

# COVID-19 AND FAIR HOUSING RIGHTS

## WHAT YOU NEED TO KNOW



Updated on 4/14/20



### INTRODUCTION

The Fair Housing Act protects people from housing discrimination based on their race, color, sex, religion, national origin, disability, or family status. Most forms of housing, as well as other activities like buying homeowners or renters insurance, are covered under the Act. People who are infected with COVID-19 may also be protected under the protected classes covered in the Fair Housing Act. This guide is an introduction to how the Fair Housing Act can help individuals affected with COVID-19 to ensure they are treated fairly during housing-related activities.

### COVID-19 AND FAIR HOUSING

The Fair Housing Act may protect individuals who have been infected with the COVID-19 virus and those who are perceived as being infected.

- Coronavirus does not recognize race, nationality, or ethnicity. A person's ancestry or national origin does not make a person more vulnerable or immune to this illness.
- Fair housing laws prohibit discrimination based on disability. If you are infected with COVID-19, you could be considered to have a disability under the state and federal fair housing laws and may be protected from discrimination.
- If you have been diagnosed with COVID-19 and you have been denied housing or shelter or had different rules imposed on you should contact EHOC. If you do not have COVID-19 but a landlord or housing provider quarantines you or imposes different rules on you because they believe you have the virus, this could be illegal and you should contact EHOC.

### IF YOU ARE A TENANT...

- In Missouri, all evictions and sheriff's orders have been paused statewide. This includes filings for new evictions as well as previously existing eviction orders until May 1, 2020. However, in St. Louis County, evictions are suspended until further notice and St. Louis City's suspension will continue until May 1, 2020.
- In Illinois, all eviction orders have been suspended until April 30, 2020.
- At the continuance of evictions, Landlords must still take the proper steps to evict. They may not lock you out, board up windows, or doors, etc.
- Spire, Ameren, and American Water have suspended shutting off utilities until May 1, 2020.

### IF YOU ARE A HOMEOWNER...

- Foreclosures and evictions for all federally-backed loans (FHA, VA, and loans backed by Fannie Mae or Freddie Mac) have been suspended until May 17, 2020. Borrowers are also eligible for a forbearance.
- Many other banks and lenders are offering loan forbearance and deferred payments for those impacted. If you are having trouble paying your mortgage, contact your mortgage servicer to discuss your options.
- Spire, Ameren, and American Water have suspended shutting off utilities. Until May 1, 2020

### RESOURCES FOR THOSE IMPACTED BY COVID-19

- For the most up to date info regarding the virus: <https://cdc.gov>
- St. Louis COVID-19 HUB: <https://bit.ly/3aGmyz1>
- Request assistance or volunteer to help: <https://www.communityvs.org/>
- United Way Important Phone numbers: <https://bit.ly/2xXaPoy>

### IMPORTANT FACTS TO CONSIDER

- Wearing a mask does not mean a person is ill. People wear masks for a variety of reasons, including to avoid pollen and air pollution and for cultural and social reasons. We should not judge someone for wearing a mask or assume they are sick.
- Speak up if you hear, see, or read discriminatory comments. Correct false information and remind the person that prejudiced language and actions make us all less safe.

### WHAT TO DO IF YOU ARE A VICTIM OF HOUSING DISCRIMINATION



Call EHOC: Our discrimination hotline can guide you through your options and potentially provide legal support if you believe you have been a victim of housing discrimination. Call us at 314-534-5800.



File a Complaint: You have one year from an incident to file a fair housing complaint with HUD. In Illinois you also have 180 days from an incident to file a complaint with the Illinois Department of Human Rights (IDHR). For more information on the complaint process and what to expect, follow the links below.

- IDHR: [bit.ly/IDHRFairHousingComplaint](https://bit.ly/IDHRFairHousingComplaint)
- HUD: [bit.ly/HUDFairHousingComplaint](https://bit.ly/HUDFairHousingComplaint)

For more information contact: Metropolitan St. Louis Equal Housing and Opportunity Council (EHOC)

Website: [www.ehocstl.org](http://www.ehocstl.org)  
Discrimination Hotline: 314-534-5800

: @ehocstl

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