemic.

5. Other circumstances related to the COVID-19 pandemic have negatively affected my ability to obtain meaningful employment or earn income or have significantly reduced my household income or significantly increased my expenses.

To the extent that I have lost household income or had increased expenses, any public assistance, including unemployment insurance, pandemic unemployment assistance, disability insurance, or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of household income or increased expenses.

- B. Vacating the premises and moving into new permanent housing would pose a significant health risk because I or one or more members of my household have an increased risk for severe illness or death from COVID-19 due to being over the age of sixty-five, having a disability or having an underlying medical condition, which may include but is not limited to being immunocompromised.

I understand that I must comply with all other lawful terms under my tenancy, lease agreement or similar contract. I further understand that lawful fees, penalties or interest for not having paid rent in full or met other financial obligations as required by my tenancy, lease agreement or similar contract may still be charged or collected and may result in a monetary judgment against me. I further understand that my landlord may be able to seek eviction after May 1, 2021, and that the law may provide certain protections at that time that are separate from those available through this declaration.

Signed: _____

Printed name: _____

Date signed: _____

NOTICE: You are signing and submitting this form under penalty of law. That means it is against the law to make a statement on this form that you know is false.

<u>Service Area</u>	<u>Organization Name</u>	<u>Website</u>	<u>Telephone Number</u>
BRONX	Bronx Legal Services/LSNYC	https://www.legalservicesnyc.org/	917-661-4500
	Mobilization for Justice	https://mobilizationforjustice.org/	212-417-3700
	NAICA (Neighborhood Association of Inter-Cultural Affairs, Inc.)	https://www.naicany.org/	718-538-3344 ext: 100 or ext:117
	Part of the Solution (POTS)	www.potsbronx.org	718-220-4892 ext: 101
	TakeRoot Justice	https://takerootjustice.org/	212-810-6744
	The Bronx Defenders	https://www.bronxdefenders.org/	718-838-7878
	The Legal Aid Society	https://www.legalaidnyc.org/	718-991-4600
	Urban Justice Center - Safety Net Project	https://snp.urbanjustice.org/	646-602-5600
BROOKLYN	Brooklyn Legal Services Corporation A	https://bka.org/	718-487-2300
	Brooklyn Legal Services/LSNYC	https://www.legalservicesnyc.org/	917-661-4500
	CAMBA Legal Services	https://camba.org/program/legalservices/	718-287-0010
	CoRe (Communities Resist)	https://communitiesresist.org/	646-974-8761
	Mobilization for Justice	https://mobilizationforjustice.org/	212-417-3700
	NYLAG (New York Legal Assistance Group)	https://www.nylag.org/	929-356-9582
	RiseBoro Community Partnership	https://www.riseboro.org/rb/empowerment/legal_services/	929-282-4126 ext: 1046 or 929-297-0215 ext: 1022
	TakeRoot Justice	https://takerootjustice.org/	212-810-6744
	The Legal Aid Society	https://www.legalaidnyc.org/	718-722-3100
	Urban Justice Center - Safety Net Project	https://snp.urbanjustice.org/	646-602-5600
MANHATTAN	Goddard Riverside Law Project	https://goddard.org/programs/fighting-homelessness/goddardlawproject/	212-799-9638
	Housing Conservation Coordinators	http://www.hcc-nyc.org/	212-541-5996
	Lenox Hill Neighborhood House	https://www.lenoxhill.org/legaladvocacy	212-218-0503
	Manhattan Legal Services/LSNYC	https://www.legalservicesnyc.org/	917-661-4500
	Mobilization for Justice	https://mobilizationforjustice.org/	212-417-3700
	NDS (Neighborhood Defender Service of Harlem)	https://neighborhooddefender.org/	212-876-5500
	NMIC (Northern Manhattan Improvement Corporation)	https://www.nmic.org/legal/	212-822-8300
	NYLAG (New York Legal Assistance Group)	https://www.nylag.org/	929-356-9582
	TakeRoot Justice	https://takerootjustice.org/	212-810-6744
	The Legal Aid Society	https://www.legalaidnyc.org/	212-426-3000
QUEENS	Catholic Migration Services	https://catholicmigration.org/	347-472-3500
	JASA (Jewish Association for Services for the Aged)	https://www.jasa.org/services/legal	212.273.5359
	NYLAG (New York Legal Assistance Group)	https://www.nylag.org/	929-356-9582
	Queens Legal Services/LSNYC	https://www.legalservicesnyc.org/	917-661-4500
	TakeRoot Justice	https://takerootjustice.org/	212-810-6744
	The Legal Aid Society	https://www.legalaidnyc.org/	718-286-2450
STATEN ISLAND	CAMBA Legal Services	https://camba.org/program/legalservices/	646-973-1420
	Staten Island Legal Services/LSNYC	https://www.legalservicesnyc.org/	917-661-4500
	The Legal Aid Society	https://www.legalaidnyc.org/	347-422-5333

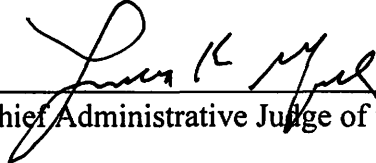
ADMINISTRATIVE ORDER OF THE
CHIEF ADMINISTRATIVE JUDGE OF THE COURTS

Pursuant to the authority vested in me, and as required by L. 2020, c. 381 (the COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020 [“Act”; Exh. 1]), I hereby direct that the following restrictions shall apply to the conduct of residential eviction matters before the New York State courts:

