

# Foreclosure and Eviction Moratoriums

Updated as of 6/12/2020

## Federal and Selected State and Local Governments

GOVT. AGENCY / DIVISION	FORM OF ACTION TAKEN	COMMERCIAL EVICTIONS	COMMERCIAL FORECLOSURES	RESIDENTIAL EVICTIONS	RESIDENTIAL FORECLOSURES	TIME FRAME	REQUIREMENT FOR RELIEF
<b>U.S. GOVERNMENT</b>							
<b>Congress</b>	Coronavirus Aid, Relief, and Economic Security Act (CARES)			<b>YES</b> – see “Practical Limitations”		3/27/2020 – 7/25/2020	Section 4024 of the CARES Act provides a moratorium on evictions for residential tenants occupying a Covered Property (defined as any property that (A) participates in (i) a covered housing program as defined in Section 41411(a) of the Violence Against Women Act of 1994; or (ii) the rural housing voucher program under section 542 of the Housing Act of 1949; or (B) has a Federally backed mortgage loan or a Federally backed multifamily mortgage loan). The CARES Act states that evictions for covered residential tenants are prohibited for 120 days from the date of passage of the Act and that there must be a 30-day notice period at the end of the 120 day period. Thus, the period runs through 8/24/2020.
Found at: <a href="https://crsreports.congress.gov/product/pdf/IN/IN11320">https://crsreports.congress.gov/product/pdf/IN/IN11320</a> and <a href="https://www.congress.gov/bill/116th-congress/house-bill/748/text">https://www.congress.gov/bill/116th-congress/house-bill/748/text</a>							

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<b>Federal Housing Finance Agency (FHFA)</b>	Announcement on 3/23/2020 that FHFA directed that Fannie Mae and Freddie Mac will offer multifamily property owners mortgage forbearance with the condition that they suspend all evictions for renters unable to pay rent due to the impact of coronavirus.		<b>YES</b>  for mortgages secured by multifamily properties	<b>YES</b>  for tenants in multifamily properties		Beginning 3/23/2020, period will run at least 60 days.	Forbearance is contingent upon mortgage holder suspending all tenant evictions for failure to pay rent due to impact of COVID-19 during the forbearance period.
Found at: <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx</a>							
<b>Federal Housing Finance Agency (FHFA)</b>	Announcement on 3/18/2020 that FHFA directed Fannie Mae and Freddie Mac to suspend foreclosures and evictions for at least 60 days for single family homes due to the coronavirus emergency. On 5/14/2020, FHFA announced that Fannie Mae and Freddie Mac were extending their moratorium on foreclosures and evictions until at least 6/30/2020, for single-family mortgages.			<b>YES</b>	<b>YES</b>	3/18/2020 – 6/30/2020 (announcement indicates period could be as long as a year).	Borrower must be at risk of losing their home due to COVID-19.
Found at: <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx</a>							

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Fannie Mae (FNMA)	Announcement on 3/24/2020 that FNMA is "allowing lenders to grant forbearance to borrowers in properties financed by Fannie Mae for up to three months if the borrower is experiencing hardship due to the impact of the COVID-19 national emergency" for multifamily properties financed or insured by FNMA.		YES  for mortgages secured by multifamily properties	YES  for tenants in multifamily properties		Beginning 3/24/2020, period will run at least 90 days.	Forbearance is contingent upon mortgage holder suspending all tenant evictions for failure to pay rent due to impact of COVID-19 during the forbearance period.
Found at: <a href="https://www.prnewswire.com/news-releases/fannie-mae-provides-assistance-to-help-renters-impacted-by-covid-19-stay-in-their-apartments-301028925.html">https://www.prnewswire.com/news-releases/fannie-mae-provides-assistance-to-help-renters-impacted-by-covid-19-stay-in-their-apartments-301028925.html</a>							
Fannie Mae (FNMA)	Announcement on 3/18/2020 that foreclosures and evictions of borrowers are suspended for 60 days and that borrowers are eligible to reduce or suspend their mortgage payments for up to 12 months for single family homes financed or insured by FNMA. On 5/14/2020, FHFA announced that Fannie Mae and Freddie Mac were extending their moratorium on foreclosures and evictions until at least 6/30/2020, for single-family mortgages only.			YES	YES	3/18/2020 - 6/30/2020 (FNMA will agree to forbearance plans that could be as long as a year).	Relief will be afforded to borrowers "in the case of job loss, a reduction in work hours, illness, or other issues" due to COVID-19.

