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## **Hayward COVID-19 eviction protections expanded to commercial tenants, homeowners following a mortgage foreclosure**

**HAYWARD, Calif.**, April 8, 2020—The City Council voted Tuesday to expand COVID-19 eviction protection to business and other tenants of commercial buildings, as well as to homeowners unable to make mortgage payments due to the public health crisis.

The Council action puts in place a new 90-day moratorium on evictions of residential and commercial tenants for failure to pay rent due to coronavirus as well as on no-fault evictions that would otherwise be allowable under the city’s residential rent stabilization ordinance.

Similarly, mortgage lenders would not be able to evict homeowners following a foreclosure based on failure to pay due to pandemic-related hardship over the same 90-day period. To avoid foreclosure, a homeowner should contact their loan servicer immediately to discuss options.

The vote followed a California Judicial Council order on Monday halting all eviction and foreclosure proceedings within California court systems, except those determined by the court to be necessary to protect public health and safety. Trials that have been set will be postponed for 60 days and new trials will not be scheduled within 60 days of the request unless necessary to protect public health and safety. These modifications will be in place until 90 days after the lifting of California’s COVID-19 State of Emergency

The new Hayward eviction moratorium does not relieve residential and commercial tenants from responsibility to pay rent—but provides a temporary safe harbor against eviction and access to City-funded mediation services to help work out repayment plans with landlords.

In adopting COVID-19 eviction moratoriums, the Council also has directed City staff to develop a financial assistance program to lessen the impact of unpaid rents on residential tenants and landlords, which will be offered to low-income Hayward residents in the coming weeks.

Specifically, the moratorium covers instances in which inability to pay rent arises from a substantial decrease in income related to the pandemic, including due to layoffs, reductions in work hours, including as a result of having to remain home with children who are out of school, declines in business earnings and out of pocket medical expenses associated with coronavirus or COVID-19 disease.

To qualify for the moratorium eviction protection, tenants should notify their landlord immediately about their inability to pay rent and plan to be able to document that the loss of income is related to the COVID-19 pandemic. During the moratorium, landlords cannot charge late fees if the non-payment is related to COVID 19. Tenants remain liable for unpaid rent; however, landlords cannot file for an eviction for rent not paid during the moratorium until 90 days after its expiration.