

# COVID-19 Eviction Moratorium: 5-Step Tenant Protections

## STEP 1: Know Your Rights

The Oregon Legislature passed a law so landlords in Oregon can't do the following until **October 1**:

1. give a notice of termination for nonpayment of rent or fees due between April 1 and September 30;
2. give a notice of termination without cause;
3. report unpaid rent or fees to credit agencies; or
4. charge fees for late rent

After the eviction moratorium ends on October 1, renters have until March 31, 2021 to catch up on any rent payments they missed between April and October 2020. But landlords can give notices of termination or file evictions for other reasons, both during and after the moratorium. Get more information at [OregonLawHelp.org](http://OregonLawHelp.org).

## STEP 2: Write to Your Landlord

If you think you might struggle to pay rent, tell your landlord in writing and save a copy. Many programs assist renters prior to falling behind or help renters get caught up on rent. Ask for help right away.

## STEP 3: CALL 2-1-1 or Visit 211.info.org

Contact the [Community Action Agency \(CAA\)](#) near you. You may qualify for help with rent, energy, and more. CAAs provide information for free. Due to the large number of requests, there may be a waiting period to qualify for and/or get assistance.

## STEP 4: Gather Information

In addition to state and federal assistance, some local programs, non-profits, or religious organizations might be able to help. Also, you may be able to set up a partial payment plan with your landlord. This option is voluntary but could help reduce the back rent that you owe at the end of the grace period (March 2021). Information is changing rapidly, so continue to look for news from the [Governor's office](#), [state agencies](#), and trusted organizations.

## STEP 5: Get Ready

If you don't pay October's rent, your landlord can give you a notice of termination for nonpayment of October's rent, and then file for eviction if you don't pay your rent. You may also get a notice from your landlord requiring you to tell them within 14 days if you plan to use the six-month grace period to pay back any outstanding rent. **You must respond and tell your landlord if you plan to use the grace period.** (It's best to respond in writing, and to keep a copy.) [The Oregon Law Center](#) and the [Community Alliance of Tenants](#) have sample letters you can use to let your landlord know that you plan to use the grace period. **If you don't tell your landlord, they can charge a penalty of half of one month's rent, after March 31, 2020.**

Remember, you have to catch up on any rent you didn't pay between April and October 2020 by March 31, 2021. This information can be complex. Please visit [The Oregon Law Center](#) and the [Community Alliance of Tenants](#) websites for more in-depth information.

## Take Care of Yourself

These are difficult times and continued stress can affect sleep, mental health and relationships. [211](#) provides resources and [NAMI Oregon](#) has a free mental health hotline for support.