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Found at: <a href="https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html">https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html</a> and <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium.aspx</a>							
Freddie Mac	Announcement on 3/24/2020 that Freddie Mac has "a nationwide relief plan" whereby multifamily landlords can "defer their loan payments for 90 days by showing hardship as a consequence of COVID-19 and by gaining lender approval." In return, the landlords may not evict any tenant based solely on the non-payment of rent during the forbearance period.		<b>YES</b>  for mortgages secured by multifamily properties	<b>YES</b>  for tenants in multifamily properties		Beginning 3/24/2020, period will run at least 90 days	Landlords must show financial hardship as a consequence of COVID-19, and may not evict any tenant based solely on the non-payment of rent during the forbearance period.
Found at: <a href="https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-nationwide-covid-19-relief-plan-affecting?_ga=2.49790822.1918775606.1585057326-1360225177.1585057326">https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-nationwide-covid-19-relief-plan-affecting?_ga=2.49790822.1918775606.1585057326-1360225177.1585057326</a>							

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Freddie Mac	Announcement on 3/18/2020 that Freddie Mac has implemented “a nationwide suspension of all foreclosure sales and evictions of borrowers living in homes owned by the company. It also announced a variety of additional mortgage relief options, including an expansion of its forbearance program, to incorporate additional impacted borrowers” for single family homes. On 5/14/2020, FHFA announced that Fannie Mae and Freddie Mac were extending their moratorium on foreclosures and evictions until at least 6/30/2020, for single-family mortgages.			YES	YES	3/18/2020 – 6/30/2020 (forbearance can last for up to a year of reduced or no payments).	Provisions apply to “borrowers who are unable to make their mortgage payments due to a decline in income resulting from the impact of COVID-19, regardless of whether they have contracted the virus.”

Found at: [https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-enhanced-relief-borrowers-impacted-covid?\\_ga=2.149659647.859571271.1584549900-663275970.1584378088](https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-enhanced-relief-borrowers-impacted-covid?_ga=2.149659647.859571271.1584549900-663275970.1584378088) and <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium.aspx>

