



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC April 10, 2020

- **Have a question?** Review our COVID-19 FAQ [here](#).
- Need to have your subsidized rent recalculated due to income loss? The Rent Recalculation Request tool can be accessed [here](#) in Spanish and English.
- Save the Date: September 10, 2020 is our annual Richard and Mildred Loving Civil Rights Awards Reception

What happened on April 9, 2020:

- Governor issues an executive order regarding evictions: On April 10, the Governor issued [Executive Order 7X](#), which expands protections for residential tenants. Effectively immediately and for the duration of the public health and civil preparedness emergency:
 - No notices to quit or summary process complaints can be served before July 1, 2020.
 - If rent owed for April 1, 2020 is paid within 60 days after April 1, then the tenant will not be considered in default.
 - If rent due in May 2020 is paid within sixty days by a tenant who, on or before the 9th day after the rent is normally due, notifies the landlord or landlord's representative in writing that the tenant needs to delay some or all of the payment due to a loss in income, then the tenant will not be considered in default.
 - A tenant can request in writing that a landlord use the portion of their security deposit that exceeds one month's rent for rent. If that occurs, the landlord may not demand the security deposit be restored to an amount that exceeds one month's rent.
- HUD statement of Fair Housing and COVID-19: HUD issued a statement reminding everyone that the fair housing laws still protect people during this COVID-19 crisis. People who believe they have been targeted because of their race, national origin, or disability and COVID-19 should contact the Center. To read HUD's statement click [here](#).
- No help for tenants who cannot pay rent: Tenants and advocates continue to ask for financial assistance or a rent forbearance similar to what has been given to homeowners. According to [data](#) released by the National Multifamily Housing Council, only 69% of tenants living in private, non-subsidized housing around the country paid rent by April 5, 2020. This compares to 81% of private tenants who paid rent during the first week of March 2020 and 82% who paid rent in April 2019. Real estate analysts are worried that unpaid rent could set off a chain of events that cause commercial mortgage defaults leading to falling returns on bonds backed by those mortgages.
- Outreach: Center staff, David Lavery, Sarah White, Shaznene Hussain, Greg Kirschner, Erin Kemple, and Fionnuala Darby-Hudgens wrote a response to West Haven's discriminatory behavior, published in today's New Haven Register. Read it [here](#).
- Outreach: Staff has produced a comprehensive FAQ for tenants and advocates on what how the COVID-19 crisis is affecting tenants and how to respond. The FAQs can be accessed [here](#).

- **Outreach:** Staff created a Rent Recalculation Request letter generator to help tenants living in subsidized housing ask that their rent be reduced as the result of a loss in come. The Rent Recalculation Request tool can be accessed [here](#) in Spanish and English.
- **Outreach:** The Center’s website doubled the number of views it receives in one day to more than 1,241 unique views on COVID-19 resources.
- **Outreach:** Staff distributed this [daily housing update](#) to over 600 advocates and had more than 700 unique hits on the update on our website. If you want this daily update delivered to your inbox, click [here](#).

What has NOT happened:

- Help for tenants who cannot pay their rent, they are still receiving notices to quit and summary process complaints. As a result, tenants are likely to spread the coronavirus as they are forced from their homes and take refuge with family or friends or try to access homeless shelters. Effective assistance for tenants includes:
 - 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;
 - Stopping all of phases of the eviction process for all tenants including issuing notices to quit, filing of summary process actions, court hearings, eviction judgments, and court ordered move outs;
 - Prohibition of late fees;
 - Making automatic adjustments to subsidized rents;
 - Setting reasonable time limits on landlord access to rental units;
 - Creation of a rent bank to help tenants who have lost their jobs pay rent;
 - Announcing self-help evictions are not allowed now that the courts are closed.
 - Ensure judgments dismissing summary process cases are being entered.
 - Keeping the eviction moratorium in effect long enough to allow tenants whose income was reduced to apply for and obtain any relief benefits;
 - 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;
- Despite guidance from HUD on March 31, 2020, there has been no effort by 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

- The Center has nearly tripled its call volume during the past month compared to the same period last year. The majority of calls received by the Center and other housing advocates ask whether there is any assistance for tenants who cannot pay their rent.
- Landlords continue to issue notices to quit.
- Landlords continue to file summary process (eviction) complaints. More than 700 new summary process cases have been filed since the governor declared a public health and civil preparedness emergency.
- The Center's Rent Recalculation Request tool has been used to request a rent recalculation more than 38 times since it was created on April 1, 2020. The Rent Recalculation Request tool can be accessed [here](#) in Spanish and English.
- 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.
- Because not all mortgage servicers are participating in the federal or state forbearance programs, homeowners continue to receive notices of default.
- Mortgage servicers continue to file foreclosure complaints.
- Homeowners do not know what to do when they receive a foreclosure summons and complaint since many courts and court information centers are closed.
- 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.

More external COVID-19 resources can be found on our website [here](#).

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

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