



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC March 26, 2020

What has NOT happened by close of business on March 25, 2020:

- The majority of housing authorities in the state have not notified their tenants regarding any changes in procedures: 66% of the 49 housing authority websites reviewed have no information about their operations during the Covid-19 crisis.
- No creation of a rent bank to help tenants who have lost their jobs pay rent.
- A suspension of contractual and statutory landlord/tenant obligations. The moratorium is about the filing of eviction actions but not about the cessation of rent payments.
- Judgments dismissing summary process cases are not being entered.
- No announcement from the Judicial Branch that self-help evictions are not allowed now that the courts are closed.
- No moratorium on the imposition of late fees or costs when a tenant is late paying the rent.
- No moratorium on the service of notices to quit.
- No moratorium on the service or filing of summary process complaints.
- No moratorium on the imposition of late fees or costs when a homeowner is late making a mortgage payment.
- No moratorium on the cancellation of a trial payment plan when a homeowner is unable to pay due to a layoff or partial layoff.
- No directives about what should happen to people living in homeless encampments.
- The federal stimulus package and state relief package do not appear to include funding for:
 - Money to pay rent or utility bills for people whose employment is affected by the Covid-19 crisis;
 - Money for utility shut-off restoration once the moratorium ends and people are again faced with loss of utilities;
 - Additional lawyers to represent tenants in evictions and homeowners in foreclosure filed after the current moratoriums on filing new cases is lifted;
 - Housing counselors who can advise tenants and homeowners of the resources available to them to keep their homes after the current moratoriums are lifted as well as to avoid scams that may result in them losing money and their housing;
 - Additional mediators for Connecticut's Foreclosure Mediation Program to assist the homeowners who will be faced with foreclosure actions once the moratorium on filing new foreclosure cases is lifted;
 - Nonprofits who have shifted their priorities to serve low-income people affected by the Covid-19 crisis but do not have funding to do so.
- People continue to live in substandard conditions and cannot get assistance in moving out even though the conditions are harming them and their families.

- Many closing dates for people buying homes have been postponed or canceled because town clerk's offices are closed or open only limited hours. Title insurers have made arrangements to provide "gap" coverage for these circumstances.

What happened on March 25, 2020:

- Tenants living in bad conditions or paying rent into court: Connecticut State Courts continue to accept filings for Housing Code Enforcement (HCE) actions. The courts have indicated that they will take the following actions if an HCE action is filed:
 - The judge will review the filing and decide if it is serious enough to be set for a hearing. However, there are only two housing court officials working in the entire state right now. This will obviously impact how quickly the court even reviews these cases.
 - Cases are likely to meet the "seriousness threshold" will include conditions so bad the unit must be condemned. However, judges may make different decisions.
 - If the case is serious enough to be heard by the court right now, the underlying conditions should be addressed first through the municipality who should inspect and condemn and then provide Uniform Relocation Act benefits.
 - If a case is filed that meets the "seriousness threshold," the judge will likely order marshal service of the papers in lieu of the mail service provided for by the statute.
 - If the case does NOT meet the seriousness threshold, the filing and rent money will be accepted but the court won't take any action until court business goes back to normal.
 - When the court does return to normalcy, the court will start processing the full backlog of cases based on the date they were filed. So, it will likely take a long time for a hearing to be set for HCEs that do not meet the seriousness threshold.
 - If you wish to file an HCE, you will still need to file in person in order to get a fee waiver.
 - If tenants are presently paying rent into court, they can continue to pay in person at the open courthouse in their Judicial District. They can also mail this money to the court with a letter including the case and docket numbers. They can address this letter to the housing court's normal address, as the court has requested USPS forward this mail, but it may be safer to just send it to the open court clerk's office address with the notation "Attn: housing." Once received, the court will mail a receipt back. For the time being, that money will be kept in the open clerk's offices escrow account. This money will be transferred back to the housing court escrow accounts when the housing clerk's offices are reopened.
 - If tenants that are required to keep paying rent into court do NOT pay, the court will NOT dismiss their cases or take any other action.
- Outreach: Staff distributed [daily housing update](#) to over 300 advocates, and the entire Connecticut General Assembly. If you want this daily update delivered to your inbox, click [here](#).
- Outreach: State of Connecticut added the Center's daily updates onto the resources available for Homeowners and Renters found [here](#).

