



## ADDRESSING CLIENTS' NEEDS DURING THE COVID-19 PANDEMIC May 4, 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:**

- If your landlord or another tenant is harassing you because they believe you have been infected with the virus or because you are disabled, this may be a violation of the fair housing laws. Call the Center at 888-247-4401; or, email us at [info@ctfairhousing.org](mailto:info@ctfairhousing.org); or, check our website at [www.ctfairhousing.org](http://www.ctfairhousing.org) for more information.
- 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](#).

### **What happened on May 1, 2020:**

- Congressional Senators and Representatives file bill requesting rental assistance: Because so many tenants cannot pay rent, Senators Sherrod Brown and Maxine Waters are asking

Congress to provide \$100 billion in emergency rental assistance. To read more about this bill, click [here](#). To date, only the only Connecticut Congressional representative to have signed on as a co-sponsor is Representative Jahana Hayes. Ask your Congressional Senators and Representative to sign on, by calling:

- Representative Joe Courtney: 202-225-2076 or 860-886-0139
  - Representative John Larson: 202-225-2265 or 860-278-8888
  - Representative Jim Himes: 202-225-5541 or 203-333-6600
  - Representative Rosa DeLauro: 202-225-3661 or 203-562-3718
  - Senator Chris Murphy: 202-224-4041 or 860-549-8463
  - Senator Richard Blumenthal: 202-224-2823 or 860-258-6940
  - Or send an email from the National Low Income Housing Coalition website by clicking [here](#)
  - And tweet your support using the hashtag **#RentReliefNow!**
- **Access to information about public benefits:** On Wednesday, May 6 from 2 – 3 p.m., Greater Hartford Legal and the Connecticut Coalition Against Domestic Violence will discuss and answer questions regarding access to public benefits during COVID-19. Topics covered will include unemployment insurance, housing stability and evictions, and access to food and medical benefits. They will outline COVID-19 related expansions and extensions of benefits, as well as the process of obtaining benefits via the phone or internet. Meeting Link: <https://bit.ly/CCADVWeeklyWebinars-PublicBenefits>
  - **CHFA launches streamlined process to provide financial relief to borrowers:** Any owner of a multifamily rental housing development in CHFA's portfolio who is experiencing financial distress due to COVID-19, beyond the financial ability of the mortgagor to correct or mitigate, may contact CHFA to request its assistance. CHFA has streamlined its process to provide timely response to the mortgagor by instituting a two-step process (1) Initial Determination, and (2) Application for Forbearance Due to COVID-19. For more information, 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](mailto: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 850 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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