

## DURING THE CORONAVIRUS (COVID-19) EMERGENCY:

- Can I be evicted?
- Can a foreclosure be filed against my home?

## No Evictions/ No Foreclosures:

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All Pennsylvania residents are protected under the PA Supreme Court's Order, which closes most courts and which prohibits any eviction, ejection or other displacement of PA residents for failure to make payments or pay property taxes **through April 30, 2020**.

After April 30, 2020, an eviction or foreclosure is not automatic. A landlord or mortgage company must still go to court and obtain a court order to evict or foreclose on residents.

## Extra Protections for Government-Related Properties:

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**HOMEOWNERS:** People with federally backed mortgages have **extra protections until May 18, 2020**. No new foreclosure actions can be filed and current foreclosure actions must wait until May 18, 2020 or later to hold a sheriff's sale. **Federally backed mortgages include:** FHA loans, "Fannie Mae" and "Freddie Mac" loans, VA loans and USDA loans. In addition, the Pennsylvania Housing Finance Agency (PHFA) has indefinitely suspended their foreclosures.

**RENTERS** who live in certain federally covered properties are protected from the filing of new eviction lawsuits for failure to pay rent through July 25, 2020. In addition, no late fees or other penalties and charges for non-payment of rent can be charged during this time. There are many federally covered properties, including **public housing, housing voucher programs (Section 8), Section 202 elder housing, Section 811 housing for the disabled, LIHTC (Low-Income Housing Tax Credit) units, and some multi-unit properties with federally backed mortgage loans.**

(Continued from page 1)

## Protect yourself from eviction or foreclosure during COVID-19

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**HOMEOWNERS:** Legal Aid of Southeastern PA (LASP) recommends that all homeowners who are facing difficulties paying their mortgage call their mortgage company to ask for assistance. Many mortgage companies are granting forbearances (a pause in paying your mortgage) or additional protections to homeowners, but they are not automatic, and you must call your mortgage to let them know you need help.

**RENTERS:** **You still owe rent.** No law has been passed forgiving any tenant from paying rent. You still have the right to safe housing even if you are not paying rent. If your apartment is unsafe or your landlord is attempting to evict you without a court order, call Legal Aid of Southeastern PA (LASP) for help.

## Get help

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If you have been **illegally locked-out**, are **facing eviction or foreclosure**, or **want more information on your rights**, please call the Legal Aid of Southeastern PA (LASP) Helpline for assistance at (877) 429-5994, or go online at [www.lasp.org/apply-here](http://www.lasp.org/apply-here).

## About LASP

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Legal Aid of Southeastern PA (LASP) provides free civil legal aid in Bucks, Chester, Delaware and Montgomery counties. | [www.lasp.org](http://www.lasp.org) | 877-429-5994

Our attorneys and staff are working remotely to help people during COVID-19.

Updated April 6, 2020

## **Illegal Lock-Outs – Know Your Rights**

**In response to the Coronavirus emergency, many courts are closed and no evictions are being processed at this time. As a result, landlords may attempt to remove tenants illegally for nonpayment of rent or other reasons.**

**You can help to protect yourself from illegal lock-outs. Know your rights.**

- **Landlords may only evict tenants by obtaining a valid court order for eviction. This order can only be issued after the tenant has been given the opportunity to appear at a hearing.**
- **By law, an eviction is executed by the Sheriff or Constable, not the landlord.**

**It is illegal for a landlord to conduct an illegal eviction (also known as a self-help eviction). An illegal eviction is when the landlord changes the locks without a court order, when the landlord turns the tenant's utilities off, when the landlord throws out the tenant's possessions, when the landlord removes the windows and doors to the home, etc.**

### **What do you do if you're illegally locked out?**

- **Call the police. Show them proof that you are a tenant.**
- **Call Legal Aid of Southeastern PA (LASP) at [877-429-5994](tel:877-429-5994) or [www.lasp.org/apply-here](http://www.lasp.org/apply-here). We can help you to file an emergency petition with the courts.**

### **What extra steps can you take to protect yourself?**

- **Keep proof that you are a tenant outside of your home. (For example, in your car or with a trusted neighbor.)**
- **Proof that you are a tenant may be a copy of your lease, a utility bill, photo i.d., rent receipts, etc.**

# Utility shutoffs & help during COVID-19

## HOW LEGAL AID OF SOUTHEASTERN PA CAN HELP

If you need help with **utility terminations, reconnection or LIHEAP (home heating assistance) denials**, call LASP's Helpline at **877-429-5994, Monday-Friday, 9 a.m.-1 p.m.** Or apply online at [www.lasp.org/apply-here](http://www.lasp.org/apply-here).

