

Evictions and Foreclosures During COVID-19 Pandemic

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Evictions in Tennessee

If your landlord has threatened to evict you because you have fallen behind on your rent due to the loss of your job or reduction in your work hours during the COVID-19 Pandemic:

- The courts are not accepting any new filings of eviction proceedings until May 1, 2020.
- The courts are not hearing any cases involving eviction for non-payment of rent until May 1, 2020. This applies even if you receive rental vouchers or are in an income-controlled property.
- The courts are not issuing any writs of possession (the order that allows the landlord to set you out of your home) until May 1, 2020.
- If your landlord tells you that you have to move, tell your landlord that the courts in Tennessee are not hearing any eviction actions until May 1, 2020.
- Your landlord or apartment manager cannot turn off your water or electricity or change your locks to try to make you leave. If this happens to you contact Legal Aid of East Tennessee as we may be able to help you with this.
- The court may hear an eviction case if there is some emergency.

Foreclosures

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- If you are a veteran and have a VA home loan, the VA has strongly suggested that foreclosures be suspended for at least 60 days.
- If you have a FHA insured home loan or reverse mortgage, the US Department of Housing and Urban Development has ordered that all foreclosures and evictions be suspended for 60 days beginning March 18, 2020.
- If you have a home loan under a Fannie Mae or Freddie Mac program and the loan is for an occupied single-family home, a second home, or an investment property:
 - Beginning March 18, 2020, all foreclosure sales are suspended for 60 days if you were not more than 31 days behind on March 18, 2020; and
 - There is some limited protection on reporting to the credit bureaus if the missed payments were due to COVID-19.

What should I do if I am Behind on my Mortgage?

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If you have a VA mortgage:

- Call your mortgage holder know that you are a Veteran and the COVID-19 virus has affected your ability to make your payments.
- Ask them to reference the Circular #26-20-8 issued March 18, 2020 titled “Foreclosure Moratorium for Borrowers Affected by COVID19” issued by the VA.
- Ask them to assist you to enter a program that helps you manage your payment schedule.

If you have a FHA mortgage:

- Call your mortgage holder know that you have an FHA mortgage and the COVID-19 virus has affected your ability to make your payments.
- Tell them that there is a 60-day moratorium (stop) beginning March 18, 2020 on all FHA foreclosures and evictions.
- Ask your mortgage holder to reference the Mortgagee Letter #2020-04 issued by HUD on March 18, 2020.
- Ask them to assist you to enter a program that helps you manage your payment schedule.

If you have a mortgage under a Fannie Mae and Freddie Mac program:

- Call your mortgage holder know that you have a Freddie Mac or Fannie Mae mortgage and the COVID-19 virus has affected your ability to make your payments.
- Tell them that there is a 60-day moratorium (stop) beginning March 18, 2020 on all Freddie Mac or Fannie Mae foreclosure sales.
- Ask your mortgage holder to reference bulletin #2020-04 issued by Freddie Mac on March 18, 2020.
- Ask them to assist you to enter a program that helps you manage your payment schedule.

IF YOU ARE BEHIND ON YOUR MORTGAGE PAYMENTS, CALL YOUR MORTGAGE COMPANY NOW. DO NOT WAIT UNTIL YOU FALL FURTHER BEHIND.

Contact Legal Aid of East Tennessee if you need legal help

- Johnson City Office: (423) 928-8311
- Morristown Office: (423) 587-4850
- Knoxville Office: (865) 637-0484
- Maryville Office: (865) 981-1818
- Cleveland Office: (423) 303-2266
- Chattanooga Office: (423) 756-4013
- Family Justice Center, Blountville: (423) 574-7233
- Family Justice Center, Johnson City: (423) 722-3720
- Family Justice Center, Knoxville: (865) 215-6835
- Family Justice Center, Chattanooga: (423) 643-7604
- Erlanger, Chattanooga: (423) 778-7807
- Tennessee Senior Law Alliance: (866) 333-1505