1. Stay of Pending Residential Eviction Proceedings: Any residential eviction proceeding pending on December 28, 2020, including eviction proceedings filed on or before March 7, 2020, and any residential eviction proceeding commenced on or before January 27, 2021, shall be stayed for sixty days (Act, Part A, §2). Notwithstanding the foregoing, a pending or newly-filed proceeding in which a petitioner has alleged that a tenant is persistently and unreasonably engaging in behavior that substantially infringes upon the use and enjoyment of other tenants or occupants, or causes a substantial safety hazard to others, may continue to be heard in accordance with the Act (Act, Part A, §§9, 9[5]).
2. Requirement of Additional Affidavits in Newly-Commenced Proceedings: No court shall accept for filing any petition or other commencement papers in an eviction proceeding unless those papers include affidavits as required by Part A, §5 of the Act.
3. Bar on Issuance or Enforcement of Default Judgments: Prior to May 1, 2021, no court shall issue a default judgment authorizing an eviction in a residential eviction matter, or authorize the enforcement of an eviction pursuant to a default judgment, without first holding a hearing upon motion of the petitioner (Act, Part A, §7).
4. Stay of Execution of Warrants in Residential Eviction Proceedings: In any residential eviction proceeding in which a warrant of eviction has been issued but has not yet been executed as of December 28, 2020, execution of the warrant shall be stayed until the court has held a status conference with the parties (Act, Part A, §8[a][i]).
5. Prior Judgments Based on Objectionable or Nuisance Behavior: If the court has awarded judgment against a respondent on or prior to December 28, 2020 on the basis of objectionable or nuisance behavior, the court shall hold a hearing to determine whether the tenant is continuing to persist in engaging in unreasonable behavior that substantially infringes on the use and enjoyment of other tenants or occupants or causes substantial safety hazard to others (Act, Part A, §9[2]).

All residential eviction proceedings shall be conducted as required by the further provisions of the Act.

This order shall take effect immediately and shall remain in effect through May 1, 2021.



Chief Administrative Judge of the Courts

Dated: December 30, 2020

AO/340/20

EXHIBIT 1

STATE OF NEW YORK

9114

IN SENATE

December 24, 2020

Introduced by Sens. KAVANAGH, MYRIE -- read twice and ordered printed,
and when printed to be committed to the Committee on Housing,
Construction and Community Development

AN ACT establishing the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020"; in relation to eviction proceedings; and to provide for the expiration of certain provisions upon the expiration thereof (Part A); in relation to foreclosure proceedings; and providing for the expiration of certain provisions upon the expiration thereof (Subpart A); in relation to tax sales; and providing for the expiration of certain provisions upon the expiration thereof (Subpart B); to establish hardship declarations for owners of residential real property; and providing for the expiration of such provisions upon the expiration thereof (Subpart C); and to authorize every governing body of an assessing unit and local assessor to extend to the 2021 assessment roll, the renewal of the exemptions received on the 2020 assessment roll; and to provide for the expiration of such provisions upon the expiration thereof (Subpart D) (Part B)

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act enacts into law components of legislation relating
2 to eviction and foreclosure protections. Each component is wholly
3 contained within a Part identified as Parts A through B. The effective
4 date for each particular provision contained within such Part is set
5 forth in the last section of such Part. Any provision in any section
6 contained within a Part, including the effective date of the Part, which
7 makes reference to a section "of this act", when used in connection with
8 that particular component, shall be deemed to mean and refer to the
9 corresponding section of the Part in which it is found. Section four of
10 this act sets forth the general effective date of this act.

11 § 2. Short title. This act shall be known and may be cited as the
12 "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020".

13 § 3. Legislative intent. The Legislature finds and declares all of the
14 following:

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD17721-01-0

On March 7, 2020, Governor Andrew Cuomo proclaimed a state of emergency in response to the Coronavirus disease (COVID-19) pandemic. Measures necessary to contain the spread of COVID-19 have brought about widespread economic and societal disruption, placing the state of New York in unprecedented circumstances.

COVID-19 presents a historic threat to public health. Hundreds of thousands of residents are facing eviction or foreclosure due to necessary disease control measures that closed businesses and schools, and triggered mass-unemployment across the state. The pandemic has further interrupted court operations, the availability of counsel, the ability for parties to pay for counsel, and the ability to safely commute and enter a courtroom, settlement conference and the like.

Stabilizing the housing situation for tenants, landlords, and homeowners is to the mutual benefit of all New Yorkers and will help the state address the pandemic, protect public health, and set the stage for recovery. It is, therefore, the intent of this legislation to avoid as many evictions and foreclosures as possible for people experiencing a financial hardship during the COVID-19 pandemic or who cannot move due to an increased risk of severe illness or death from COVID-19.

As such, it is necessary to temporarily allow people impacted by COVID-19 to remain in their homes. A limited, temporary stay is necessary to protect the public health, safety and morals of the people the Legislature represents from the dangers of the COVID-19 emergency pandemic.

PART A

Section 1. Definitions. For the purposes of this act: 1. "Eviction proceeding" means a summary proceeding to recover possession of real property under article seven of the real property actions and proceedings law relating to a residential dwelling unit or any other judicial or administrative proceeding to recover possession of real property relating to a residential dwelling unit.

2. "Landlord" includes a landlord, owner of a residential property and any other person with a legal right to pursue eviction, possessory action or a money judgment for rent, including arrears, owed or that becomes due during the COVID-19 covered period, as defined in section 1 of chapter 127 of the laws of 2020.

3. "Tenant" includes a residential tenant, lawful occupant of a dwelling unit, or any other person responsible for paying rent, use and occupancy, or any other financial obligation under a residential lease or tenancy agreement, but does not include a residential tenant or lawful occupant with a seasonal use lease where such tenant has a primary residence to which to return to.

4. "Hardship declaration" means the following statement, or a substantially equivalent statement in the tenant's primary language, in 14-point type, published by the office of court administration, whether in physical or electronic written form:

"NOTICE TO TENANT: If you have lost income or had increased costs during the COVID-19 pandemic, or moving would pose a significant health risk for you or a member of your household due to an increased risk for severe illness or death from COVID-19 due to an underlying medical condition, and you sign and deliver this hardship declaration form to your landlord, you cannot be evicted until at least May 1, 2021 for nonpayment of rent or for holding over after the expiration of your lease. You may still be evicted for violating your lease by persistently

1 and unreasonably engaging in behavior that substantially infringes on
2 the use and enjoyment of other tenants or occupants or causes a substan-
3 tial safety hazard to others.

4 If your landlord has provided you with this form, your landlord must
5 also provide you with a mailing address and e-mail address to which you
6 can return this form. If your landlord has already started an eviction
7 proceeding against you, you can return this form to either your land-
8 lord, the court, or both at any time. You should keep a copy or picture
9 of the signed form for your records. You will still owe any unpaid rent
10 to your landlord. You should also keep careful track of what you have
11 paid and any amount you still owe.

