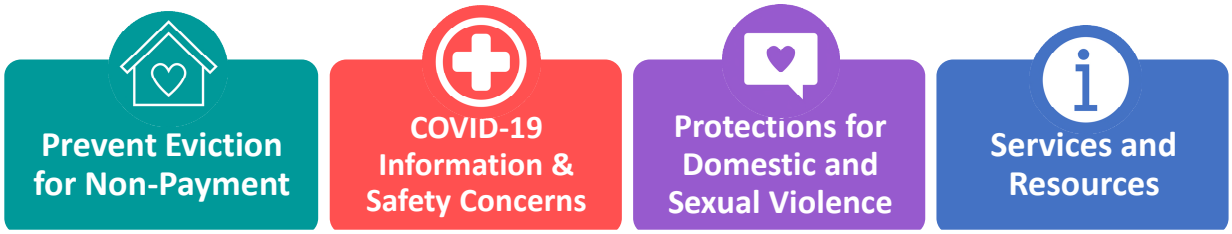
Attachment 2

Information and Resources for Tenants during COVID-19

The Temporary Suspension on Evictions will End on July 24, 2020

IF YOU'VE HAD A LOSS OF INCOME,
TALK TO YOUR PHA RIGHT AWAY ABOUT A POSSIBLE RENT REDUCTION



Prevent Eviction for Non-Payment of Rent

- **Might I get an eviction notice for non-payment of rent after July 24, 2020?**
  Yes. Unless a longer eviction moratorium is in effect under state or local law, starting on July 25, 2020, your PHA or landlord can give you an eviction notice if you have not paid your rent or entered into a repayment agreement. Federal law under the CARES Act requires that the eviction notice provided at the end of the moratorium gives the tenant at least 30 days to vacate the property, but a longer notice period may be required by state or local law. If you receive an eviction notice, you must follow the local process for eviction proceedings. If you feel you are being wrongfully evicted, contact your local legal aid organization or social service agencies. If you are a Voucher participant, you may also contact your local PHA. If you are a public housing participant, you have the right to a grievance procedure as stated in your lease.

- **What can I do to avoid eviction if I have unpaid rent due?**
  Rent was still due and has accumulated if it was unpaid. If you have any unpaid rent, talk to your PHA right away about the possible options below:
  (1) If you have had a **decrease in income or change in circumstances** that made it difficult to pay your rent on time, ask your PHA to recertify your income.
    - ✓ For both public housing participants and Voucher participants, the PHA will review your current income and adjust your rent to reflect the change.
      - o **Tip**! If the change in income was not reported promptly, ask the PHA about their policy on retroactive rent adjustments (some may allow them, some may not).
    - ✓ You could also ask the PHA if you are eligible for a minimum rent hardship exemption. All PHAs are required to provide minimum rent hardship exemptions. You can review the PHA's Admission and Continued Occupancy Policy (ACOP) or Administrative Plan for information of the PHA's local policies for hardship exemptions, or you can reach out to the PHA directly.

  (2) All public housing participants and Voucher participants have the option to pay the back rent in a lump sum by July 24, 2020. Your PHA and landlord cannot charge late fees or interest for rent due in the months of April, May, June, and July of 2020.

(3) If you cannot pay the back rent in a lump sum, ask your PHA or your landlord (if you are a Voucher participant) if you can enter into a **repayment agreement** for any unpaid rent. *See below for more information on repayment agreements.*
   - **Tip!** The $1,200+ Federal Economic Impact payment (stimulus payment) was NOT included in your income calculation. This could be used as a resource to help with the unpaid rent. Nearly all residents who are U.S. Citizens are eligible for this payment. If you have not received a stimulus payment, please visit this webpage to check the status of your payment and fill out a simple form: https://www.irs.gov/coronavirus/get-my-payment.
   - **Tip!** The additional $600 per week in temporary unemployment benefits provided by the CARES Act was NOT included in your income calculation. If you received this extra benefit, this could be used as a resource to help with the unpaid rent. If you lost your job and have not yet applied for unemployment benefits, you can find more information on how to apply for unemployment benefits at: www.usa.gov/unemployment; www.careeronestop.org/LocalHelp/UnemploymentBenefits. Note: the additional $600 per week temporary unemployment benefits provided by the CARES Act expires on July 31, 2020 and applying now would not secure this additional payment benefit, but you may still be eligible for regular unemployment insurance.

(4) Your PHA may know about **local resources** to help with rent, utilities and other basic needs. You can also dial 211 from any phone or visit 211.org for information on emergency financial assistance. Please also see the services and resources section at the end of this document for a list of possible resources.

