



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC

April 24, 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.
- 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:

- There are reports nationwide that incidents of domestic violence are increasing. If you are a victim of domestic violence, there is help. If you need help or just someone to talk to, click [here](#) or call (888) 774-2900. If your landlord has told you that you must continue to pay rent if you leave because of domestic violence, this may be illegal. Call the Center at (888)247-4401 or by email at info@ctfairhousing.org.
- 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.

What happened on April 23, 2020:

- Landlords do not have access to capital when tenants do not pay rent: A recent national survey of landlords showed that 54% of tenants were unemployed as a result of the COVID19 economic shut down while 66% of tenants said they did not know if their state had paused evictions. As importantly 58% of landlords say they do not have access to credit or other funding options to pay for their expenses when tenants do not pay rent. Read the full story [here](#).

- HUD issues new guidance to public housing authorities: HUD has told public housing authorities that the 120-day federal moratorium on evictions and imposition of late fees and penalties applies to all tenants, even those that have not lost their jobs or income due to COVID-19. Housing authorities may send rent reminder notices but not Notices to Quit and any reminder must not include late fees or charges. For more information, click [here](#). For information on how the eviction moratorium applies to public housing, subsidized housing, and housing choice vouchers, click [here](#).
- Mortgages in forbearance continue to grow: The number of mortgages in forbearance increased from 5.5% on April 16 to 6.4% on April 24. This is compared to only .25% of all loans in forbearance as of March 2, 2020. This has resulted in \$754 billion in unpaid principal and interest. Fannie Mae and Freddie Mac report that 5.6% of their loans are in forbearance while HUD reports that 8.9% of all FHA/VA loans are in forbearance. For more information, click [here](#).
- 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.
- 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

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. More than 625 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.

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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