12 For more information about legal resources that may be available to
13 you, go to www.nycourts.gov/evictions/nyc/ or call 718-557-1379 if you
14 live in New York City or go to www.nycourts.gov/evictions/outside-nyc/
15 or call a local bar association or legal services provider if you live
16 outside of New York City. Rent relief may be available to you, and you
17 should contact your local housing assistance office.

18 TENANT'S DECLARATION OF HARDSHIP DURING THE COVID-19 PANDEMIC

19 I am a tenant, lawful occupant, or other person responsible for paying
20 rent, use and occupancy, or any other financial obligation under a lease
21 or tenancy agreement at (address of dwelling unit).

22 YOU MUST INDICATE BELOW YOUR QUALIFICATION FOR EVICTION PROTECTION BY
23 SELECTING OPTION "A" OR "B", OR BOTH.

24 A. () I am experiencing financial hardship, and I am unable to pay my
25 rent or other financial obligations under the lease in full or obtain
26 alternative suitable permanent housing because of one or more of the
27 following:

28 1. Significant loss of household income during the COVID-19 pandemic.

29 2. Increase in necessary out-of-pocket expenses related to performing
30 essential work or related to health impacts during the COVID-19 pandem-
31 ic.

32 3. Childcare responsibilities or responsibilities to care for an
33 elderly, disabled, or sick family member during the COVID-19 pandemic
34 have negatively affected my ability or the ability of someone in my
35 household to obtain meaningful employment or earn income or increased my
36 necessary out-of-pocket expenses.

37 4. Moving expenses and difficulty I have securing alternative housing
38 make it a hardship for me to relocate to another residence during the
39 COVID-19 pandemic.

40 5. Other circumstances related to the COVID-19 pandemic have negative-
41 ly affected my ability to obtain meaningful employment or earn income or
42 have significantly reduced my household income or significantly
43 increased my expenses.

44 To the extent that I have lost household income or had increased
45 expenses, any public assistance, including unemployment insurance,
46 pandemic unemployment assistance, disability insurance, or paid family
47 leave, that I have received since the start of the COVID-19 pandemic
48 does not fully make up for my loss of household income or increased
49 expenses.

50 B. () Vacating the premises and moving into new permanent housing would
51 pose a significant health risk because I or one or more members of my
52 household have an increased risk for severe illness or death from

1 COVID-19 due to being over the age of sixty-five, having a disability or
2 having an underlying medical condition, which may include but is not
3 limited to being immunocompromised.

4 I understand that I must comply with all other lawful terms under my
5 tenancy, lease agreement or similar contract. I further understand that
6 lawful fees, penalties or interest for not having paid rent in full or
7 met other financial obligations as required by my tenancy, lease agree-
8 ment or similar contract may still be charged or collected and may
9 result in a monetary judgment against me. I further understand that my
10 landlord may be able to seek eviction after May 1, 2021, and that the
11 law may provide certain protections at that time that are separate from
12 those available through this declaration.

13 Signed:

14 Printed name:

15 Date signed:

16 NOTICE: You are signing and submitting this form under penalty of law.
17 That means it is against the law to make a statement on this form that
18 you know is false."

19 § 2. Pending eviction proceedings. Any eviction proceeding pending on
20 the effective date of this act, including eviction proceedings filed on
21 or before March 7, 2020, or commenced within thirty days of the effec-
22 tive date of this act shall be stayed for at least sixty days, or to
23 such later date that the chief administrative judge shall determine is
24 necessary to ensure that courts are prepared to conduct proceedings in
25 compliance with this act and to give tenants an opportunity to submit
26 the hardship declaration pursuant to this act. The court in each case
27 shall promptly issue an order directing such stay and promptly mail the
28 respondent a copy of the hardship declaration in English, and, to the
29 extent practicable, the tenant's primary language, if other than
30 English.

31 § 3. Pre-eviction notices. A landlord shall include a "Hardship Decla-
32 ration" in 14-point type, with every written demand for rent made pursu-
33 ant to subdivision 2 of section 711 of the real property actions and
34 proceedings law, with any other written notice required by the lease or
35 tenancy agreement, law or rule to be provided prior to the commencement
36 of an eviction proceeding, and with every notice of petition served on a
37 tenant. If the translation of the hardship declaration in the tenant's
38 primary language is not available on the office of court adminis-
39 tration's public website, as provided by section ten of this act, it
40 shall be the landlord's responsibility to obtain a suitable translation
41 of the hardship declaration in the tenant's primary language. Such
42 notice shall also include:

43 1. a mailing address, telephone number and active email address the
44 tenant can use to contact the landlord and return the hardship declara-
45 tion; and

46 2. a list of all not-for-profit legal service providers actively
47 handling housing matters in the county where the subject premises are
48 located. Such lists shall be prepared and regularly updated, to the
49 extent practicable, for such purpose and published on the website of the
50 office of court administration.

51 § 4. Prohibition on initiation of eviction proceeding. If there is no
52 pending eviction proceeding and a tenant provides a hardship declaration
53 to the landlord or an agent of the landlord, there shall be no initi-

1 ation of an eviction proceeding against the tenant until at least May 1,
2 2021, and in such event any specific time limit for the commencement of
3 an eviction proceeding shall be tolled until May 1, 2021.

4 § 5. Required affidavit. 1. No court shall accept for filing any peti-
5 tion or other filing to commence an eviction proceeding unless the peti-
6 tioner or an agent of the petitioner files an affidavit of service,
7 under penalty of perjury, demonstrating the manner in which the peti-
8 tioner or the petitioner's agent served a copy of the hardship declara-
9 tion in English and the tenant's primary language, if other than
10 English, with any rent demand and with any other written notice required
11 by the lease or tenancy agreement, law or rule to be provided prior to
12 the commencement of an eviction proceeding, and an affidavit under
13 penalty of perjury:

14 a. attesting that at the time of filing, neither the petitioner nor
15 any agent of the petitioner has received a hardship declaration from the
16 respondent or any other tenant or occupant of the dwelling unit that is
17 the subject of the proceeding, or

18 b. attesting that the respondent or another tenant or occupant of the
19 dwelling unit that is the subject of the proceeding has returned a hard-
20 ship declaration, but the respondent is persistently and unreasonably
21 engaging in behavior that substantially infringes on the use and enjoy-
22 ment of other tenants or occupants or causes a substantial safety hazard
23 to others, with a specific description of the behavior alleged.