- **What is a repayment agreement and what will be the terms to avoid eviction?**

A repayment agreement is a written and signed contract between you and the PHA (for Public Housing participants) or your landlord (for Voucher participants) that establishes the amount you are behind in rent and an agreement on how much of that you will pay each month and for how many months (e.g. you owe $500 and you agree that you will pay $50 extra, in addition to your regular rent, each month, for 10 months). Entering into a repayment agreement will be at the PHA or landlord's discretion. Late and missed payments of the repayment agreement may result in termination of tenancy and/or assistance. For public housing participants, the terms of the repayment agreement will be outlined in the PHA's Admission and Continued Occupancy Policy (ACOP) and in the written repayment agreement. Voucher participants will need to negotiate directly with your landlord to determine the terms of the repayment agreement.

COVID-19 Information & Safety Concerns

- **What should I do if I test positive for COVID-19?**

Your PHA may ask you to self-report if you test positive or are exposed to someone who tests positive to help protect other tenants and staff. You are not required to tell your PHA or landlord about a diagnosis. However, sharing this information can help protect staff and other people you may have contacted.

- **Do I have a right to know if other tenants test positive for COVID-19?**

Your PHA does not have to share an active COVID-19 diagnosis with you. However, some PHAs may be notifying tenants if someone in their building has tested positive for COVID-19.

- **What if I have questions or concerns about property management and maintenance?**

  You should continue to contact your PHA or landlord with concerns about property management and maintenance requests. Responses to non-emergency concerns or requests may be limited or delayed. Some PHAs have physically closed their offices to reduce the spread of COVID-19, but are available by telephone, email, or their online portal. Some offices may have reduced in-person support and/or may only be responding to emergencies. Check if there are flyers or messages posted in your building or around the property management office with more information.

- **Is the PHA required to professionally clean my unit if there are infected individual(s) in my building?**

  No, the PHA is responsible for cleaning in the common areas and you are responsible for your unit.

- **How can my Resident Council support tenants during this time?**

  Resident councils may support COVID-19 related efforts by partnering with local agencies to provide residents with training and resources, conducting surveys and collecting resident input on COVID-19 operations and issues that need to be raised to the PHA, and putting together a list of local resources. Resident councils also can use tenant participation funds to purchase a subscription to video conferencing technology (such as Zoom) to host virtual meetings and trainings and mass texting service to communicate important information (such as Twilio, Simpletexting, or eztexting).

- **What if I'm unable to meet the Community Service and Self Sufficiency Requirement (CSSR) for public housing due to COVID-19?**

  CSSR only applies to public housing participants, not Voucher participants. Your PHA may have adopted a COVID-19 waiver of the community service requirement. Ask if your PHA adopted a waiver and reach out to your PHA's resident services staff or service coordinators for help with finding community service and self-sufficiency activities and guidance on coming into compliance.

- **Can I require inspectors to wear personal protective equipment (PPE) before entering my unit?**

  Yes, if you are uncomfortable with PHA staff entering your home without PPE, such as a face covering or mask, please kindly ask the PHA staff that they should follow the CDC guidance and recommendations from state or local health officials.



Protections for Domestic and Sexual Violence

- **What is VAWA? And am I covered by VAWA protections?**
  - The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, and stalking (referred to as "VAWA crimes").
  - Protections are available regardless of gender.

- **Did my VAWA protections change due to the quarantine for COVID-19?**
  - No, if you are a victim of a VAWA crime, your protections remain the same during COVID-19. You cannot be denied assistance or have assistance terminated based on or as a direct result of domestic violence, dating violence, sexual assault, or stalking.

- Additionally, being a victim of VAWA crimes cannot be considered a serious or repeated violation of your lease or a good cause for terminating your assistance, tenancy, or occupancy. However, the PHA or owner will evaluate incidents on a case-by-case basis when an actual and imminent threat to other tenants is present.

