



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC April 7, 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.

What happened on April 6, 2020:

- 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. For more information about the difference between the assistance for homeowners v. what has been done for tenants, click [here](#).
- Request to expand and extend the eviction moratorium: The Center joined a letter drafted by New Haven Legal Assistance, Greater Hartford Legal Aid, and Community Legal Services that was sent to Governor Lamont asking that the current eviction moratorium be extended beyond May 1, 2020 and be expanded to include all of phases of an eviction action from sending Notices to Quit to filing a summary process case in court. The letter can be found [here](#).
- Hotel for homeless falls through: The Department of Housing's efforts to move people out of shelter and into hotels in an effort to stop the spread of COVID-19 was stopped by West Haven officials who demanded nearly \$5,000 a day to hire two police officers to guard the hotel. This type of police presence is not required at any of the other shelters in the State nor is it required at any of the other hotels in West Haven. To read more, click [here](#) and [here](#).
- People with disabilities and their families: People with disabilities and their families face difficulties in coping with the crisis. The community of disability advocates, people with disabilities and their families have sent several letters to Governor Lamont and the Connecticut Attorney General alerting them to the legal requirement not to discriminate against people with disabilities. Copies of the letters can be accessed [here](#). People with disabilities, their family members and advocates are asking that:
 - The State do what it can to stop new involuntary admissions to congregate settings through the process of civil commitment. Bringing new people into a setting where it is already difficult to prevent the spread of COVID19 does not make sense during the current pandemic.
 - Department of Mental Health and Addiction Services (DMHAS) stop pursuing probate court orders for involuntary treatment. If people are not taking meds voluntarily, forced administration of medications puts both staff and patients at additional risk of transmission during hands-on processes.
 - People with disabilities be discharged to community settings with services and supports.
 - People are housed in the least restrictive environment.
 - Staff of groups homes be considered essential health care workers giving them priority for personal protective equipment and testing.

- Competency restoration be done in the community rather than in a hospital setting. This request has already been made to the Judicial Branch.
- The State provide legal services for people with mental disabilities when the State applies for Substance Abuse and Mental Health Services Act-COVID19 funding.

For information on how the COVID-19 crisis is affecting people with disabilities, their caretakes and their families, click [here](#). For more information about the Connecticut Cross-Disability Lifespan Alliance request, please contact Melissa Marshall, at Melissa.marshall@snet.net. For more information about Disability Rights Connecticut, contact Bob Joondeph at bob.joondeph@disrightsct.org. For questions regarding the specific asks to DMHAS and the Judicial Branch outlined here, contact Kathy Flaherty, Connecticut Legal Rights Project at kflaherty@clrp.org.

- **FHA mortgage borrowers hard hit by COVID-19 economic shut down:** A new survey by the Mortgage Bankers Association of 45% of mortgage servicers found that approximately 4.25% of FHA loans are in forbearance. In contrast, 1.69% of Fannie Mae and Freddie Mac loans are in forbearance. 2.96% of private securities and other mortgages not covered by the CARES Act are in forbearance. While these numbers will likely increase for all types of mortgages, FHA borrowers are having more trouble paying their mortgage than borrowers with other types of loans. In addition, homeowners with loans serviced by non-bank mortgage servicers are have higher rates of forbearances. To see the full report on the survey, click [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 600 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 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 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 25 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.

Get Help

- Tenants who cannot pay rent: The courts are closed for most matters but that has not stopped landlords from sending notices to quit or serving summary process complaints. For questions about what to do or what will happen when a tenant does not pay rent, click [here](#).
- Subsidized tenants: Tenants living in subsidized housing or who pay their rent with a RAP or Section 8 voucher can ask their landlords to recalculate the rent they pay if their income has gone down. Click [here](#) to use the Center's rent recalculation letter generator in Spanish and English.
- Help for homeowners: No matter who provided the mortgage or who is servicing the loan, homeowners should contact the mortgage company and review its website for programs that may be available to help. You might also want to (1) contact a CHFA-approved housing counselor for assistance in learning about your options. Find contact information [here](#); (2) call the Department of Banking's Mortgage Foreclosure Assistance Hotline at 877-472-8313 for information about a broad range of programs; (3) request a copy of or review our guide for homeowners facing foreclosure. To request that a copy be mailed to you, click [here](#) or click [here](#) to view an on-line copy; and (4) when the public health emergency is lifted, attend one of our Home Mortgage classes. The schedule can be found [here](#). You can also talk to an attorney through the Judicial Branch's [Volunteer Attorney Program](#). Click [here](#) to find out more and to find out if you have a Fannie Mae mortgage or here to [find](#) out more and to find out if you have a Freddie Mac mortgage.
- Health insurance: There is still time to enroll in Access Health CT to get health insurance. This is a new Special Enrollment period that will be open through April 2, 2020. Enrollment is available by phone only. The Access Health call center will be helping people enroll Monday through Friday, from 8am to 5pm. Dial 855-805-4325 (TTY: 1- 855-365-2428) to begin your enrollment.
- Mental health: If you're struggling with your mental health during this crisis, you are not alone. Text SHARE to 741741 for free, 24/7 support from the Crisis Text Line.
- Domestic Violence: In Connecticut, we have a network of domestic violence programs that can be accessed 24/7 by calling 888-774-2900. The programs provide shelter for victims of domestic violence, as well as counseling and other support services.
- Help with COVID-19 programs: To get help from a Hartford Courant reporter who is troubleshooting access to COVID-19 relief resources, click [here](#).
- Education: For help with on-line learning and the issues faced by people with limited access to education resources, click [here](#).
- Federal COVID-19 relief: For a list of assistance available from the federal government, click [here](#). This page is updated frequently so continue to check back.
- Assistance for people with disabilities: For people with disabilities, there is a list of resources [here](#).
- Report housing discrimination: Call the Center if you think you have been the victim of housing discrimination. Telephone: 860-247-4400; toll free: 888-246-4401; email: info@ctfairhousing.org.

- COVID-19 resources in Connecticut: For a list of places to find help with anything from food pantries to legal assistance to energy assistance, click [here](#).
- Assistance applying for unemployment or Medicaid: For help applying for unemployment benefits or Medicaid: Several Trinity College students have volunteered to help people apply for unemployment benefits. Email them here: Madison.Wilson@trincoll.edu; Larisa.Bogomolov@trincoll.edu; Elizabeth.Morrison@trincoll.edu; or Rebecca.Pappas@trincoll.edu

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

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