



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC March 27, 2020

What has **NOT** happened by close of business on March 26, 2020:

- Center staff completed a partial review of public housing authority websites to determine what information was available to tenants about Covid-19 procedures and to determine if information was available in languages other than English. The majority still do **not** have information about changes to housing authority procedures in light of the current crisis. [Click here for a detailed explanation of our findings.](#)
- No creation of a rent bank to help tenants who have lost their jobs pay rent.
 - Center analysis of tenant occupancy rates and unemployment data suggests that approximately 300,000 renters will struggle to pay rent in the coming weeks.
- No 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 how the State will implement the CDC [guidance](#) on homeless encampments. Santa Cruz, CA swept the encampment in their city and placed people in alternative housing that people described as cages without food or water. St. Louis, MO issued an order to all city officials that it would not sweep encampments during the public health emergency.
- 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 26, 2020:

- Elm City Housing Authority (Housing Authority of the City of New Haven): The housing authority has a form on its website that allows tenants of the housing authority or tenants with Section 8 to report a change in income and ask that their rent be recalculated. You can find the form in English [here](#) and in Spanish [here](#).
- Homeless encampments: The CDC issued [guidance](#) around homeless encampments which states:
 - Unless individual housing units are available, do not clear encampments during community spread of COVID-19. Clearing encampments can cause people to disperse throughout the community and break connections with service providers. This increases the potential for infectious disease spread.
 - Encourage people staying in encampments to set up their tents/sleeping quarters with at least 12 feet x 12 feet of space per individual.
 - Ensure nearby restroom facilities have functional water taps, are stocked with hand hygiene materials (soap, drying materials) and bath tissue, and remain open to people experiencing homelessness 24 hours per day.
 - If toilets or handwashing facilities are not available nearby, provide access to portable latrines with handwashing facilities for encampments of more than 10 people.
- State help for small businesses and nonprofits: Governor Lamont reported that the State has doubled the amount available for the program to \$50 million. However, because the DECD has been inundated with applications since yesterday morning, DECD will temporarily stop accepting applications at the end of the day on Friday March 27, 2020. These loans are not forgivable but have terms up to 18 months. DECD did not say when the state will start accepting applications again. To apply today, click [here](#).
- State Support Enforcement offices: On Monday, March 30, 2020 the Judicial Branch’s Support Enforcement offices and call center are closing statewide. Individuals can continue to pay child support by mailing a check or money order. The Support Enforcement offices are operating with reduced staffing and is providing limited services.
- Outreach: Staff distributed [daily housing update](#) to over 500 advocates and had more than 500 unique hits on the update on our website. 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: Stay tuned for an FAQ for tenants to be published early next week.

What we are learning from our clients

- Tenants continue to be asked to show their apartments to prospective tenants without regard to Covid-19 precautions. The Center is advising tenants that under Connecticut landlord/tenant laws they have the right to refuse entrance to anyone if it would cause a safety hazard.
- Real estate agents continue to schedule showings of houses for sale without regard to Covid-19 precautions. There are more than 60 open houses scheduled for the weekend of March 28 and 29, 2020 according to [Zillow](#) with an additional 25 scheduled between now and April 25, 2020.
- Tenants who have lost their job continue to call asking what to do about paying rent for April which is just 5 days away.
- 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.
- 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

- For a list of places to find help with anything from food pantries to legal assistance to energy assistance, click [here](#).
- 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](#).
- 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.

- 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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