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Executive Orders re COVID-19 for All States can be found at: <a href="http://web.csg.org/covid19/executive-orders/">web.csg.org/covid19/executive-orders/</a>							
<b>CALIFORNIA</b>							
<b>Governor</b>	Executive Order No. N-37-20 (issued 3/27/2020 & 5/29/2020)			Governor's Executive Order bans the enforcement of eviction orders for residential tenants affected by COVID-19.		3/27/2020 - 7/28/2020	Tenant is unable to pay all or some rent due to reasons related to COVID-19, and must notify the landlord in writing at least 7 days after rent is due. Prior to 3/27/2020, the tenant must have paid rent due to the landlord pursuant to an agreement.
Found at: <a href="https://www.gov.ca.gov/wp-content/uploads/2020/03/3.27.20-EO-N-37-20.pdf">https://www.gov.ca.gov/wp-content/uploads/2020/03/3.27.20-EO-N-37-20.pdf</a> and <a href="https://www.gov.ca.gov/wp-content/uploads/2020/05/5.29.20-EO-N-66-20-text.pdf">https://www.gov.ca.gov/wp-content/uploads/2020/05/5.29.20-EO-N-66-20-text.pdf</a>							
<b>Governor</b> <a href="https://www.gov.ca.gov/wp-content/uploads/2020/05/5.29.20-EO-N-66-20-text.pdf">https://www.gov.ca.gov/wp-content/uploads/2020/05/5.29.20-EO-N-66-20-text.pdf</a>	Announcement on 3/25/2020			Governor urged state legislature to act on eviction moratorium	Announcement that over 200 lending institutions, including Wells Fargo, US Bank, Citibank, and JP Morgan Chase, have agreed to provide 3 months time before past due payments will be reported to credit bureaus.	3/25/2020 - 6/25/2020	Homeowners financially impacted by COVID-19.
Found at <a href="https://www.gov.ca.gov/2020/03/25/governor-gavin-newsom-announces-major-financial-relief-package-90-day-mortgage-payment-relief-during-covid-19-crisis/">https://www.gov.ca.gov/2020/03/25/governor-gavin-newsom-announces-major-financial-relief-package-90-day-mortgage-payment-relief-during-covid-19-crisis/</a>							
<b>Governor</b>	Executive Order No. N-28-20 (issued 3/16/2020)	Allows local governments to pass legislation limiting commercial evictions.	Requests that banks, credit unions, GSE, and institutional investors implement immediate moratorium on foreclosures.	Allows local Governments to pass legislation limiting evictions.	Requests that banks, credit unions, GSE, and institutional investors implement immediate moratorium on foreclosures.	3/16/2020 - 5/31/2020	Californians "affected" by COVID-19.

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Found at: <a href="https://www.gov.ca.gov/wp-content/uploads/2020/03/3.16.20-Executive-Order.pdf">https://www.gov.ca.gov/wp-content/uploads/2020/03/3.16.20-Executive-Order.pdf</a>							
Judicial Council	Announcement on 4/6/2020 approving temporary rules that suspend judicial foreclosures and default entries in eviction cases statewide	Yes – a court may not issue a summons on a complaint for unlawful detainer unless the Court finds the action is necessary to protect public health and safety. A court may not enter a default in an unlawful detainer for failure of defendant to appear unless the court finds (1) the action is necessary to protect public health and safety; and (2) the defendant has not appeared within the time provided by law.	Yes – any action for foreclosure on a mortgage or deed of trust brought under Code of Civil Procedure, beginning at section 725a.	Yes – a court may not issue a summons on a complaint for unlawful detainer unless the Court finds the action is necessary to protect public health and safety. A court may not enter a default in an unlawful detainer for failure of defendant to appear unless the court finds (1) the action is necessary to protect public health and safety; and (2) the defendant has not appeared within the time provided by law.	Yes – any action for foreclosure on a mortgage or deed of trust brought under Code of Civil Procedure, beginning at section 725a.	4/6/2020 – until 90 days after the Governor declares the state of emergency related to COVID-19 is lifted, or until the temporary rules are amended or repealed by the Judicial Council.	Temporary rules apply to all commercial and residential tenants, and foreclosures on a mortgage or deed of trust brought under Code of Civil Procedure, beginning at section 725a.
Found at: <a href="https://jcc.legistar.com/View.ashx?M=F&amp;ID=8234474&amp;GUID=79611543-6A40-465C-8B8B-D324F5CAE349">https://jcc.legistar.com/View.ashx?M=F&amp;ID=8234474&amp;GUID=79611543-6A40-465C-8B8B-D324F5CAE349</a>							
City of Anaheim	Ordinance No. 6842 (issued 3/24/2020)	YES		YES		3/24/2020 - 6/30/2020 (Ordinance covers both residential and commercial tenants; tenants have 120 days following expiration of ordinance to pay past due rent).	Tenant financially impacted by COVID-19. Tenant must notify the landlord in writing before the day rent is due that the tenant has a covered reason (i.e. financial impact related to COVID-19) for delayed payment.