24 2. Upon accepting a petition pursuant to article 7 of the real proper-
25 ty actions and proceedings law, the attorney, judge or clerk of the
26 court, as the case may be, shall determine whether a copy of the hard-
27 ship declaration in English and the tenant's primary language, if other
28 than English, is annexed to the served notice of petition and, if not,
29 shall ensure that the hardship declaration is attached to such notice.
30 Service of the notice of petition with the attached hardship declaration
31 shall be made by personal delivery to the respondent, unless such
32 service cannot be made with due diligence, in which case service may be
33 made under section 735 of the real property actions and proceedings law.
34 At the earliest possible opportunity, the court shall seek confirmation
35 on the record or in writing from the respondent that the respondent has
36 received the hardship declaration and that the respondent has not
37 submitted a hardship declaration to the petitioner, an agent of the
38 petitioner, or the court. If the court determines a respondent has not
39 received a hardship declaration, then the court shall stay the proceed-
40 ing for a reasonable period of time, which shall be no less than ten
41 business days or any longer period provided by law, and provide the
42 respondent with a copy of the hardship declaration in English and the
43 respondent's primary language, if other than English, to ensure the
44 respondent received and fully considered whether to submit the hardship
45 declaration.

46 § 6. Pending proceedings. In any eviction proceeding in which an
47 eviction warrant has not been issued, including eviction proceedings
48 filed on or before March 7, 2020, if the tenant provides a hardship
49 declaration to the petitioner, the court, or an agent of the petitioner
50 or the court, the eviction proceeding shall be stayed until at least May
51 1, 2021. If such hardship declaration is provided to the petitioner or
52 agent, such petitioner or agent shall promptly file it with the court,
53 advising the court in writing the index number of all relevant cases.

54 § 7. Default judgments. No court shall issue a judgment in any
55 proceeding authorizing a warrant of eviction against a respondent who
56 has defaulted, or authorize the enforcement of an eviction pursuant to a

1 default judgment, prior to May 1, 2021, without first holding a hearing
2 after the effective date of this act upon motion of the petitioner. The
3 petitioner or an agent of the petitioner shall file an affidavit attest-
4 ing that the petitioner or the petitioner's agent has served notice of
5 the date, time, and place of such hearing on the respondent, including a
6 copy of such notice. If a default judgment has been awarded prior to the
7 effective date of this act, the default judgment shall be removed and
8 the matter restored to the court calendar upon the respondent's written
9 or oral request to the court either before or during such hearing and an
10 order to show cause to vacate the default judgment shall not be
11 required.

12 § 8. Post warrant of eviction. a. (i) In any eviction proceeding in
13 which an eviction warrant has been issued prior to the effective date of
14 this act, but has not yet been executed as of the effective date of this
15 act, including eviction proceedings filed on or before March 7, 2020,
16 the court shall stay the execution of the warrant at least until the
17 court has held a status conference with the parties. (ii) In any
18 eviction proceeding, if the tenant provides a hardship declaration to
19 the petitioner, the court, or an agent of the petitioner or the court,
20 prior to the execution of the warrant, the execution shall be stayed
21 until at least May 1, 2021. If such hardship declaration is provided to
22 the petitioner or agent of the petitioner, such petitioner or agent
23 shall promptly file it with the court, advising the court in writing the
24 index number of all relevant cases.

25 b. In any eviction proceeding in which a warrant has been issued,
26 including eviction proceedings filed on or before March 7, 2020, any
27 warrant issued shall not be effective as against the occupants, unless,
28 in addition to the requirements under section 749 of the real property
29 actions and proceedings law for warrants, such warrant states:

30 (i) The tenant has not submitted the hardship declaration and the
31 tenant was properly served with a copy of the hardship declaration
32 pursuant to this section, listing dates the tenant was served with the
33 hardship declaration by the petitioner and the court; or

34 (ii) The tenant is ineligible for a stay under this act because the
35 court has found that the tenant is persistently and unreasonably engag-
36 ing in behavior that substantially infringes on the use and enjoyment of
37 other tenants or occupants or causes a substantial safety hazard to
38 others, with a specific description of the behavior.

39 c. No court shall issue a warrant directed to the sheriff of the coun-
40 ty or to any constable or marshal of the city in which the property, or
41 a portion thereof, is situated, or, if it is not situated in a city, to
42 any constable of any town in the county, that does not comply with the
43 requirements of this section.

44 d. No officer to whom the warrant is directed shall execute a warrant
45 for eviction issued that does not comply with the requirements of this
46 section.

47 e. Unless the warrant contains the information contained in paragraph
48 (ii) of subdivision b of this section, if any tenant delivers the
49 hardship declaration to the officer to whom the warrant is directed, the
50 officer shall not execute the warrant and shall return the hardship form
51 to the court indicating the appropriate index/case number the form is
52 associated with.

53 § 9. Sections two, four, six and paragraph (ii) of subdivision a of
54 section eight of this act shall not apply if the tenant is persistently
55 and unreasonably engaging in behavior that substantially infringes on

1 the use and enjoyment of other tenants or occupants or causes a substan-
2 tial safety hazard to others, provided:

3 1. If an eviction proceeding is pending on the effective date of this
4 act, but the petitioner has not previously alleged that the tenant
5 persistently and unreasonably engaged in such behavior, the petitioner
6 shall be required to submit a new petition with such allegations and
7 comply with all notice and service requirements under article 7 of the
8 real property actions and proceedings law and this act.

9 2. If the court has awarded a judgment against a respondent prior to
10 the effective date of this act on the basis of objectionable or nuisance
11 behavior, the court shall hold a hearing to determine whether the tenant
12 is continuing to persist in engaging in unreasonable behavior that
13 substantially infringes on the use and enjoyment of other tenants or
14 occupants or causes a substantial safety hazard to others.

15 3. For the purposes of this act, a mere allegation of the behavior by
16 the petitioner or an agent of the petitioner alleging such behavior
17 shall not be sufficient evidence to establish that the tenant has
18 engaged in such behavior.