- **Outreach:** Center staff hosted an online training on fair housing protections with individuals from the Department of Housing, several shelter providers, and frontline case managers prioritizing diversion during the Covid-19 crisis. If you or your organization would like to set up a training, please contact our education and outreach coordinator at shussain@ctfairhousing.org
- **Lenders:** CFPB prioritizes reducing burdens for loan servicers and large banks and is hiding data during this time of crisis rather than helping the consumers it is designed to support. You can read more about it [here](#).
- **Federal stimulus package:** The federal stimulus package passed by the Senate provides more than \$12 billion in funding for HUD programs, including:
 - \$4 billion for Emergency Solutions Grants for homelessness assistance;
 - \$5 billion in Community Development Block Grants;
 - \$1.25 billion for the Housing Choice Voucher program;
 - \$1 billion for project based rental assistance;
 - \$685 million for public housing;
 - \$300 million for tribal nations;
 - \$1 million in additional funding for fair housing activities;
 - The bill also institutes a much-needed temporary moratorium on evictions and foreclosures for homeowners and renters in federally subsidized apartments, including tenants living in LIHTC properties, and homes with federally backed mortgages.
 - Click [here](#) for a full explanation of what the bill contains.
- **State help for small businesses and nonprofits:** The State announced a \$25 million short term emergency loan program to provide emergency cash flow relief to small businesses and nonprofits negatively impacted by the coronavirus. To apply or get more information, click [here](#). To qualify a business or nonprofit must:
 - Have no more than 100 employees
 - Be in good standing with the Department of Revenue Services (DRS) & DECD
 - Have been profitable prior to March 10, 2020— with no adverse personal credit reports 60 days past due the past six months
 - Not be involved in real estate, multi-level marketing, adult entertainment, cannabis or firearms; nor be a state elected public official or state employee

The loan terms include:

- Loan maximum of (a) \$75,000 or (b) three months operating expenses, whichever is less;
- 0% interest rate;
- 12-month term, with 6-month extension available per request;
- Freely pre-payable;
- Working capital loan;
- Personal guarantee and credit score required;
- Not be involved in real estate, multi-level marketing, adult entertainment, cannabis or firearms; nor be a state elected public official or state employee.

- Utilities: The State Public Utilities Regulatory Authority has issued several orders to protect people from utility shut off:
 - The gas, electric, and water public service companies regulated by the Authority shall extend the Shut-off Moratorium to all non-residential customer classes and refrain from terminating utility service, except for reasons of public safety, until May 1, 2020, or until such other time as determined by the Authority;
 - The gas, electric, and water public service companies regulated by the Authority shall not require any financial security deposits or balance reduction payments required for restoration of utility service until May 1, 2020, or until such other time as determined by the Authority;
 - The gas, electric, and water public service companies regulated by the Authority shall maintain a detailed record of costs incurred and revenues lost as result of implementing PURA’s orders and may establish a regulatory asset to track incurred costs.
- Telecommunications and internet connectivity: The Federal Communications Commission asked that telecommunications and internet industry [pledge](#) to:
 - Not to terminate service to any residential or small business customers because of their inability to pay their bills due to the disruptions caused by the coronavirus pandemic;
 - Waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus pandemic; and
 - Open its Wi-Fi hotspots to any American who needs them.
 - The companies signing the pledge include (**Companies doing business in Connecticut are highlighted in black**): ACIRA – Powered by Farmers Mutual Telephone Company & Federated Telephone, Allstream Business US, AlticeUSA, Antietam Broadband, Atlantic Broadband, **AT&T**, BBT, BOYCOM Vision, Burlington Telecom, Cable One, Central Arkansas Telephone Cooperative, CenturyLink, Charter, Cincinnati Bell, Citizens Connected, **Comcast**, Consolidated Communications, **Cox Communications**, Digital West, East Ascension Telephone Company, Education Networks of America, Emery Telecom, Farmers Telecommunications Cooperative, FirstLight, **Frontier**, Google Fiber, Grande Communications, Granite Telecommunications, Great Plains Communications, GWI, Hiawatha Broadband, Hill Country, IdeaTek Telcom, Inteliquent, Lafourche Telephone Company, Lakeland Communications, Long Lines Broadband, Mammoth Networks/Visionary Broadband, Mediacom, MetTel, Nex-Tech, Ninestar Connect, Northwest Fiber, Orbitel Communications, Pioneer Communications, Premier Communications, Range Telephone Cooperative, RCN, Reserve Telephone Company, Sacred Wind Communications, Shawnee Communications, Socket Telecom, Sonic, **Sprint**, Starry, TDS Telecom, TelNet Worldwide, **TMobile**, **TracFone Wireless**, Uniti Fiber, **US Cellular**, Vast Broadband, **Verizon**, Vyve Broadband Investments, Waitsfield and Champlain Valley Telecom, Wave Broadband, West Telecom Services, Windstream, and ZenFi Networks. And the trade associations ACA Connects, Competitive Carriers of America, CTIA, INCOMPAS, NCTA—The Internet and Television Association, NTCA—The Rural Broadband Association, USTelecom, and WISPA
 - For information about what Connecticut cable companies are doing, click [here](#).