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## YOUR UTILITIES DURING CORONAVIRUS

### New COVID-19 rules for electric, natural gas, water, wastewater, telecommunication & steam utilities

By order of the Pennsylvania Public Utility Commission (PUC), **all regulated utilities**, which include **PECO, Aqua Pennsylvania** and most providers, are **not allowed to stop service during the Governor's Disaster Proclamation**. Municipal utilities are not included but may negotiate a payment plan to avoid termination. **If you believe your services have been terminated by a regulated utility**, file a complaint with the PUC, online at: [http://www.puc.state.pa.us/filing\\_resources/filing\\_complaints.aspx](http://www.puc.state.pa.us/filing_resources/filing_complaints.aspx) or by calling **1-800-692-7380**.

### Call PECO to reconnect your service

PECO will reconnect service without a deposit or connection fee for anyone shut off at this time. The customer will eventually have to pay what they owed when their service was shut off, and they will be charged for ongoing service. Call PECO: 1-800-494-4000.

### Apply for heating bill assistance (LIHEAP) by April 10

If you have lost income due to coronavirus, apply for LIHEAP by **April 10, 2020**. (The application deadline may be extended.) To apply for LIHEAP, go to [www.compass.state.pa.us](http://www.compass.state.pa.us) or call **1-800-692-7462**. Customers with a household income at or below 150% of the federal poverty level are eligible.

### Apply to your utility's customer assistance program (CAP)

Contact your utilities to discuss details and qualifications for their customer assistance programs (CAPs), especially if there have been recent changes in household income. Even if you did not qualify for CAPs in the past, you may now be eligible. Customers currently on CAPs who face further reduced household income should check with their utilities to determine if they qualify for additional assistance or better financial options.

[http://www.puc.pa.gov/about\\_puc/covid\\_19.aspx](http://www.puc.pa.gov/about_puc/covid_19.aspx)

Updated April 6, 2020

## How to file for Unemployment Compensation during coronavirus

If you lost your job or your hours were cut because of coronavirus (COVID-19), you should apply for unemployment compensation at: <https://www.uc.pa.gov>, or call the statewide toll-free number: 888-313-7284.

### You may be eligible if:

- Your employer temporarily closes or goes out of business because of COVID-19;
- Your employer reduces your hours because of COVID-19;
- You have been told not to work because your employer feels you might get or spread COVID-19;
- You have been told to quarantine or self-isolate;
- You left work because you were being asked to do unsafe things or lacked childcare, as long as you told the employer first; or
- You were an independent contractor or self employed.

**File a claim:** <https://www.uc.pa.gov/unemployment-benefits/file/>

- File your first claim;
- Reopen a claim (if you filed for unemployment compensation benefits within the past year, you can reopen your claim);
- File a biweekly claim (once every two weeks, you must report any hours you worked, any paid time off, and pay you received. Also available through 888-255-4728.) File a biweekly claim even if you haven't received benefits yet.

**(NOTE:** As of March 16, 2020, the PA government recommends that you **file claims online** (<https://www.uc.pa.gov>) **for faster processing.** To ask a question about your claim, email [uchelp@pa.gov](mailto:uchelp@pa.gov) (suggested due to high call volume and UC Live Chat requests).

### If you need help applying, or if your claim is denied:

Contact Legal Aid of Southeastern PA (LASP) at 877-429-5994, Monday - Friday, 9 a.m. - 1 p.m., or apply online 24/7 at [www.lasp.org/apply-here](http://www.lasp.org/apply-here).

# When you apply for Unemployment Compensation you have to state a "reason for separation"

Here are common scenarios during the coronavirus crisis to help you figure out what to select under "reason for separation"

You only need to meet one situation to qualify

My workplace is closed and I am unable to perform work

My employer said I am temporarily laid off

I left work to care for a family or household member

I can no longer work because childcare or school closed

I quit to avoid unsafe conditions

I informed my employer I cannot work because I need to self-quarantine

I was fired when I refused to work in unsafe conditions or space

I was sent home from work due to minor symptoms related to coronavirus

I am still working, but my hours have been reduced because of the public health crisis

I WILL CATEGORIZE MY "REASON FOR SEPARATION" AS:

Lack of Work or Laid off

Voluntary Quit or Leave of Absence (Must inform employer of problem first)

Fired or Suspended

Still Employed (Eligible for Partial Benefits)

Questions around unemployment compensation are complicated. Go to <http://uchelp.org/covid19> for more information



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# Frequently Asked Questions: Immigration Status and Unemployment Compensation in Pennsylvania



**I am not a U.S. Citizen, can I qualify for Pennsylvania unemployment?**

**YES.** Workers who are legally authorized to work in the United States can qualify for Pennsylvania unemployment compensation.