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<p>Anaheim webpage at: <a href="http://anaheim.net/CivicAlerts.aspx?AID=1726">http://anaheim.net/CivicAlerts.aspx?AID=1726</a></p> <p>Ordinance is here: <a href="https://local.anaheim.net/docs_agend/questys_pub/24729/24759/24761/25427/25429/ORD_6482.pdf">https://local.anaheim.net/docs_agend/questys_pub/24729/24759/24761/25427/25429/ORD_6482.pdf</a></p> <p>Fact Sheet: <a href="http://www.anaheim.net/DocumentCenter/View/30719/Eviction-Moratorium-Fact-Sheet-3-23-20-English-and-Spanish">http://www.anaheim.net/DocumentCenter/View/30719/Eviction-Moratorium-Fact-Sheet-3-23-20-English-and-Spanish</a></p>							
<b>Los Angeles County</b>	Executive Order covers incorporated areas of LA County but exempts cities with eviction moratoriums already in place (issued 3/20/2020 and amended 4/14/2020)	YES	Executive Order directs County Departments to work with financial institutions to provide "relief from the threat of foreclosure and displacement."	YES	Executive Order directs County Departments to work with financial institutions to provide "relief from the threat of foreclosure and displacement."	3/4/2020 - 6/30/2020 (tenants will have 12 months after termination of the County's executive order to pay past due rent; executive order covers commercial and residential evictions).	Tenant must demonstrate an inability to pay rent due to financial impacts related to COVID-19. Tenant must provide notice to landlord within 7 days after the date that rent was due, unless extenuating circumstances exist, that the tenant is unable to pay.
<p>Found at: <a href="https://kathrynbarger.lacounty.gov/supervisor-barger-signs-eviction-moratorium-and-other-support-for-residents-and-small-businesses/">https://kathrynbarger.lacounty.gov/supervisor-barger-signs-eviction-moratorium-and-other-support-for-residents-and-small-businesses/</a></p> <p>Executive Order at: <a href="https://covid19.lacounty.gov/covid19-news/board-of-supervisors-expands-eviction-moratorium-rent-freeze-to-protect-additional-renters-across-los-angeles-county/">https://covid19.lacounty.gov/covid19-news/board-of-supervisors-expands-eviction-moratorium-rent-freeze-to-protect-additional-renters-across-los-angeles-county/</a>; and <a href="http://file.lacounty.gov/SDSInter/bos/supdocs/145198.pdf">http://file.lacounty.gov/SDSInter/bos/supdocs/145198.pdf</a> and <a href="https://dcba.lacounty.gov/noevictions/">https://dcba.lacounty.gov/noevictions/</a></p>							
<b>City of Los Angeles</b>	Ordinance No. 186585 (effective 3/31/2020)  Executive Orders covering both commercial and residential evictions (issued 3/15/2020 - 3/23/2020)	YES		YES		3/4/2020 – until further notice (residential tenants will have 12 months and commercial tenants will have 3 months after local emergency period expires to pay past due rent where nonpayment is because of financial impacts related to COVID-19).	Tenant must demonstrate an inability to pay rent due to circumstances related to COVID-19. Does not apply to commercial real property leased by a multi-national company, a publicly traded company, or a company that employs more than 500 employees.