19 4. If the petitioner fails to establish that the tenant persistently
20 and unreasonably engaged in such behavior and the tenant provides or has
21 provided a hardship declaration to the petitioner, petitioner's agent or
22 the court, the court shall stay or continue to stay any further
23 proceedings until at least May 1, 2021.

24 5. If the petitioner establishes that the tenant persistently and
25 unreasonably engaged in such behavior or the tenant fails to provide a
26 hardship declaration to the petitioner, petitioner's agent or the court,
27 the proceeding may continue pursuant to article 7 of the real property
28 actions and proceedings law and this act.

29 § 10. Translation of hardship declaration. The office of court admin-
30 istration shall translate the hardship declaration, as defined in
31 section one of this act, into Spanish and the six most common languages
32 in the city of New York, after Spanish, and shall post and maintain such
33 translations and an English language copy of the hardship declaration on
34 the website of such office beginning within fifteen days of the effec-
35 tive date of this act. To the extent practicable, the office of court
36 administration shall post and maintain on its website translations into
37 such additional languages as the chief administrative judge shall deem
38 appropriate to ensure that tenants have an opportunity to understand and
39 submit hardship declarations pursuant to this act.

40 § 11. Rebuttable presumption. A hardship declaration in which the
41 tenant has selected the option indicating a financial hardship shall
42 create a rebuttable presumption that the tenant is experiencing finan-
43 cial hardship, in any judicial or administrative proceeding that may be
44 brought, for the purposes of establishing a defense under chapter 127 of
45 the laws of 2020, an executive order of the governor or any other local
46 or state law, order or regulation restricting the eviction of a tenant
47 suffering from a financial hardship during or due to COVID-19 provided
48 that the absence of a hardship declaration shall not create a presump-
49 tion that a financial hardship is not present.

50 § 12. If any clause, sentence, paragraph, section or part of this act
51 shall be adjudged by any court of competent jurisdiction to be invalid
52 and after exhaustion of all further judicial review, the judgment shall
53 not affect, impair or invalidate the remainder thereof, but shall be
54 confined in its operation to the clause, sentence, paragraph, section or
55 part of this act directly involved in the controversy in which the judg-
56 ment shall have been rendered.

§ 13. This act shall take effect immediately and sections one, two, three, four, five, six, seven, eight, nine, ten and twelve of this act shall expire May 1, 2021.

PART B

Section 1. This Part enacts into law components of legislation relating to mortgage foreclosure, tax foreclosure, credit discrimination and tax renewal exemption protections. Each component is wholly contained within a Subpart identified as Subparts A through D. The effective date for each particular provision contained within such Subpart is set forth in the last section of such Subpart. Any provision in any section contained within a Subpart, including the effective date of the Subpart, which makes reference to a section "of this act", when used in connection with that particular component, shall be deemed to mean and refer to the corresponding section of the Subpart in which it is found. Section three of this Part sets forth the general effective date of this Part.

SUBPART A

Section 1. Application. This section shall apply to any action to foreclose a mortgage relating to residential real property, provided the owner or mortgagor of such property is a natural person, regardless of how title is held, and owns ten or fewer dwelling units whether directly or indirectly. The ten or fewer dwelling units may be in more than one property or building as long as the total aggregate number of ten units includes the primary residence of the natural person requesting such relief and the remaining units are currently occupied by a tenant or are available for rent.

(a) For purposes of this act, real property shall include shares assigned to a unit in a residential cooperative.

(b) For purposes of this act, real property shall not include property that is vacant and abandoned, as defined in subdivision 2 of section 1309 of the real property actions and proceedings law, which was listed on the statewide vacant and abandoned property electronic registry, as defined in section 1310 of the real property actions and proceedings law, prior to March 7, 2020 and that remains on such registry.

Notwithstanding anything to the contrary, this act shall not apply to, and does not affect any mortgage loans made, insured, purchased or securitized by a corporate governmental agency of the state constituted as a political subdivision and public benefit corporation, or the rights and obligations of any lender, issuer, servicer or trustee of such obligations.

§ 2. Definitions. For the purposes of this act, "Hardship Declaration" means the following statement, or a substantially equivalent statement in the mortgagor's primary language, in 14-point type, published by the office of court administration, whether in physical or electronic written form:

"NOTICE TO MORTGAGOR: If you have lost income or had increased costs during the COVID-19 pandemic, and you sign and deliver this hardship declaration form to your mortgage lender or other foreclosing party, you cannot be foreclosed on until at least May 1, 2021.

If your mortgage lender or other foreclosing party provided you with this form, the mortgage lender or other foreclosing party must also provide you with a mailing address and e-mail address to which you can

1 return this form. If you are already in foreclosure proceedings, you may
2 return this form to the court. You should keep a copy or picture of the
3 signed form for your records. You will still owe any unpaid mortgage
4 payments and lawful fees to your lender. You should also keep careful
5 track of what you have paid and any amount you still owe.

6 MORTGAGOR'S DECLARATION OF COVID-19-RELATED HARDSHIP

7 I am the mortgagor of the property at (address of dwelling unit).
8 Including my primary residence, I own, whether directly or indirectly,
9 ten or fewer residential dwelling units. I am experiencing financial
10 hardship, and I am unable to pay my mortgage in full because of one or
11 more of the following:

12 1. Significant loss of household income during the COVID-19 pandemic.

13 2. Increase in necessary out-of-pocket expenses related to performing
14 essential work or related to health impacts during the COVID-19 pandem-
15 ic.

16 3. Childcare responsibilities or responsibilities to care for an
17 elderly, disabled, or sick family member during the COVID-19 pandemic
18 have negatively affected my ability or the ability of someone in my
19 household to obtain meaningful employment or earn income or increased my
20 necessary out-of-pocket expenses.

21 4. Moving expenses and difficulty I have securing alternative housing
22 make it a hardship for me to relocate to another residence during the
23 COVID-19 pandemic.

24 5. Other circumstances related to the COVID-19 pandemic have negative-
25 ly affected my ability to obtain meaningful employment or earn income or
26 have significantly reduced my household income or significantly
27 increased my expenses.

28 6. One or more of my tenants has defaulted on a significant amount of
29 their rent payments since March 1, 2020.

