CDC Eviction Moratorium Fact Sheet – Legal Aid Society

Introduction

The Centers for Disease Control and Prevention announced an order to stop evictions in order to prevent the spread of COVID-19 caused by housing relocation and overcrowding. The order applies in any state or locality where there is no longer an active prohibition against evictions. This includes Kentucky, since our previous state-level order to stop evictions had expired before the new CDC order was released.

What does the new CDC order do?

The order can stop landlords from evicting tenants for failure to pay rent or other fees until December 31, 2020. This order does not mean that you are relieved from overdue rent that you already owe or that builds up between now and the end of 2020. You should still assume that any debt related to your rental housing will be due at that time. Unfortunately, when the new CDC order became law, the Governor removed the previous protection against penalties, late fees, or interest on overdue rent. This means that, under Kentucky law, your landlord can now charge you for those kinds of fees.

Please be aware that this order only exists to protect you from eviction if you are behind on rent and related debts until the end of this year AND if you truthfully sign the declaration below. Your landlord can still begin the process of filing an eviction against you even if the CDC order blocks them from completing it. A judge may be involved with deciding whether your filed declaration is truthful and valid to protect you from eviction.

Am I covered by the order?

You are covered by the order if you are a rental property tenant who lives in an applicable area (this includes Kentucky as mentioned above, and Indiana, too) as long as you sign a declaration that says the following five things:

1) I have used best efforts to obtain all available government assistance for rent or housing;
2) I expect to earn less than $99,000 for 2020 (or no more than $198,000 if filing a joint tax return). Or, I was not required to report any of my income in 2019 to the IRS. Or, I received a stimulus check earlier this year. Any or all of those will work for this section;
3) I am unable to pay the full rent because of a substantial loss of household income, loss of work or wages, or extraordinary out-of-pocket medical expenses (meaning more than 7.5% of your income this year);
4) I am using best efforts to make timely partial payments that are as close to the full payment as my circumstances may permit, taking into account my other expenses; and
5) I will likely become homeless—or be forced to move into a place where I will be living in close proximity with others—if I am evicted, because I have no other available housing options.

Unfortunately, a “rental property” does not include a hotel, motel, or other guest house (e.g. Airbnb) rented to a temporary guest or reasonably tenant. This order does not cover people who live in those situations. All other types of dwellings leased for residential purposes, including mobile homes, are covered.

What steps must I take for the new order to protect me from eviction?

STEP 1 – Print a copy of the standard declaration form provided by the CDC. This paperwork is two pages long and has been included at the bottom of this document.

- In addition to the five points listed above, the official CDC declaration contains an introduction at the beginning, two added bullet points, and a final statement on perjury. The two additional bullet points acknowledge (1) that you understand the rental debt is still due eventually, and (2) that the eviction protection expires at the end of this year.

STEP 2 – You must sign the declaration saying that those five key points are true for your situation. This signature is made under penalty of perjury. That means it is critical for you to be honest in declaring the truth of each statement listed in the declaration.

STEP 3 – You must then submit that declaration to your landlord. Try to keep a copy for yourself, too. Do not take the form to a court clerk or any other government authority. You only have to give that declaration to your landlord to be covered. No additional documentation is required.

EACH ADULT LISTED ON THE LEASE MUST SIGN AND SUBMIT THEIR OWN DECLARATION TO THE LANDLORD.

You may also complete your declaration using the CDC Eviction Declaration app. Please go to: https://community.lawyer/cl/kyequaljustice/cdc-eviction-declaration.

What if the landlord challenges the declaration I give them?

You do not need to provide any specific proof (bank statements, etc.) to your landlord along with the declaration. If they choose to challenge your declaration, the landlord will need to get a housing court judge to decide if you are eligible for coverage under the
CDC order. The landlord cannot evict for nonpayment of rent until there is a ruling from a judge finding that the declaration was not truthful and that the tenant who signed it is therefore not covered by the CDC order. Any landlord who violates the rules and procedures of the order may be subject to federal criminal penalties.

The judge may ask for you to provide specific details to prove your eligibility if the landlord challenges your declaration. But, unless ordered by the judge to do so, you do not need to provide any financial details or other documents to your landlord aside from the declaration form itself.

If I am protected by the order, can the landlord still evict me for reasons other than nonpayment?

Yes – the new CDC order still allows for landlords to evict you for other reasons, including:

- Engaging in criminal activity in the rental property
- Threatening the health or safety of other residents
- Damaging or posing a risk of damage to the property
- Violating building or health code regulations
- Violating a term of your lease other than payment-related terms

The CDC order will protect you from the payment-related evictions, but be careful to still follow the terms of your lease and avoid the conduct listed above.

Please free to contact the Legal Aid Society with any questions or concerns or to apply for legal assistance at (502) 584-1254.
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:

- 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 wages, lay-offs, or extraordinary 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.

Public reporting burden of this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to CDC/ATSDR Reports Clearance Officer; 1600 Clifton Road NE, MS D-74, Atlanta, Georgia 30333; Attn: OMB-PRA (0920-1303)
• 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 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 ____________________

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.

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