



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC March 31, 2020

What happened on March 30, 2020:

- Tenants living in Low Income Housing Tax Credit (LIHTC) housing: In response to the COVID-19 crisis, CFHA issued [guidance](#) to owners and manager of LIHTC housing that states:
 - To the extent possible, annual recertifications will proceed;
 - Annual recertification interviews will be conducted by telephone, teleconference, email or video conferencing;
 - If annual recertification is delayed or postponed due to COVID-19, this should be documented in a tenant's file;
 - Owners and managers can accept electronic documents as part of the tenant recertification process;
 - Tenant Income Certification (TIC) signatures can be obtained electronically;
 - 3rd party verification of income remains the preferred method. However, if they are not available, the file should notate attempts to obtain 3rd party verifications and why alternative procedures are being conducted; all procedural changes that are attributable to COVID-19 should be clearly documented in each file. For new move-ins, multiple alternative forms of verification to ensure eligibility should be obtained (i.e., pay stubs, self -certification, tax returns);
- Access to food: Travelers has repurposed its kitchen facilities to assist nonprofits in the preparation and delivery of meals through Hands on Hartford and Meals on Wheels.
- People who are homeless: The State of Connecticut is rapidly moving people to hotels to prevent COVID-19 outbreaks. The Connecticut Coalition to End Homelessness hopes to relocate at least 1,000 people to hotels. You can read more about efforts to keep people who are homeless and the staff who care for them safe by clicking [here](#).
- Outreach: Staff distributed this [daily housing update](#) to over 500 advocates and had more than 600 unique hits on the update on our website. If you want this daily update delivered to your inbox, click [here](#).
- Outreach: Staff is producing a comprehensive FAQ for tenants and advocates. We are providing answers to the questions we are hearing from clients. We will continue to update this list, see the beginning [here](#).

What has NOT happened:

- An effective eviction moratorium that includes:
 - Stopping all of phases of the eviction process including issuing notices to quit, filing of summary process actions, court hearings, eviction judgments, and court ordered move outs;
 - Prohibition of late fees;
 - Covering all tenants;

- Setting reasonable time limits on landlord access to rental units;
- Keeping the eviction moratorium in effect long enough to allow tenants whose income was reduced to apply for and obtain any relief benefits.

For more information regarding an effective eviction moratorium, click [here](#).

- 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.
 - Ensure judgments dismissing summary process cases are being entered.
 - Announce self-help evictions are not allowed now that the courts are closed.
 - Make automatic adjustments to subsidized rents by April 1 as suggested [here](#).
- 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.
- 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.
- Landlords continue to issue notices to quit.
- Landlords continue to file summary process complaints.
- 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 with housing choice vouchers are having difficulty being recertified or porting their vouchers.
- Mortgage servicers continue to file foreclosure complaints.
- Towns continue to schedule tax auctions which would result in homeowners losing their homes; five towns have auctions scheduled for April.
- 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

- There is still time to enroll in Access Health CT to get health insurance. **This is a new Special Enrollment period that will be open through April 2, 2020. Enrollment is available by phone only.** The Access Health call center will be helping people enroll Monday through Friday, from 8am to 5pm. Dial 855-805-4325 (TTY: 1- 855-365-2428) to begin your enrollment.
- If you're struggling with your mental health during this crisis, you are not alone. Text SHARE to 741741 for free, 24/7 support from the Crisis Text Line.
- In Connecticut, we have a network of domestic violence programs that can be accessed 24/7 by calling 888-774-2900. The programs provide shelter for victims of domestic violence, as well as counseling and other support services.
- To get help from a Hartford Courant reporter who is troubleshooting access to COVID-19 relief resources, click [here](#).
- 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 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 MORE INFORMATION ABOUT YOUR FAIR HOUSING RIGHTS IN ENGLISH, SPANISH, MANDARIN, FARSI, RUSSIAN, ITALIAN, KREYOL, AND ARABIC, CLICK [HERE](#)

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