- **What if I need to move to escape abuse during COVID-19?**
  - You can still request an emergency transfer from your PHA. Every PHA is required to have an emergency transfer plan that details who is eligible, what documentation is required (if any), how the PHA will protect confidentiality, and how the PHA will process emergency transfer requests.
- **What kind of documentation do I need for an emergency transfer request?**
  - PHAs are not required to request documentation and may accept a verbal statement. Documentation requirements will be included in the PHA's emergency transfer plan.
  - If documentation is required, you may provide any following options of your choice: either self-certify using (Form HUD-5382) **OR** provide a document from someone who has helped you with the abuse (an employee, agent, or volunteer of a victim service provider, an attorney, or medical professional or a mental health professional) **OR** an administrative record (including police reports and restraining orders).
- **What if I need to get the abuser out my unit during COVID-19?**
  - Your VAWA rights are still protected during COVID-19. If a household member is engaging in criminal activity directly related to a VAWA crime, contact your PHA or owner to discuss the options available to you.
- **What is the safest and most confidential way to communicate with a PHA in cases where the perpetrator is a member of the household?**
  - Please let the PHA know the safest way to communicate with you. All information shared with the PHA must be held in strict confidence.
- **Does this mean that a VAWA victim cannot be evicted or have their assistance terminated?**
  - No, VAWA does not prohibit a PHA or owner from evicting or terminating assistance for violations not premised on a VAWA crime. The PHA or owner must hold you to the same standard as other tenants. The PHA/owner may still evict you for serious or repeated lease violations not based on VAWA or if the PHA/owner can demonstrate that there is an actual and imminent threat other tenants or staff.
- **Is the PHA required to tell me about my VAWA housing protections?**
  - Yes, your PHA must inform you of your VAWA protections no later than when you are denied admission or assistance, when you are provided assistance, and when you receive notification of termination of assistance.
- **What should I do If I am upset, in crisis, or want to talk to someone right away?**
  - For help regarding an unsafe abusive relationship, you may call the National Domestic Violence Hotline at 1-800-799-7233 or, for persons with hearing impairments, 1-800-787-3224 (TTY) or text LOVEIS to 22522.
  - For help regarding sexual assault, you may contact the National Sexual Assault Hotline (RAINN) at 1-800-656-4673.
- **Additional Resources:**
  - For help regarding stalking, visit the National Center for Victims of Crime's Stalking Resource Center at https://www.victimsofcrime.org/our-programs/stalking-resource-center.
  - To find a directory of local coalitions for every state, visit the National Coalition Against Domestic Violence at https://ncadv.org/state-coalitions.

Services and Resources

- **The Disaster Distress Helpline** – 1 (800) 985-5990 – is a national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster.
- **National Domestic Violence Hotline** – https://www.thehotline.org or 1 (800) 799−7233 or TTY 1 (800) 787−3224 – is a confidential hotline for anyone experiencing domestic violence, looking for information, or questioning unhealthy aspects of their relationship. If you can't speak safely on the phone, text LOVEIS to 1 (866) 331-9474 or visit the website to start an online chat.
- **211 –** Dial 211 from any phone or visit 211.org and search by zip code – is a hotline that can connect you to emergency assistance and other supportive services in your community. All calls are confidential, can be made anonymously, and callers can request translations services for 180 languages.
- **Unemployment Insurance** – www.usa.gov/unemployment – Find out if you are eligible for unemployment benefits. New federal law provides unemployment benefits for self-employed and gig workers, adds an additional $600 to weekly benefits, and adds an extra 13 weeks of benefits to the number of weeks a state currently provides. Plus, states are allowed to provide unemployment benefits related to COVID-19, such when a person leaves employment due to a risk of exposure or infection or to care for a family member; an employer temporarily stops operations due to COVID-19, which means employees can't go to work; or a person is quarantined but expects to return to work after the quarantine is over.
- **Career One Stop Unemployment Benefits Finder** – www.careeronestop.org/LocalHelp/UnemploymentBenefits – Find out how to apply for unemployment benefits in your state.
- **Economic Impact Payments** – https://www.irs.gov/coronavirus/get-my-payment – Find out if you are eligible for an Economic Impact Payment ranging from $1,200 to $2,400 (even more with qualifying dependents).
- **Free Tax Preparation** – https://irs.treasury.gov/freetaxprep – Get free help filing your taxes, provided by trained volunteers.
- **Community Action Agency** – https://communityactionpartnership.com/find-a-cap/ – Contact your local Community Action Agency to find out what services they might offer, such as emergency payment assistance for rent or utilities.
- **Help with Bills** – www.usa.gov/help-with-bills – Learn about government programs to help pay for home energy bills and other expenses.
- **Temporary Assistance for Needy Families (TANF)** – https://www.benefits.gov/benefit/613
- **Childcare** - https://www.childcare.gov/covid-19 - provides information about childcare resources in your state, including help finding childcare.
- **Immediate jobs available due to COVID-19** – https://needajobnow.usnlx.com – is a web site listing jobs from verified employers looking to fill positions now.