RENT IS STILL DUE DURING THE COVID-19 NATIONAL EMERGENCY. TALK TO YOUR LANDLORD RIGHT AWAY ABOUT A POSSIBLE RENT REDUCTION IF YOU'VE HAD A LOSS OF INCOME.

On March 13, 2020, President Donald J. Trump signed a national emergency declaration concerning the coronavirus pandemic. The national emergency has had far-reaching impacts on operations at HUD-assisted and FHA-insured multifamily properties. Many tenants have lost jobs or had their hours cut and are concerned about how they will pay rent and for other basic needs.

You received this brochure because your apartment community participates in a program administered by the United States Department of Housing and Urban Development.

The brochure briefly lists important information about paying your rent during the national emergency.

Should you still pay rent?

• Rent payments are still due on the usual date during the national emergency. If you have had a decrease in income or change in circumstances that will make it difficult to pay your rent on time, contact your landlord right away.

Having trouble paying rent?

For instance, if you have lost your job, been furloughed without pay, or have had your hours cut.

- If you receive HUD-funded rental assistance and have had a decrease in income, arrange an income recertification with your property management as soon as possible: you may be entitled to a prompt rent reduction or a hardship exemption effective the first month following the income loss. Federal stimulus payments are NOT included in your income calculation. Property management may also know about other local resources.
 - Concerned about going to the leasing office to meet or sign documents? HUD will allow you to send an alternative signature by email, fax, or other electronic method as long as you provide your original signature later. Ask your property manager about ways to provide an alternative signature without going to the leasing office.
- If you are a tenant at an FHA-insured property, you should contact your landlord immediately if you expect that you may have difficulty paying your rent. Reach out early to discuss potential payment plans or accommodations. You may be eligible for assistance through a state or local program, or your landlord may know of other resources.



EVICTIONS SOLELY FOR NON-PAYMENT OF RENT HAVE BEEN TEMPORARILY SUSPENDED.

- **Evictions have been suspended for 120 days, from March 27, 2020 to July 24, 2020, for non-payment of rent** for renters at HUD Multifamily assisted or FHA-insured properties during the national emergency by the moratorium enacted in the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"). This means that your landlord can't file a new eviction action against you for non-payment of rent or charge you any late payment fees or penalties until the moratorium is over.
 - The federal eviction moratorium does **NOT** affect:
 - Evictions that were filed before the moratorium started or that are filed after it ends.
 - Cases where the eviction is based on reasons other than non-payment of rent or non-payment of other fees or charges.
 - Once the moratorium ends, owners can file for evictions with 30 days' notice and removals can be enforced for non-payment of rent. Contacting your landlord to talk about income recertification (if your income has fallen) or a payment agreement may help avoid an eviction once the moratorium is over. Similarly, if you can pay your rent, you must continue to do so to avoid the potential of future eviction.

Concerned about property conditions?

Contact your Project-Based Contract Administrator (PBCA) or Regional HUD Office if you have concerns. If you live in a HUD Section 8 Multifamily property, the PBCA name and contact number for your property should be posted and available to you in a common area. If you are unable to locate that information, you may contact your regional or local HUD Office for assistance. To find your Regional HUD Office: <u>http://www.hud.gov/local</u>.

- Additional information about tenant certifications and other HUD guidance during this national emergency can be found at https://www.hud.gov/program_offices/housing/mfh.
- Local units of government (including counties and housing and redevelopment authorities) and nonprofits may have assistance programs. For more information and resources related to COVID-19, visit the U.S. Administration for Community Living website at <u>https://acl.gov/COVID-19</u>.

WATCH OUT FOR SCAMS

Scams relating to COVID-19 make fraudulent promises ranging from providing tests, vaccines or medical equipment, to helping pay mortgages, or claiming to help you get a federal stimulus payment. **The best defense is to say NO** if anyone contacts you and asks for your Social Security number, bank account number, credit card information, Medicare ID number, driver's license number or any other personally identifiable information by phone, in person, by text message, or email. Report scams to <u>ftc.gov/complaint.</u>