30 To the extent I have lost household income or had increased expenses,
31 any public assistance, including unemployment insurance, pandemic unem-
32 ployment assistance, disability insurance, or paid family leave, that I
33 have received since the start of the COVID-19 pandemic does not fully
34 make up for my loss of household income or increased expenses.

35 I understand that I must comply with all other lawful terms under my
36 mortgage agreement. I further understand that lawful fees, penalties or
37 interest for not having paid my mortgage in full as required by my mort-
38 gage agreement may still be charged or collected and may result in a
39 monetary judgment against me. I also understand that my mortgage lender
40 or other foreclosing party may pursue a foreclosure action against me on
41 or after May 1, 2021, if I do not fully repay any missed or partial
42 payments and lawful fees.

43 Signed:

44 Printed Name:

45 Date Signed:

46 NOTICE: You are signing and submitting this form under penalty of law.
47 That means it is against the law to make a statement on this form that
48 you know is false."

49 § 3. Any action to foreclose a mortgage pending on the effective date
50 of this act, including actions filed on or before March 7, 2020, or
51 commenced within thirty days of the effective date of this act shall be
52 stayed for at least sixty days, or to such later date that the chief
53 administrative judge shall determine is necessary to ensure that courts
54 are prepared to conduct proceedings in compliance with this act and to
55 give mortgagors an opportunity to submit the hardship declaration pursu-
56 ant to this act. The court in each case shall promptly issue an order

1 directing such stay and promptly mail the mortgagor a copy of the hard-
2 ship declaration in English, and, to the extent practicable, the
3 mortgagor's primary language, if other than English.

4 § 4. The foreclosing party shall include a "Hardship Declaration" in
5 14-point type, with every notice provided to a mortgagor pursuant to
6 sections 1303 and 1304 of the real property actions and proceedings law.
7 If the translation of the hardship declaration in the mortgagor's prima-
8 ry language is not available on the office of court administration's
9 public website, as provided by section nine of this act, it shall be the
10 foreclosing party's responsibility to obtain a suitable translation of
11 the hardship declaration in the mortgagor's primary language. Such
12 notice shall also include a mailing address, telephone number and active
13 email address the mortgagor can use to contact the foreclosing party and
14 return the hardship declaration.

15 § 5. If a mortgagor provides a hardship declaration to the foreclosing
16 party or an agent of the foreclosing party, there shall be no initiation
17 of an action to foreclose a mortgage against the mortgagor until at
18 least May 1, 2021, and in such event any specific time limit for the
19 commencement of an action to foreclose a mortgage shall be tolled until
20 May 1, 2021.

21 § 6. No court shall accept for filing any action to foreclose a mort-
22 gage unless the foreclosing party or an agent of the foreclosing party
23 files an affidavit, under penalty of perjury:

24 (i) of service demonstrating the manner in which the foreclosing
25 party's agent served a copy of the hardship declaration in English and
26 the mortgagor's primary language, if other than English, with the
27 notice, if any, provided to the mortgagor pursuant to sections 1303 and
28 1304 of the real property actions and proceedings law, and

29 (ii) attesting that at the time of filing, neither the foreclosing
30 party nor any agent of the foreclosing party has received a hardship
31 declaration from the mortgagor.

32 At the earliest possible opportunity, the court shall seek confirma-
33 tion on the record or in writing that the mortgagor has received a copy
34 of the hardship declaration and that the mortgagor has not returned the
35 hardship declaration to the foreclosing party or an agent of the fore-
36 closing party. If the court determines a mortgagor has not received a
37 hardship declaration, then the court shall stay the proceeding for a
38 reasonable period of time, which shall be no less than ten business days
39 or any longer period provided by law, to ensure the mortgagor received
40 and fully considered whether to submit the hardship declaration.

41 § 7. In any action to foreclose a mortgage in which a judgment of sale
42 has not been issued, including actions filed on or before March 7, 2020,
43 if the mortgagor provides a hardship declaration to the foreclosing
44 party, the court, or an agent of the foreclosing party or the court, the
45 proceeding shall be stayed until at least May 1, 2021. If such hardship
46 declaration is provided to the foreclosing party or agent of the fore-
47 closing party, such foreclosing party or agent shall promptly file it
48 with the court, advising the court in writing the index number of all
49 relevant cases.

50 § 8. In any action to foreclose a mortgage in which a judgment of sale
51 has been issued prior to the effective date of this act but has not yet
52 been executed as of the effective date of this act, including actions
53 filed on or before March 7, 2020, the court shall stay the execution of
54 the judgment at least until the court has held a status conference with
55 the parties. In any action to foreclose a mortgage, if the mortgagor
56 provides a hardship declaration to the foreclosing party, the court, or

1 an agent of the foreclosing party or the court, prior to the execution
2 of the judgment, the execution shall be stayed until at least May 1,
3 2021. If such hardship declaration is provided to the foreclosing party
4 or agent of the foreclosing party, such foreclosing party or agent shall
5 promptly file it with the court, advising the court in writing the index
6 number of all relevant cases.

7 § 9. The office of court administration shall translate the hardship
8 declaration, as defined in section one of this act, into Spanish and the
9 six most common languages in the city of New York, after Spanish, and
10 shall post and maintain such translations and an English language copy
11 of the hardship declaration on the website of such office beginning
12 within fifteen days of the effective date of this act.

13 § 10. A hardship declaration shall create a rebuttable presumption
14 that the mortgagor is suffering financial hardship, in any judicial or
15 administrative proceeding that may be brought, for the purposes of
16 establishing a defense under an executive order of the governor or any
17 other local or state law, order or regulation restricting actions to
18 foreclose a mortgage against a mortgagor suffering from a financial
19 hardship during or due to the COVID-19 pandemic provided that the
20 absence of a hardship declaration shall not create a presumption that a
21 financial hardship is not present.

22 § 11. If any clause, sentence, paragraph, section or part of this act
23 shall be adjudged by any court of competent jurisdiction to be invalid
24 and after exhaustion of all further judicial review, the judgment shall
25 not affect, impair or invalidate the remainder thereof, but shall be
26 confined in its operation to the clause, sentence, paragraph, section or
27 part of this act directly involved in the controversy in which the judg-
28 ment shall have been rendered.

