

**HOUSE BILL NO. 4647**

**TENANTS**

**The bill will temporarily halt all stages of eviction, specifically:**

stop landlords from sending notices of eviction and filing new cases

stop courts from scheduling non-emergency hearings, entering judgements, and issuing executions

stop sheriffs from levying on executions to remove tenants

temporarily halt most eviction cases, with limited exceptions for true emergencies involving conditions or conduct endangering the health and safety of others

prevents late fees and negative credit reporting for COVID-19 affected tenants

**HOMEOWNERS**

**In 1-4 family owner occupied units, the bill will temporarily:**

stop residential foreclosures from going forward

require lenders to offer a mortgage forbearance for homeowners affected by COVID-19, with payments added to the end of the loan

prevent negative credit reporting for homeowners in forbearance

give landlords access to tenants' last month's rent to cover expenses

**THE MORATORIUM ALSO**  
pauses evictions on small businesses  
makes it easier to access reverse mortgages

**The moratorium will remain in effect for either 120 days or 45 days following the end of the state of emergency and can be extended at the Governor's discretion to ensure it does not end before the end of the state of emergency plus a reasonable time period.**