**Does collecting unemployment count against me as a “public charge”?**

**NO.** Unemployment benefits are not included in the public charge analysis. They are not considered a form of cash assistance.

**Will unemployment ask for proof of work authorization?**

When you apply, you will be asked for your A-number. Later, you may receive a letter requesting copies or scans of your work authorization documentation. Lawful permanent residents can provide copies of a permanent resident card (front and back) and a social security card (front and back). Unemployment accepts other forms of proof as well, so you can send a copy of whatever work authorization document(s) you have.

**My employer has not given me a return date, how does that affect my unemployment?**

Typically, this would mean you need to register for PA's work search website, CareerLink, and perform weekly job searches. However, during the coronavirus public health crisis those rules do not apply.

**I received a letter that lists the wages I received from my employer(s) (Notice of Financial Determination), but it's not correct. What do I do?**

If you receive a Notice of Financial Determination and you see that wages are missing, it means your employer did not report them. You should file an appeal and ask unemployment to investigate. If you have proof of wages received, you should send those to unemployment.

**I don't feel comfortable speaking or reading English. Can someone help me?**

You can request an interpreter by calling the state-wide unemployment telephone number, **1-888-313-7284**. The initial application for unemployment is available in Spanish online, and the PA Unemployment Compensation website ([www.uc.pa.gov](http://www.uc.pa.gov)) also allows you to view all of its pages in Spanish.

## How to access benefits during coronavirus: SNAP (food stamps), Medicaid, TANF & LIHEAP

If you lost a job or your hours were cut because of coronavirus (COVID-19), you may be eligible for SNAP (food stamps), Medicaid, cash assistance (TANF) or heating bill assistance (LIHEAP).

If you **need to apply for benefits**, please apply online using Compass ([www.compass.state.pa.us](http://www.compass.state.pa.us)): 800-692-7462. All of Pennsylvania's County Assistance Offices are closed to the public, but they're processing applications.

If you **already receive these benefits**, but you've lost income, you may be eligible for an increase in SNAP (food stamps) or TANF. All Pennsylvania County Assistance Offices are closed to the public. Don't go to the County Assistance Office! You should submit information about a change in income in one of the following ways:

- Online through Compass ([www.compass.state.pa.us](http://www.compass.state.pa.us)).
- Through the free mobile app, MyCompassPA.
- Call the Statewide Customer Service Center toll free at 877-395-8930.

If you **don't have paperwork from your job** (such as pay stubs or a letter about your hours), you should explain your loss of income in your own words. You can do that in the comments section of Compass.

If **ANY of your benefits are cut** (Social Security, SNAP, Medicaid, TANF and/or LIHEAP), or if **your application is denied**:

Call Legal Aid of Southeastern PA (LASP)'s Helpline at 877-429-5994 and leave a message. We will call you back. Or apply online at [www.lasp.org/apply-here](http://www.lasp.org/apply-here).

IF YOU LOST YOUR JOB, you also should apply for unemployment compensation at: <https://www.uc.pa.gov>.

If you have questions about Medical Assistance or other health insurance, please call the Pennsylvania Health Access Network helpline: 877-570-3642.



**Legal Aid**  
of Southeastern PA

# **DOMESTIC VIOLENCE DOESN'T STOP FOR COVID-19!** **CORONAVIRUS UPDATE**

**Victims of domestic violence** still can obtain **Protection from Abuse orders (PFAs)** in Bucks, Chester, Delaware & Montgomery counties!

Legal Aid of Southeastern PA (LASP) attorneys and staff are **working remotely** and are **checking voicemail frequently**. **They've helped clients obtain PFAs and address other legal issues related to domestic violence** during COVID-19.

**How to access LASP's legal services for victims of domestic violence in 4 counties:**

## **BUCKS COUNTY**

Please call LASP Bucks County at **215-340-1818** and leave a message. Or, if you need immediate assistance, please call 610-283-6548.

## **CHESTER COUNTY**

Chester County Protection from Abuse clients should contact LASP's West Chester office at **610-436-4510**. If you need immediate assistance, please call 484-803-2131.

## **DELAWARE COUNTY**

LASP's Delaware County Domestic Violence Helpline: **855-879-3100**.

## **MONTGOMERY COUNTY**

LASP's Montgomery County Domestic Violence Helpline: **610-283-8165**.

