



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC April 23, 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:

- It is illegal for the landlord to sexually harass you because you have not paid the rent or to pressure you to have sex with them in exchange for waiving rent payments. For more information, click [here](#) for information in English or [here](#) for information in Spanish. Or call the Center for help at 888-247-4401.
- 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.

What happened on April 22, 2020:

- New foreclosure actions filed despite Governor's Executive Order: A review of the Judicial Branch's records reveals that local lenders filed 11 new foreclosure cases since the Governor announced his agreement with those lenders not to foreclose on homeowners. All of the lenders filing new foreclosure actions are either subject to the federal foreclosure moratorium or have agreed not to file new foreclosure actions as part of an [agreement](#) with the Governor.
- 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.

- **Courts halt the use of execution to move people out:** The Judicial Branch announced that it has stopped the use of executions on evictions and ejectments through June 1, 2020, an extension from May 1, 2020. The Judicial Branch's order can be read [here](#).
- **Foreclosure sales scheduled for June and July cancelled:** The Judicial Branch announced that it was cancelling all foreclosure sales scheduled for June through July 18 are cancelled. The new sale date is now July 25, 2020. The Judicial Branch's order can be read [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. 620 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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