



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC April 22, 2020

Important Deadlines: Tenants who know they cannot pay May rent must notify their landlord *in writing* by May 10, 2020 that they can't pay rent due to full or partial unemployment, or significant loss in revenue or increase in expenses due to the pandemic to get a 60-day extension to pay the rent.

Resources for tenants and homeowners:

- 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:

- If you are having difficulty paying your mortgage due to full or partial unemployment or a significant loss in income, and cannot get through to your lender to ask for a forbearance because your first language is not English or because you have a disability, call the Center at 888-247-4401.
- If you are disabled and are unable to perform such tasks as walking, breathing, going up and down stairs, or other important life activities because COVID-19 has left you permanently disabled, you may be able to get a reasonable accommodation from your landlord. A reasonable accommodation is a change in a rule, policy or practice like allowing you to have a home health aide, giving you permission to have someone live with you to take care of you, or allowing you to park closer to your unit. If you are disabled and need more information, click [here](#). To request a reasonable accommodation, click [here](#).

What happened on April 21, 2020:

- Federal stimulus funds received by individuals shall not be counted toward eligibility for state-funded programs Governor Lamont issued [Executive Order 7CC](#) which states that any federal stimulus funds received by individuals shall not be counted as income or resources when determining eligibility for, or the amount of, benefits or services funded in whole or in

part by the State. The Federal stimulus funds include but are not limited to enhanced unemployment benefits as well as any federal stimulus checks. State funded benefits include but are not limited to the RAP program and any other state funded housing program, food stamps, Medicaid, and many other state programs.

- Connecticut's legal services offices will hold a briefing on COVID-19 related housing issues: On April 29, 2020 at 12:30 p.m., Connecticut's legal services programs will hold a briefing on housing issues and the COVID-19 crisis. Send questions in advance to housingbriefing@ctlegal.org and click [here](#) to register for the briefing.
- No entry to courthouses without masks: The Judicial Branch announced that in accordance with [Executive Order 7BB](#), no person will be permitted to enter any courthouse without covering their mouth and nose with a mask or cloth face-covering.
- No further action by Connecticut legislature before May 6, 2020 adjournment: The State Legislature will not return during its regular session which ends on May 6, 2020. As a result, none of the bills currently pending will be voted on. It is possible the legislature will convene a special session but there has been no decision on that yet. To read more, click [here](#).
- 28 new eviction cases filed after Governor's moratorium: On April 10, 2020 the Governor issued [Executive Order 7X](#) which prohibited landlords from issuing Notices to Quit or serving summary process complaints. According to the Judicial Branch's website, as of April 21, 28 new eviction cases have been filed with the courts including at least 2 that are subject to the federal moratorium on filing eviction cases.
- 5.86% of all mortgages are in forbearance: The number of mortgages in forbearance increased from 5.5% on April 16 to 5.85% on April 20. This is compared to only .25% of all loans in forbearance as of March 2, 2020. of all mortgages are in forbearance. By investor type, Ginnie Mae-backed mortgages recorded the greatest increase in forbearance over the week, swelling from 5.89% to 8.26%. In comparison, the share of Fannie Mae and Freddie Mac loans in forbearance nearly doubled over the week from 2.44% to 4.64%. For more information, click [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 income. The Rent Recalculation Request tool can be accessed [here](#) in Spanish and English.
- Outreach: Staff continue to hold fair housing trainings and COVID-19 housing resource workshops via Zoom with social service agencies, direct service providers, and invested stakeholders. If your agency would find a short resource webinar or fair housing training helpful during this crisis please contact Shaznene Hussain, the Center's Education and Outreach Coordinator, at Shussain@ctfairhousing.org
- 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](#).

Still needed to ensure housing stability:

- Help for tenants who cannot pay their rent.
- Payments to landlords to allow them to maintain their buildings and continue to provide housing.
- 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.

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.
- 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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