



Rent & Mortgages During COVID-19

1

Renters

The state of Utah has laws on both eviction moratoriums and rent freezes that restrict municipalities in Utah from enacting these measures. It is important to know your rights as a renter in Utah. This [link](#) to the Utah Court's website provides some more detailed information about what specific steps a landlord has to take to evict a tenant and what resources are available to tenants.

2

Multifamily Property Owners

The Federal Housing Finance Agency (FHFA) said Monday that Fannie Mae and Freddie Mac will grant mortgage forbearance to owners of multifamily properties in exchange for suspending evictions.



If you are a landlord with a mortgage, call your mortgage company to see if you are eligible for this.

If you are a renter, please make sure your landlord knows about this option.

Realizing that not every landlord has a mortgage or a mortgage through Fannie or Freddie, Salt Lake City is continuing to evaluate ways to incentivize landlords to cease financial evictions.

3

Mortgage Holders

If you are concerned about your mortgage, contact your mortgage provider immediately.

For FHFA loans we know that Freddie and Fannie provided guidance on forbearance and foreclosures, call them to see what options may be available to you.

For single-family home owners that have a FHA loan there is an ordered temporary moratorium on evictions and foreclosures. If you are concerned about your FHA mortgage contact your mortgage provider immediately.



For more information on Freddie Mac and Fannie Mae Response to COVID-19 visit:

- <http://www.freddiemac.com/about/covid-19.html> or
- <https://www.fanniemae.com/portal/covid-19.html>