- Federal paid sick leave and expanded leave: The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from the effective date through December 31, 2020. The Department of Labor will be issuing regulations to implement the FFCRA in April 2020. The key portions of FFCRA include:
 - Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
 - Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
 - Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.
 - The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.
 - Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business as a going concern.
 - For more information, click [here](#).

What we are learning from our clients

- Tenants have been the victim of rent gouging.
- Tenants continue to be treated differently based on their race or national origin.
- Tenants are living in bad conditions including problems with mold and leaking gas.
- Tenants with housing choice vouchers are having difficulty being recertified or porting their vouchers.
- Tenants continue to be asked to show their apartments to prospective tenants or buyers without regard to Covid-19 precautions.
- People continue to face homelessness due to landlords turning them down for apartments.
- Landlords continue to issue notices to quit.
- Mortgage servicers continue to file foreclosure complaints.
- People without legal status continue to face deportation and are unable to access services to stay in their homes.

- People who were laid off from their jobs as the result of the pandemic are moving in with parents and friends sometimes causing overcrowding or lease violations. Foreclosures of homeowners will now affect many more people.

Get Help

- Contact your mortgage company about getting a forbearance on your mortgage if you have been laid off or lost income/hours. Click [here](#) to find out more and to find out if you have a Fannie Mae mortgage or here to [find](#) out more and to find out if you have a Freddie Mac mortgage.
- If you experience a drop in income and you live in public or subsidized housing or you pay the rent with a RAP or Section 8 voucher, report the drop in income immediately. Ask to have your rent reduced immediately so that you do not fall behind. A form for you to use will be up on our website shortly.
- For help applying for unemployment benefits or Medicaid: Several Trinity College students have volunteered to help people apply for unemployment benefits. Email them here: Madison.Wilson@trincoll.edu; Larisa.Bogomolov@trincoll.edu; Elizabeth.Morrison@trincoll.edu; or Rebecca.Pappas@trincoll.edu
- For help with on-line learning and the issues faced by people with limited access to education resources, click [here](#).
- For a list of assistance available from the federal government, click [here](#). This page is updated frequently so continue to check back.
- For people with disabilities, there is a list of resources [here](#).
- Call the Center if you think you have been the victim of housing discrimination. Telephone: 860-247-4400; toll free: 888-246-4401; email: info@ctfairhousing.org.

FOR MORE INFORMATION ABOUT YOUR FAIR HOUSING RIGHTS IN ENGLISH, SPANISH, MANDARIN, FARSI, RUSSIAN, ITALIAN, KREYOL, AND ARABIC, CLICK [HERE](#)

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