



Connecticut Fair Housing Center
www.ctfairhousing.org

ADDRESSING CLIENTS' NEEDS DURING
THE COVID-19 PANDEMIC
March 19, 2020

What happened on March 19, 2020:

- Foreclosures: The Judicial Branch announced that all foreclosure sales scheduled to occur in April or May are cancelled and rescheduled to Saturday, June 6, 2020. You can read the Judicial Branch's announcement [here](#).
- Foreclosures: The Judicial Branch announced that all law days scheduled for April or May are amended with the first law day now set for June 2, 2020. You can read the Judicial Branch's announcement [here](#).
- Foreclosures: FHA, Fannie Mae, Freddie Mac, VA, and USDA have all issued some sort of moratorium on foreclosure activity and post-foreclosure evictions. Individual mortgage companies have begun to offer relief programs on loans they service, including those owned or backed by all those government-affiliated investors.
- Foreclosures: All mediations between now and April 10 have been cancelled and will be rescheduled.
- Court actions: Finally, (1) all civil trials, trial management conferences, pre-trials, status conferences, J-ADR mediations and short calendars, arguable and non-arguable, have been cancelled until further notice (read the Judicial Branch's announcement [here](#)), and (2) a series of deadlines – including statutes of limitations and appellate briefing deadlines – have been extended by Gov. Lamont's most recent Executive Order. See [here](#) for more info.
- RAP vouchers and housing choice vouchers administered by D'Amelia:
 - o The Department of Housing (DOH) has waived its policy of waiting 30 days to implement an income change for the voucher programs. For the next 90 days, families already participating in the programs will have immediate adjustments for rental payment.
 - o All scheduled annual RAP inspections have been postponed. The postponed RAP inspections will be rescheduled at a later date. The inspection firms will not schedule any future RAP annual inspections until the Department of Housing issues a notice that annual inspections can resume.
 - o If a landlord has requested a rent increase for a RAP voucher, the contract rent on the RAP voucher will be approved provided the rent meets rent reasonableness standards. The rent increase does not mean the tenant will automatically pay an increased rent.

- o For initial lease ups or new moves, the inspection firms will be completing all RAP and Section 8 inspections. The inspection firms will prioritize inspections for new units for the homeless and nursing home applicants, changes of units, re-inspections for previously failed units, and complaints.
- o All annual recertifications, interims, and moves will be done electronically. They will accept documents via fax, email, or US mail, and will communicate by telephone for any _____.
- o All proposed terminations and hearings on terminations of Section 8 and RAP certificates have been put on hold for at least 60 days.
- o All Section 8 Vouchers and RAP certificates are extended indefinitely even without a written note from the new applicant.
- o Section 8 and RAP briefings for new participants will be conducted via Skype, FaceTime or telephone. Caseworkers and/or applicants will be mailed a briefing packet that will be reviewed during the briefing.
- o Both RAP and Section 8 participants that have a decrease in income an interim should have that decrease processed immediately. There is no requirement that the participant be out of work for at least 30 days and there is no requirement that the participant get a letter notification from an employer.
- Outreach: Staff centralized COVID-19 fair housing communications and translated fair housing protections related to the public health crisis into 7 different languages. Found here
- Outreach: Staff distributed daily housing updates to over 300 advocates, and the entire Connecticut General Assembly. If you want this daily update delivered to your inbox, click here.
- People who are homeless: The City of New Haven announced it was opening at 75-bed shelter for people with Covid-19 who are homeless but not sick enough to be hospitalized in one of its schools to meet the need for additional beds. Reach the article here.
- People who are homeless: Rapid Rehousing funds are prioritized for elderly individuals.

What has NOT happened:

- No moratorium on the imposition of late fees or costs when a tenant is late paying the rent.
- No moratorium on the imposition of late fees or costs when a homeowner is late making a mortgage payment.
- No moratorium on the cancellation of a trial payment plan when a homeowner is unable to pay due to a layoff or partial layoff.
- Housing authorities are have not said how they will handle extensions of time on housing choice vouchers, the need for inspections of new units, or staying notices of voucher terminations.
- People continue to live in substandard conditions and cannot get assistance in moving out even though the conditions are harming them and their families.

- Many closing dates for people buying homes have been postponed or canceled because town clerk's offices are closed or open only limited hours. Title insurers have made arrangements to provide "gap" coverage for these circumstances.

What we are learning from our clients

- Despite the Judicial Branch-imposed stay on carrying out evictions and ejectments till March 28, at least one Bridgeport landlord is trying to evict a tenant now.
- Landlords have sent notices asking residents to inform management if they have been exposed to COVID-19.
- People who are homeless have been left to wander the streets because libraries, restaurants and recreation centers that have been a place of refuge are closed. Read the article from the Hartford Courant [here](#).
- Tenants are being harassed by other tenants because of their race and national origin.
- Homeowners who negotiated a mortgage modification with a trial payment plan are again in danger of losing their homes because a layoff or reduction in hours has resulted in an inability to comply with the agreed upon payment plan.
- Landlords continue to issue Notices to Quit.
- People continue to lose jobs and income as bars, restaurants, hairdressers, etc. close.

Get Help

- Contact your mortgage company about getting a forbearance on your mortgage if you have been laid off or lost income/hours.
- Call the housing authority administering your Section 8 and ask if they will postpone a voucher termination or other change in your status.
- 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.

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

FOLLOW US ON FACEBOOK AND TWITTER (@CTFAIRHOUSING) FOR UPDATES THROUGHOUT THE DAY.

Correction: On 3.18.2020 we incorrectly reported that guidance was missing from the Department of Housing regarding shelters. We have corrected the error on all of our on-line sources to accurately reflect the work completed by the state.