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<p>3/17/2020 Exec. Order re Commercial tenants is found here: <a href="https://www.lamayor.org/sites/g/files/wph446/f/page/file/CommercialEvictionMoratoriumFINAL.pdf">https://www.lamayor.org/sites/g/files/wph446/f/page/file/CommercialEvictionMoratoriumFINAL.pdf</a></p> <p>3/23/2020 (rev. 3/24/2020) Exec. Order is found here: <a href="https://www.lamayor.org/sites/g/files/wph446/f/page/file/March232020OrderEllisalcoholparking_0.pdf">https://www.lamayor.org/sites/g/files/wph446/f/page/file/March232020OrderEllisalcoholparking_0.pdf</a></p> <p>3/23/2020 Press Release is located here: <a href="https://www.lamayor.org/mayor-garcetti-orders-new-restrictions-evictions-announces-indefinite-moratorium-water-and-power">https://www.lamayor.org/mayor-garcetti-orders-new-restrictions-evictions-announces-indefinite-moratorium-water-and-power</a></p> <p>3/31/2020 Ordinance is located here: <a href="http://clkrep.lacity.org/online/docs/2020/20-0147-S19_ORD_186585_03-31-2020.pdf">http://clkrep.lacity.org/online/docs/2020/20-0147-S19_ORD_186585_03-31-2020.pdf</a></p>							
<b>City of Beverly Hills</b>	Ordinance No. 20-O-2805 (issued 3/16/2020)	YES		YES		3/17/2020 – until further notice (Ordinance shall remain in effect for the duration of the local emergency period set forth by the City Manager).	Tenant financially impacted by COVID-19. Tenant must notify the landlord in writing within 30 days after the date that rent is due that the tenant is unable to pay rent due to financial impacts related to COVID-19, and tenant must provide documentation to support their claim.
<p>Ordinance is located here: <a href="http://www.beverlyhills.org/cbhfiles/storage/files/296826135501737712/Ordinance20-O-2805revised.PDF">http://www.beverlyhills.org/cbhfiles/storage/files/296826135501737712/Ordinance20-O-2805revised.PDF</a></p>							
<b>City of Santa Monica</b>	Executive Order (issued 3/18/2020)	YES		YES		3/18/2020 – 6/30/2020 (tenants have up to 12 months to repay past due rent after expiration of the order)	Tenant cannot pay rent due to financial impacts related to COVID-19. Tenant must notify the landlord in writing within 30 days after the date that rent is due that the tenant is unable to pay rent due to financial impacts related to COVID-19, and tenant must provide documentation to support their claim.
<p>Found at: <a href="https://www.santamonica.gov/Media/Default/COVID-19/1d - Fourth Revised First Supplement - Local Emergency - COVID 19 - Eviction Moratorium.pdf">https://www.santamonica.gov/Media/Default/COVID-19/1d - Fourth Revised First Supplement - Local Emergency - COVID 19 - Eviction Moratorium.pdf</a></p> <p>Guidance for residential and commercial evictions: <a href="https://www.santamonica.gov/coronavirus-eviction-moratorium">https://www.santamonica.gov/coronavirus-eviction-moratorium</a></p>							

