



ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC **May 1, 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.

For letter and text templates to request rental payment extension from your landlord, click [here](#).

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:

- Many tenants have called the Center because their landlord is insisting on showing their apartment to prospective tenants or to potential buyers. While this is not a fair housing issue, it does raise serious problems regarding the spread of the COVID-19 virus. The Connecticut landlord-tenant laws state that a tenant may not unreasonably withhold consent to a landlord who wants to show a unit, do repairs, etc. However, given the current COVID-19 emergency, refusing entry to a landlord or real estate agent to show an apartment may not be unreasonable. For additional information, click [here](#).
- Landlords have been refusing to do needed repair work in apartments because they believe the tenant has COVID-19. If the tenant is disabled, this may be housing discrimination. For more information about the fair housing rights of people who are disabled in Spanish and English, click [here](#). If the repair is an emergency or is severely interfering with your use of the apartment, call the Board of Health in your town. They are still required to act on emergencies.

What happened on April 30, 2020:

- Connecticut Legal Rights Project sues state for not protecting inpatient psychiatric patients: Despite the death of 51 hospitalized psychiatric patients and a high infection rate among staff, the State has done nothing to release patients to protect them from COVID-19 and to create space so that people remaining in hospitals can practice social distancing. The lawsuit asks the Court to order the state to assess every patient at Connecticut Valley and Whiting Forensic hospitals to determine who can be released and to order all necessary supports and services to be provided in the community. For more on this story, click [here](#).
- Tenants cannot pay rent: Tenant groups across the country are encouraging renters to withhold May rent since there has been no rental assistance to tenants. To read more about this movement, click [here](#) and [here](#). Before the recent economic crisis began, more than 74% of Connecticut tenants were rent burdened meaning they paid more than 30% of their income in rent. As a result, money received from the CARES Act stimulus payments and enhanced unemployment benefits are not enough to pay rent and feed families. The Center and other housing advocates asked the Department of Housing to create a rental market stabilization program to assist both tenants and landlords. To see a copy of the comments sent to the Department of Housing, click [here](#).
- Advice from HUD to tenants: HUD issued a new brochure for tenants living in assisted housing. The brochure does not apply to public housing, Section 8 moderate rehab housing or the housing choice voucher program. The brochure reminds tenants that although rent is still due, tenants with HUD-funded rental assistance who have experienced a decrease in income should notify their landlords and ask for an income recertification. The Center's Rent Recalculation Request tool can help with this and can be accessed [here](#) in Spanish and English. To read HUD's brochure, click [here](#).
- Borrowers need clarification on forbearance repayments: While Fannie Mae and Freddie Mac each issued statements that borrowers **are not required** to repay the payments missed during a forbearance all at once when the forbearance period ends, many other loan services have not given that directive to their borrowers. Many borrowers in forbearance have been told they must come up with a lump sum payment at the end of the forbearance period or face foreclosure. For more on this story, click [here](#). For more information on the guidance sent out by Fannie Mae and Freddie Mac, click [here](#).
- Mortgages in forbearance continue to grow: According to Black Knight, a company that collects and provides considerable mortgage industry data, the percentage of mortgages in forbearances rose to 7.3%. This means that at least that many mortgages will be 90+ days behind by August, and that we will be seeing delinquency numbers as high as the height of Great Recession before summer ends. Analysts expect these numbers to grow once again as May mortgage payments become due. For more information on this story, click [here](#).
- Outreach: Stay tuned for two important webinars coming soon. We will present on COVID-19 related housing discrimination and temporary eviction protections.
- 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. 857 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.
- Municipalities need to comply with Executive Order 7S and make it easy for their constituents to participate in either a tax deferral or reduced interest program.

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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