



## ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC March 30, 2020

### What happened on March 27, 2020:

- Moratorium on filing new eviction cases in federally subsidized housing: The federal Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) includes some protections for tenants in *federally subsidized housing* including a moratorium on filing new eviction actions and a prohibition on charging fees, penalties or other charges to the tenant related to nonpayment of rent. The moratorium also states that a housing provider may not evict a tenant after the moratorium expires unless the landlord gives a 30-day notice. This moratorium will expire in 120 days or approximately July 27, 2020. Federally subsidized housing is housing that receives funding directly from HUD or housing providers who have a mortgage from HUD or FHA. For more information on the moratorium and updates on any changes, click [here](#). This moratorium is limited in many ways and does not apply to all housing in Connecticut.
- Forbearance and relief for federally backed loans: The CAREs act also provides relief for “federally-backed loans”, or 1-4 family properties purchased, securitized, owned, insured, or guaranteed by Fannie Mae or Freddie Mac, or owned, insured, or guaranteed by FHA, VA, or USDA. For more information and look up tools for a loan, click [here](#). It includes a moratorium on foreclosures for at least 60 days from March 18, 2020, and forbearance options for 180 days, renewable once. The forbearance protects homeowners by preventing additional fees, penalties, or extra interest from accruing on the borrower’s account (but does not waive the normal contractual interest). The forbearance is available during the emergency or until December 31, 2020, whichever is earlier.
- People who are homeless: During a call with Connecticut’s homeless advocates, a representative from the CDC recommended that shelters not close during the pandemic but instead follow the CDC’s guidance on spacing beds and monitoring both guests and staff. The guidance can be found [here](#).
- Homeless encampments: On Friday, March 27, Governor Lamont issued Executive Order [No. 7P](#) which ordered state officials to provide for physical distancing in safe and adequate settings for people who experience homelessness. Officials from the Connecticut Department of Housing clarified that this order did not require shelters to close or that homeless encampments be disbanded. Instead, several State agencies are stepping up their efforts to house people who are homeless in hotel rooms, empty apartments, and other locations that allow staff to meet the CDC guidelines.
- Outreach: Staff distributed this [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: Staff is working to produce a comprehensive FAQ for tenants and advocates by the end of the week.

### **What has NOT happened:**

- The state and federal government have not announced they will:
  - Create a rent bank to help tenants who have lost their jobs pay rent. The \$1,200 payment under the CARES Act will not allow most people in Connecticut to pay rent and pay for necessities.
  - Suspend contractual and statutory landlord/tenant obligations. The moratorium is about the filing of eviction actions but not about the cessation of rent payments.
  - Ensure judgments dismissing summary process cases are being entered.
  - Announce self-help evictions are not allowed now that the courts are closed.
- While the CARES Act gives some new protections for tenants in *federally subsidized housing*, the State has not:
  - Placed a moratorium on the imposition of late fees or costs when a tenant is late paying the rent.
  - Placed a moratorium on the service of notices to quit.
  - Placed a moratorium on the service or filing of summary process complaints.
- 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.
- 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.
- There has been no effort to get housing authorities to notify their tenants of new procedures and requests for rent calculations during the current pandemic. A review of housing authority websites to determine what they were telling their tenants about Covid-19 procedures and whether there was any information in Spanish. The majority still have no information about changes to housing authority procedures in light of the current crisis. [Click here](#) for a summary of what we have found.
- 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 we are learning from our clients**

- Tenants continue to call because they are being 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.
- As April 1 approaches, tenants are concerned they will be evicted because they have been laid off, are not receiving unemployment benefits yet, and are unable to pay the rent.
- Tenants are being told they must move so that new owners or developers can take over the property.
- Real estate agents have contacted the Center saying they will not show units to people who are infected or who the agents suspect are infected with the virus.
- Tenants have been the victims 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.
- Landlords continue to issue notices to quit.
- Landlords continue to file summary process complaints.
- 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 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](mailto:info@ctfairhousing.org).
- 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](mailto:Madison.Wilson@trincoll.edu); [Larisa.Bogomolov@trincoll.edu](mailto:Larisa.Bogomolov@trincoll.edu); [Elizabeth.Morrison@trincoll.edu](mailto:Elizabeth.Morrison@trincoll.edu); or [Rebecca.Pappas@trincoll.edu](mailto:Rebecca.Pappas@trincoll.edu)

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