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<b>City of Sacramento</b>	Emergency Ordinances (issued 3/17/2020 - 3/24/2020)	<b>YES</b>		<b>YES</b>		3/17/2020 - 7/28/2020 (tenants have up to 120 days after expiration of Governor's Executive Order N-28-20 to pay any past due rent; tenants are to pay partial rent if income dropped, but did not end).	Tenant must demonstrate an inability to pay rent due to circumstances related to COVID-19.
<p>Found at: <a href="https://www.cityofsacramento.org/-/media/Corporate/Files/CDD/Code-Compliance/Programs/FINAL-FAQs-EXTENDED-TEMPORARY-MORATORIUM-ON-TENANT-EVICTIONS-DUE-TO-COVID-06012020.pdf?la=en">https://www.cityofsacramento.org/-/media/Corporate/Files/CDD/Code-Compliance/Programs/FINAL-FAQs-EXTENDED-TEMPORARY-MORATORIUM-ON-TENANT-EVICTIONS-DUE-TO-COVID-06012020.pdf?la=en</a></p> <p>March 17 Emergency Ordinance found at: <a href="http://www.cityofsacramento.org/-/media/Corporate/Files/CDD/Code-Compliance/Programs/SUPPLEMENTALMATERIALItem02OrdinanceReTemporaryMoratoriumonEvictionsPDF1080KBUpdated03162020615pm.pdf?la=en">http://www.cityofsacramento.org/-/media/Corporate/Files/CDD/Code-Compliance/Programs/SUPPLEMENTALMATERIALItem02OrdinanceReTemporaryMoratoriumonEvictionsPDF1080KBUpdated03162020615pm.pdf?la=en</a></p> <p>See City Webpage for announcement of expansion to commercial tenants: <a href="http://www.cityofsacramento.org/Community-Development/Code-Compliance/Tenant-Protection-Program">http://www.cityofsacramento.org/Community-Development/Code-Compliance/Tenant-Protection-Program</a></p>							
<b>City of San Diego</b>	Ordinance No. O-2020-97 (issued 3/25/2020)	<b>YES</b>		<b>YES</b>		3/12/2020 - 6/30/2020 (tenants have up to 6 months from the date this Ordinance is effective or the withdrawal of Governor's Executive Order N-28-20, whichever occurs soonest, to repay past due rent).	Tenant must demonstrate an inability to pay rent due to substantial decrease in income or substantial out-of-pocket medical expenses resulting from COVID-19.
<p>Found at: <a href="https://onbase.sandiego.gov/OnBaseAgendaOnline/Documents/ViewDocument/O-2020-97%20COR.%20COPY%20Emergency%20Ordinance%20-%20Eviction%20Moratorium.pdf?meetingId=3955&amp;documentType=Agenda&amp;itemId=188927&amp;publishId=368380&amp;isSection=false">https://onbase.sandiego.gov/OnBaseAgendaOnline/Documents/ViewDocument/O-2020-97%20COR.%20COPY%20Emergency%20Ordinance%20-%20Eviction%20Moratorium.pdf?meetingId=3955&amp;documentType=Agenda&amp;itemId=188927&amp;publishId=368380&amp;isSection=false</a> and <a href="https://www.sdhc.org/evictionban/">https://www.sdhc.org/evictionban/</a></p> <p>See also Press Release Announcing Ordinance at: <a href="https://www.sandiego.gov/mayor/news/releases/San-Diego-Enacts-Emergency-Moratorium-on-Evictions-Creates-Relief-Fund-for-Local-Businesses">https://www.sandiego.gov/mayor/news/releases/San-Diego-Enacts-Emergency-Moratorium-on-Evictions-Creates-Relief-Fund-for-Local-Businesses</a></p>							

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San Diego County	Resolution No. 20-027, covers unincorporated San Diego County (issued 3/24/2020)	YES		YES		3/4/2020 - 5/31/2020 (tenants have up to 4 months after expiration of the resolution to repay any past due rent).	Tenant must demonstrate an inability to pay rent due to financial impacts related to COVID-19, and must notify the landlord in writing within 15 after the date rent was due. Within two weeks of providing notice, the tenant must provide the landlord with documentation demonstrating an inability to pay rent due to financial impacts related to COVID-19.

Found at: <https://bosagenda.sandiegocounty.gov/cob/cosd/cob/doc?id=0901127e80ba3710> and <https://www.sandiegocounty.gov/content/dam/sdc/bos/agenda/sop/03242020sop.pdf>

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San Francisco (City and County)	Mayor London Breed Executive Order (issued 3/23/2020)	YES		YES		Commercial Eviction Moratorium 3/18/2020 - 6/16/2020 (30 day period that can be extended by Mayor Breed; tenants may have up to 6 months to repay past due rent).	Tenant must demonstrate an inability to pay rent due to financial impacts related to COVID-19. Does not apply to commercial tenants with more than \$25 million in annual gross receipts.
	Mayor London Breed Executive Order (issued 3/18/2020)					Residential Eviction Moratorium 3/13/2020 - 6/30/2020 (and will extend 60 days after expiration of EO; EO can be extended by Mayor; Tenants to pay back rent over 6-month period after expiration of EO).	Residential tenants must notify landlord within 30 days of rent being due of inability to pay. Tenant must then provide documentation of inability to pay within 1 week. Tenant and landlord should negotiate in good faith over terms of repayment plan.