29 § 12. This act shall take effect immediately and sections one, two,
30 three, four, five, six, seven, eight, nine and eleven of this act shall
31 expire May 1, 2021.

32 SUBPART B

33 Section 1. Application. This act shall apply to any action to fore-
34 close on delinquent taxes or sell a tax lien relating to residential
35 real property, provided the owner or mortgagor of such property is a
36 natural person, regardless of how title is held, and owns ten or fewer
37 dwelling units whether directly or indirectly. The ten or fewer dwelling
38 units may be in more than one property or building as long as the total
39 aggregate number of ten units includes the primary residence of the
40 natural person requesting such relief and the remaining units are
41 currently occupied by a tenant or are available for rent.

42 (a) For purposes of this act, real property shall include shares in a
43 residential cooperative.

44 (b) For purposes of this act, real property shall not include property
45 that is vacant and abandoned, as defined in subdivision 2 of section
46 1309 of the real property actions and proceedings law, which was listed
47 on the statewide vacant and abandoned property electronic registry, as
48 defined in section 1310 of the real property actions and proceedings
49 law, prior to March 7, 2020 and that remains on such registry.

50 § 2. Definitions. For purposes of this act: 1. "Tax lien" means an
51 unpaid tax, special ad valorem levy, special assessment or other charge
52 imposed upon real property by or on behalf of a municipal corporation or
53 special district or other public or private entity which is an encum-

1 brance on real property, whether or not evidenced by a written instru-
2 ment.

3 2. "Tax foreclosure and tax lien sale" shall mean any such tax lien
4 sale or tax foreclosure pursuant to article 11 of the real property tax
5 law, or any general, special or local law related to real property tax
6 lien sales or real property tax foreclosures.

7 3. "Hardship Declaration" means the following statement, or a substan-
8 tially equivalent statement in the owner's primary language, in 14-point
9 type, whether in physical or electronic written form:

10 "OWNER DECLARATION OF COVID-19-RELATED HARDSHIP

11 I am the owner of the property at (address). Including my primary
12 residence, I own, whether directly or indirectly, ten or fewer residen-
13 tial dwelling units. I am experiencing financial hardship, and I am
14 unable to pay my full tax bill because of one or more of the following:

15 1. Significant loss of household income during the COVID-19 pandemic.

16 2. Increase in necessary out-of-pocket expenses related to performing
17 essential work or related to health impacts during the COVID-19 pandem-
18 ic.

19 3. Childcare responsibilities or responsibilities to care for an
20 elderly, disabled, or sick family member during the COVID-19 pandemic
21 have negatively affected my ability or the ability of someone in my
22 household to obtain meaningful employment or earn income or increased my
23 necessary out-of-pocket expenses.

24 4. Moving expenses and difficulty I have securing alternative housing
25 make it a hardship for me to relocate to another residence during the
26 COVID-19 pandemic.

27 5. Other circumstances related to the COVID-19 pandemic have negative-
28 ly affected my ability to obtain meaningful employment or earn income or
29 have significantly reduced my household income or significantly
30 increased my expenses.

31 6. One or more of my tenants has defaulted on a significant amount of
32 their rent payments since March 1, 2020.

33 To the extent that I have lost household income or had increased
34 expenses, any public assistance, including unemployment insurance,
35 pandemic unemployment assistance, disability insurance, or paid family
36 leave, that I have received since the start of the COVID-19 pandemic
37 does not fully make up for my loss of household income or increased
38 expenses.

39 I understand that lawful fees, penalties or interest for not having
40 paid my taxes in full may still be charged or collected and may result
41 in a foreclosure action against me on or after May 1, 2021, if I do not
42 fully repay any missed or partial payments and fees.

43 Signed:

44 Printed Name:

45 Date Signed:

46 NOTICE: You are signing and submitting this form under penalty of law.
47 That means it is against the law to make a statement on this form that
48 you know is false."

49 § 3. 1. A real property owner may submit a "Hardship Declaration" to
50 any village, town, city, school district, county, or other entity or
51 person which conducts tax foreclosures or tax lien sales.

52 2. At least thirty days prior to the date on which a sale of a tax
53 lien is scheduled to occur, or upon the filing of a petition of foreclo-
54 sure of a tax lien, the enforcing officer or other person or entity
55 conducting such tax lien sale or tax foreclosure shall notify the owner
56 of the affected property of such owner's rights under this act and shall

1 notify the owner that a copy of the hardship declaration can be accessed
2 on the New York State Department of Tax and Finance's website and also
3 provide a link to such declaration form. For the purposes of this act,
4 "enforcing officer" shall have the same meaning as defined in subdivi-
5 sion 3 of section 1102 of the real property tax law. The New York State
6 Department of Tax and Finance shall publish a copy of the hardship
7 declaration on its website.

8 3. The submission of such a declaration, unless withdrawn by the
9 owner, shall act as a temporary stay applicable to all entities and
10 persons of all such tax lien sales and tax foreclosure actions and
11 proceedings against such owner for such property that have been
12 commenced or could have been commenced before May 1, 2021.

13 4. While such stay is in effect, no other action or proceeding shall
14 be commenced to recover any part of such delinquent taxes.

15 5. Any applicable statutes of limitation for the commencement of any
16 action or proceeding to sell a tax lien or foreclose a tax lien is
17 tolled until such stay has expired. The obligation to pay the balance of
18 such delinquent taxes is not rendered invalid, released or extinguished
19 by such stay.

20 6. A hardship declaration shall create a rebuttable presumption that
21 the owner is experiencing financial hardship, in any judicial or admin-
22 istrative proceeding that may be brought, for the purposes of establish-
23 ing a defense under an executive order of the governor or any other
24 local or state law, order or regulation restricting actions to sell a
25 tax lien or foreclose a tax lien against an owner suffering from a
26 financial hardship during or due to the COVID-19 pandemic, provided
27 that the absence of a hardship declaration shall not create a presump-
28 tion that a financial hardship is not present.

29 § 4. This act shall take effect immediately and sections one and two
30 and subdivisions one, two, three, four and five of section three shall
31 expire May 1, 2021.

