



NEW YORK STATE SENATOR

Zellnor Myrie

COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020

ZELNOR MYRIE January 2, 2021

| ISSUE: **COVID-19 EMERGENCY EVICTION AND FORECLOSURE PREVENTION ACT**



Emergency Protections for Tenants and Property Owners Facing COVID-19 Financial Hardship

On December 28, 2020, Governor Cuomo signed into law the COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020 (L. 2020, c. 381; “Act”). The Act provides immediate relief to respondents and defendants in residential eviction proceedings and foreclosure actions in New York State.

Tenants

who have lost income or had increased costs during the COVID-19 pandemic, or for whom moving would pose a significant COVID-related health risk, are protected from eviction until at least May 1, 2021 for nonpayment of rent or for holding over after the expiration of your lease.

Property owners who have lost income or had increased costs during the COVID-19 pandemic, are protected from foreclosure until at least May 1, 2021.

In order to be protected from eviction or foreclosure, you must complete a Hardship Declaration Form and return it to your landlord or the court (if you are a tenant) or your mortgage lender (if you are a property owner). Landlords and mortgage lenders are required to provide this form to you, but they are also available here:

- [Hardship Declaration Form for tenants](#)
- [Hardship Declaration Form for tenants \(Español\)](#)
- [Hardship Declaration Form for property owners](#)
- [Hardship Declaration Form for property owners \(Español\)](#)

Please contact our office if we can be of any assistance to you.