Found at: <https://sfmayor.org/article/mayor-london-breed-announces-moratorium-commercial-evictions-small-and-medium-size>

Executive Order found at: [https://sfmayor.org/sites/default/files/Supplement\\_v4\\_03182020\\_Stamped.pdf](https://sfmayor.org/sites/default/files/Supplement_v4_03182020_Stamped.pdf) and [https://sf.gov/sites/default/files/2020-03/032320\\_FifthSupplement.pdf](https://sf.gov/sites/default/files/2020-03/032320_FifthSupplement.pdf) and [https://oewd.org/sites/default/files/News/Press%20Release/041520\\_Order%20-%20Commercial\\_Eviction.pdf](https://oewd.org/sites/default/files/News/Press%20Release/041520_Order%20-%20Commercial_Eviction.pdf) and [https://sfmayor.org/sites/default/files/Commercial\\_Eviction\\_Moratorium\\_Extension\\_05142020.pdf](https://sfmayor.org/sites/default/files/Commercial_Eviction_Moratorium_Extension_05142020.pdf) and [https://sfmayor.org/sites/default/files/Twelfth\\_Supplement\\_043020.pdf](https://sfmayor.org/sites/default/files/Twelfth_Supplement_043020.pdf)

# Foreclosure and Eviction Moratoriums

Updated as of 6/12/2020

GOVT. AGENCY / DIVISION	FORM OF ACTION TAKEN	COMMERCIAL EVICTIONS	COMMERCIAL FORECLOSURES	RESIDENTIAL EVICTIONS	RESIDENTIAL FORECLOSURES	TIME FRAME	REQUIREMENT FOR RELIEF
<b>Santa Clara County</b>	Ordinance NS-9.287, covers both incorporated and unincorporated areas of Santa Clara County (issued 2/24/2020 and 5/26/2020)	<b>YES</b>		<b>YES</b>		3/24/2020 - 8/31/2020 (tenants have 120 days following expiration of ordinance to repay past due rent).	Tenant must demonstrate an inability to pay rent due to the "direct impact" of COVID-19.
Found at: <a href="https://www.sccgov.org/sites/osh/Documents/County%20Evictions%20Ordinance.pdf">https://www.sccgov.org/sites/osh/Documents/County%20Evictions%20Ordinance.pdf</a> and <a href="http://sccgov.igm2.com/Citizens/FileOpen.aspx?Type=4&amp;ID=202404&amp;MeetingID=12764">http://sccgov.igm2.com/Citizens/FileOpen.aspx?Type=4&amp;ID=202404&amp;MeetingID=12764</a>							
<b>ILLINOIS</b>							
<b>Governor</b>	Executive Order 2020-10, 2020-18, and 2020-30 (issued 3/20/2020, 4/1/2020, and 4/23/2020)	<b>YES</b> - "[A]ll state, county, and local law enforcement . . . are instructed to cease enforcement of orders of eviction for residential premises"		<b>YES</b> - "[A]ll state, county, and local law enforcement . . . are instructed to cease enforcement of orders of eviction for residential premises"	<b>NO</b> - executive order states "[n]o provision shall be construed to relieve obligation . . . to make mortgage payments . . ."	3/20/2020 - runs to end of Governor's Disaster Proclamation.	
Found at: <a href="https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-30.aspx">https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-30.aspx</a> and <a href="https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-30.aspx">https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-30.aspx</a>							
<b>Presiding Judge - Cook County Circuit Court</b>	General Administrative Order No. 2020-01 (issued 3/13/2020)		<b>YES</b>	<b>YES</b> - "Sheriff to cease execution of orders relating to residential real estate . . . shall resume enforcement of said orders on July 6, 2020."	<b>YES</b>	Residential Evictions 3/14/2020 – 7/6/2020  Foreclosures 3/14/2020 – 7/19/2020	
Found at: <a href="http://www.cookcountycourt.org/Manage/DivisionOrders/ViewDivisionOrder/tabid/298/ArticleId/2737/General-Administrative-Order-2020-01-COVID-10-EMERGENCY-MEASURES.aspx">http://www.cookcountycourt.org/Manage/DivisionOrders/ViewDivisionOrder/tabid/298/ArticleId/2737/General-Administrative-Order-2020-01-COVID-10-EMERGENCY-MEASURES.aspx</a> and <a href="http://www.cookcountycourt.org/home/informationregardingcoronavirus.aspx">http://www.cookcountycourt.org/home/informationregardingcoronavirus.aspx</a> and <a href="http://www.cookcountycourt.org/Portals/0/5_1_20%20GAO.pdf?ver=2020-05-01-115729-743">http://www.cookcountycourt.org/Portals/0/5_1_20%20GAO.pdf?ver=2020-05-01-115729-743</a> and <a href="http://www.cookcountycourt.org/Portals/0/Portal/Rules.Orders/5_28_20%20GAO%202020-01%20(amended).pdf?ver=2020-05-28-154237-623">http://www.cookcountycourt.org/Portals/0/Portal/Rules.Orders/5_28_20%20GAO%202020-01%20(amended).pdf?ver=2020-05-28-154237-623</a>							

