



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC April 20, 2020

Resources for tenants and homeowners:

- Tenants who know they cannot pay May rent, must notify their landlord *in writing* by May 10, 2020 to get a 60-day extension to pay the rent.
- Click [here](#) to understand current tenant rent relief options in Spanish and English (Updated and attached for distribution).
- Click [here](#) to find more details in our tenant FAQ.
- Click [here](#) to understand current rights for homeowners in Spanish and English.
- Click [here](#) to understand how fair housing can protect you during the COVID-19 crisis. (Recently added Tagalog and Khmer translations to our guidance now available in 11 languages.)
- Need to have your subsidized rent recalculated due to income loss? The Rent Recalculation Request tool can be accessed [here](#) in Spanish and English.
- To sign up for our daily update fill out the form [here](#).

Fair housing issues and COVID-19:

- Tenants with children at home due to school closures are receiving complaints from neighbors and landlords about children making noise. If you are being threatened with eviction or receive a Notice to Quit because your children are making noise, click [here](#) for more information or call the Center at 888-247-4401.
- Tenants who do not have legal status are still protected by the fair housing laws and are protected from eviction during the COVID-19 crisis. Click [here](#) to read about your fair housing rights in 11 languages. Call the Center at 888-247-4401 if you are being threatened by your landlord in anyway because of your legal status.

What happened on April 17, 2020:

- Governor issues Executive Order requiring people to wear face coverings: Effective at 8:00 p.m. on Monday, April 20, 2020, any person in a public place in Connecticut who is unable to or does not maintain a safe social distance of approximately six feet from every other person must cover their mouth and nose with a mask or cloth face-covering. Read the Executive Order [here](#).
- Connecticut ranks 2nd in the country for protecting homes but still has more work to do: According to a new release from Matthew Desmond's Eviction Lab, Connecticut ranks 2nd in the country for protections for tenants in eviction and homeowners in foreclosure. Executive orders in Connecticut constitute some of the strongest protections for renters during the pandemic. However, without further action on rental debt, Connecticut could still see a surge of evictions soon after the state of emergency expires. To read the reports and see the rankings, click [here](#).

- Cost of keeping people housed: The Urban Institute estimates it will cost \$162 billion in additional funding to keep renters and homeowners in their homes for the next three to six months, which will not only give families some time to recover from the massive COVID-19 shock but also reduce the likelihood of a 2008-like, full-blown housing market collapse. For information on how the Urban Institute arrived at this conclusion, click [here](#).
- 5.5% of all mortgages are in forbearance: As of April 16, more than 5.5% of all mortgages are in forbearance. The total unpaid balance of those mortgages \$651 billion. Of the mortgages in forbearance, 7.6% of all FHA/VA loans are in forbearance. These loan products serve people who could not afford a large down payment, have less wealth, and are disproportionately people of color. The number of mortgages (not mortgagors) in forbearance only includes people who were able to call and get their lender to approve a forbearance but does not include the ones who need it but have been declined, have not been able to call, or have not gotten through to a live person. For more information, click [here](#).
- Housing authorities assisting tenants during pandemic: The organization that represents all of the housing authorities and many subsidized housing providers in Connecticut, ConnNAHRO, reports that its members have changed their policies and procedures in response to the COVID-19 crisis to better assist tenants. Housing authorities have now:
 - Stopped imposing late fees and other costs associated with non-payment of rent.
 - Notified all tenants that pre-termination notices and Notices to Quit are suspended for all cases.
 - Allowed tenants to report by phone or email that they have a loss of income that would necessitate an interim recertification.
 - Allowed self-certification of a change in income to process interim examinations
 - Suspended the time for tenants to report increases in income until their next regularly scheduled recertification if the program does not already do so
 - Suspended annual recertifications if they cannot be completed by mail and do not penalize tenants who cannot provide required documentation.
 - Conducted retroactive recertifications for tenants who were not able to report their decrease in income within typically required timeframes
 - Suspended any work and/or community service requirements.
 - Ensured tenants can assert their VAWA rights, including through emergency transfers
 - Responded to requests for reasonable accommodations and reasonable modifications in a timely manner to ensure tenants can live in and use their housing

Written notices should be sent to all housing authority tenants and voucher holders in Spanish and English shortly. Tenants having difficulty reporting a loss of income or with any other housing authority procedural changes should talk to their housing authority and call the Center at 888-247-4401 or by email at info@ctfairhousing.org.
- 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 traffic continues to increase daily.
- 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. Effective assistance for tenants includes:
 - Extending the May 1 stay on already issued executions.
 - 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.
 - 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.
 - 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 relief benefits.
 - Additional lawyers to represent tenants in evictions and homeowners in foreclosure filed after the current moratoriums on filing new cases are 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.
- Bar on mortgage companies filing foreclosure complaints. Nearly 600 have been filed since the Governor declared a public health and civil preparedness emergency, including several that are banned by the agreement banks and credit unions struck with the Governor and the Department of Banking.
- 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 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.
- The Center's Rent Recalculation Request tool has been used to request a rent recalculation at least twice a day 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, ARABIC, KHMER, AND TAGALOG, CLICK [HERE](#).

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