



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC

April 1, 2020

***Register for our webinar at 1:00 pm EDT tomorrow** with Connecticut Coalition to End Homelessness, Connecticut Legal Services, and the Connecticut Commission on Human Rights and Opportunities on *Eviction and Discrimination Concerns During the COVID-19 Crisis*. Register for the webinar [here](#).

What happened on March 31, 2020:

- Help for homeowners with Connecticut mortgages: Governor Lamont announced that many banks and credit unions in Connecticut have implemented a voluntary plan to help homeowners that expands their current forbearance programs. Forbearance programs are short-term relief programs that temporarily stop late fees and new foreclosure actions from being filed. Similar programs were already in place for federally backed loans. For more information about them, click [here](#). This announcement only covers loans that are not federally backed and only loans that were not covered by what these banks and credit unions already offer their consumers. It does not apply to any loans from private investors. In addition, more than half of Connecticut mortgages are serviced by national banks or “non-bank” mortgage companies that are not participating in this initiative. For additional information about the program announced by the governor, click [here](#).
- Summary of help for homeowners:
 - Connecticut’s Judicial Branch has implemented prohibitions on completing foreclosure actions for loans that are in foreclosure now. Click [here](#) for more.
 - Most banks, credit unions, and mortgage companies are already prohibited by federal law from starting a foreclosure action till 120 days after the first missed mortgage payment. Accordingly, if a homeowner misses their April payment, the lender or servicer cannot serve a foreclosure complaint until the very end of July or beginning of August, at the earliest. See the Center’s [guide](#) for homeowners if you have more questions about foreclosure.
 - The program announced by the Governor offers short-term relief on payments. It does not include a loan modification component that would assist people who are facing more than a few months of hardship, nor does it apply to many borrowers who may have missed payments already, nor does it include a commitment to increase staffing to address the increase in calls from homeowners in financial distress.

- Tenants who cannot pay rent on April 1 due to COVID-19 income loss: Do not vacate your unit. Stay in your house. Communicate with your landlord in writing about your inability to pay rent because of job loss due to the pandemic. Attempt to develop and negotiate a repayment plan for when you are able to access unemployment benefits, or other social relief options available. Submit this repayment plan in writing to your landlord. If your landlord attempts to force you out of your unit with harassment call the Connecticut Fair Housing Center (860) 247-4400. If your landlord locks you out call the police.
- Tenants living in subsidized housing and need their rent recalculated: Tenants living in subsidized housing or who pay their rent with a RAP or Section 8 voucher can ask their landlords, voucher administrators or public housing authority to recalculate the rent they pay if their income has gone down. Click [here](#) to use the Center's rent recalculation letter generator in Spanish and English.
- 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 produced a comprehensive FAQ here that answers your questions about evictions, lockouts, and leases agreements during the COVID-19 public health care crisis. Click [here](#) to review the FAQ.
- Outreach: We are hosting a webinar tomorrow with the Connecticut Coalition to End Homelessness, Connecticut Legal Services, and the Connecticut Commission on Human Rights and Opportunities on *Eviction and Discrimination Concerns During the COVID-19 Crisis*. Register for the webinar [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 governments 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 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.

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.
- Tenants continue to call the Center asking if 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

- Tenants who cannot pay rent: The courts are closed for most matters but that has not stopped landlords from sending notices to quit or serving summary process complaints. For questions about what to do or what will happen when a tenant does not pay rent, click [here](#).
- Subsidized tenants: Tenants living in subsidized housing or who pay their rent with a RAP or Section 8 voucher can ask their landlords to recalculate the rent they pay if their income has gone down. Click [here](#) to use the Center's rent recalculation letter generator in Spanish and English.
- Help for homeowners: No matter who provided the mortgage or who is servicing the loan, homeowners should contact the mortgage company and review its website for programs that may be available to help. You might also want to (1) contact a CHFA-approved housing counselor for assistance in learning about your options. Find contact information [here](#); (2) call the Department of Banking's Mortgage Foreclosure Assistance Hotline at 877-472-8313 for information about a broad range of programs; (3) request a copy of or review our guide for homeowners facing foreclosure. To request that a copy be mailed to you, click [here](#) or click [here](#) to view an on-line copy; and (4) when the public health emergency is lifted, attend one of our Home Mortgage classes. The schedule can be found [here](#) or talk to an attorney through the Judicial Branch's [Volunteer Attorney Program](#). 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.
- Health insurance: 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.

- Mental health: 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.
- Domestic Violence: 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.
- Help with COVID-19 programs: To get help from a Hartford Courant reporter who is troubleshooting access to COVID-19 relief resources, click [here](#).
- Education: For help with on-line learning and the issues faced by people with limited access to education resources, click [here](#).
- Federal COVID-19 relief: For a list of assistance available from the federal government, click [here](#). This page is updated frequently so continue to check back.
- Assistance for people with disabilities: For people with disabilities, there is a list of resources [here](#).
- Report housing discrimination: 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.
- COVID-19 resources in Connecticut: For a list of places to find help with anything from food pantries to legal assistance to energy assistance, click [here](#).
- Assistance applying for unemployment or Medicaid: 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

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