32 SUBPART C

33 Section 1. Application. 1. This act shall apply to an owner of resi-
34 dential real property, provided the owner or mortgagor of such property
35 is a natural person, regardless of how title is held, and owns ten or
36 fewer dwelling units whether directly or indirectly. The ten or fewer
37 dwelling units may be in more than one property or building as long as
38 the total aggregate number of ten units includes the primary residence
39 of the natural person requesting such relief and the remaining units are
40 currently occupied by a tenant or are available for rent.

41 (a) For purposes of this act, real property shall include shares in a
42 residential cooperative.

43 (b) For purposes of this act, real property shall not include property
44 that is vacant and abandoned, as defined in subdivision 2 of section
45 1309 of the real property actions and proceedings law, which was listed
46 on the statewide vacant and abandoned property electronic registry, as
47 defined in section 1310 of the real property actions and proceedings
48 law, prior to March 7, 2020 and that remains on such registry.

49 2. Hardship declaration. For purposes of this act, "hardship declara-
50 tion" shall mean the following statement, or a substantially equivalent
51 statement in the owner or mortgagor's primary language, in 14-point
52 type, whether in physical or electronic written form, and the department
53 of financial services shall publish a copy of the hardship declaration
54 on its website:

"NOTICE TO OWNER/MORTGAGOR: If you have lost income or had increased costs due to the COVID-19 pandemic, and you sign and deliver this hardship declaration form to your lending institution, you cannot be discriminated against in the determination of whether credit should be extended or reported negatively to a credit reporting agency until at least May 1, 2021.

If a lending institution provided you with this form, the lending institution must also provide you with a mailing address and e-mail address to which you can return this form. You should keep a copy or picture of the signed form for your records.

OWNER/MORTGAGOR DECLARATION OF COVID-19-RELATED HARDSHIP

I am the OWNER/MORTGAGOR of the property at (address of dwelling unit). Including my primary residence, I own, whether directly or indirectly, ten or fewer residential dwelling units. I am experiencing financial hardship, and I am unable to pay my mortgage in full because of one or more of the following:

1. Significant loss of household income during the COVID-19 pandemic.
2. Increase in necessary out-of-pocket expenses related to performing essential work or related to health impacts during the COVID-19 pandemic.
3. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member during the COVID-19 pandemic have negatively affected my ability or the ability of someone in my household to obtain meaningful employment or earn income or increased my necessary out-of-pocket expenses.
4. Moving expenses and difficulty I have securing alternative housing make it a hardship for me to relocate to another residence during the COVID-19 pandemic.
5. Other circumstances related to the COVID-19 pandemic have negatively affected my ability to obtain meaningful employment or earn income or have significantly reduced my household income or significantly increased my expenses.
6. One or more of my tenants has defaulted on a significant amount of their rent payments since March 1, 2020.

To the extent that I have lost household income or had increased expenses, any public assistance, including unemployment insurance, pandemic unemployment assistance, disability insurance, or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of household income or increased expenses.

Signed:

Printed Name:

Date Signed:

NOTICE: You are signing and submitting this form under penalty of law. That means it is against the law to make a statement on this form that you know is false."

3. Discrimination in credit decisions. Notwithstanding any law to the contrary, lending institutions shall not discriminate in the determination of whether credit should be extended to any owner of residential real property as defined in subdivision one of this section because, as provided for in this act, such owner has been granted a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or of tax lien sales, or that an owner of residential real property as defined in subdivision one of this section is currently in arrears and has filed a hardship declaration with such lender.

4. Prohibition on negative credit reporting. Notwithstanding any law to the contrary, as provided for in this act, the granting of a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or tax lien sales, or that an owner of residential real property as defined in subdivision one of this section is currently in arrears and has filed a hardship declaration with their lender shall not be negatively reported to any credit reporting agency.

§ 2. This act take effect immediately and shall expire May 1, 2021.

SUBPART D

Section 1. Notwithstanding any other provision of law, in the interest of the health and safety of the public due to the novel coronavirus, COVID-19 pandemic, every governing body of an assessing unit and local assessor shall extend to the 2021 assessment roll, the renewal of the exemptions received on the 2020 assessment roll pursuant to sections 467 and 459-c of the real property tax law, relating to persons age sixty-five and older and for certain persons with disabilities and limited income, and no renewal application shall be required of any eligible recipient who received either exemption on the 2020 assessment roll in order for such eligible recipient to continue receiving such exemption at the same amount received on the 2020 assessment roll, except as herein provided. Provided however, that the local assessor shall make available renewal applications through postal mail or electronic means in order for eligible recipients to file renewal applications in the event that such eligible recipient determines his or her income has changed in a manner that would grant him or her a greater exemption than what was present on the 2020 assessment roll; and provided further that such governing body may adopt a local law or resolution which includes procedures by which the assessor may require a renewal application to be filed when he or she has reason to believe that an owner who qualified for the exemption on the 2020 assessment roll may have since changed his or her primary residence, added another owner to the deed, transferred the property to a new owner, or died; and provided further that no governing body of an assessing unit or local assessor may require eligible recipients to appear in person to file a renewal application for any reason.

§ 2. This act shall take effect immediately and shall expire May 1, 2021. This act shall be deemed to have been in full force and effect on and after March 7, 2020.

§ 2. Severability clause. If any clause, sentence, paragraph, subdivision, section, item, subpart or part of this act shall be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect, impair, or invalidate the remainder thereof, but shall be confined in its operation to the clause, sentence, paragraph, subdivision, section, item, subpart or part thereof directly involved in the controversy in which such judgment shall have been rendered. It is hereby declared to be the intent of the legislature that this act would have been enacted even if such invalid provisions had not been included herein.

§ 3. This act shall take effect immediately provided, however, that the applicable effective date of Subparts A through D of this act shall be as specifically set forth in the last section of such Subparts.

§ 4. Severability clause. If any clause, sentence, paragraph, subdivision, section or part of this act shall be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect,

1 impair, or invalidate the remainder thereof, but shall be confined in
2 its operation to the clause, sentence, paragraph, subdivision, section
3 or part thereof directly involved in the controversy in which such judg-
4 ment shall have been rendered. It is hereby declared to be the intent of
5 the legislature that this act would have been enacted even if such
6 invalid provisions had not been included herein.

7 § 5. This act shall take effect immediately provided, however, that
8 the applicable effective date of Parts A through B of this act shall be
9 as specifically set forth in the last section of such Parts.