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<b>MASSACHUSETTS</b>							
<b>Governor</b>	Signed Bill H.4647 into law on 4/20/2020.	<b>YES</b>		<b>YES</b>		4/20/2020 - 8/18/2020 or 45 days after the Governor lifts the state of emergency declared on 3/10/2020, whichever comes sooner.	Commercial tenant must be a "small business premises unit." Tenants which (i) operate in multiple states, (ii) operate in multiple countries, (iii) are publicly traded, or (iv) have 150 or more full- time equivalent employees are expressly excluded from the definition of "small business premises unit."
Found at: <a href="https://malegislature.gov/Laws/SessionLaws/Acts/2020/Chapter65">https://malegislature.gov/Laws/SessionLaws/Acts/2020/Chapter65</a>							
<b>NEW YORK</b>							
<b>Governor</b>	Executive Order (issued 3/20/2020)		<b>NO</b> Department of Financial Services (DFS) press release specifically states that commercial mortgages are not covered.		DFS to ensure all licensed entities provide 90 days forbearance as to any mortgage payments.	3/21/2020 - 4/20/2020	Any individual residing in New York who demonstrates financial hardship as a result of COVID-19.
Found at: <a href="https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO_202.9.pdf">https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO_202.9.pdf</a> DFS Press Release can be found here: <a href="https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202003241">https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202003241</a> and <a href="https://www.dfs.ny.gov/system/files/documents/2020/03/re_new_pt119_nycrr3_text.pdf">https://www.dfs.ny.gov/system/files/documents/2020/03/re_new_pt119_nycrr3_text.pdf</a>							

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Updated as of 6/12/2020

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<b>Governor</b>	Executive Order (issued 3/20/2020 and amended 5/7/2020).	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	Blanket Moratorium 3/20/2020 - 6/20/2020  Tenants facing financial hardship due to COVID-19 6/20/2020 – 8/20/2020	There shall be no enforcement of evictions or foreclosures from 3/20/2020 – 6/20/2020. To qualify for the moratorium from 6/20/2020 – 8/20/2020, tenants or owners must be facing financial hardship due to COVID-19.

Found at: [https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO\\_202.8.pdf](https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO_202.8.pdf) and <https://www.governor.ny.gov/news/no-20228-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency>

also see <https://coronavirus.health.ny.gov/know-your-rights> and [https://www.dfs.ny.gov/system/files/documents/2020/03/re\\_new\\_pt119\\_nycrr3\\_text.pdf](https://www.dfs.ny.gov/system/files/documents/2020/03/re_new_pt119_nycrr3_text.pdf)

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