

CORONAVIRUS

EVICTION & FORECLOSURE PREVENTION GUIDE

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As we continue to deal with the impact of COVID-19 and its ripple effect on jobs and the economy, it's important that we work together as a community to help prevent people from being displaced from their homes. We have included answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times.

What should I do if I am unable to pay my rent or mortgage?

First, contact your property manager or mortgage lender. The most important step to take is to communicate your situation.

Providing documentation from an employer or other documentation that shows how you have been impacted by this crisis will improve your chances for getting the help you need. Ignoring notices and requests to contact your property manager or mortgage lender is not advised. Frequent and timely communication is the best course of action.

Check in with your property manager or mortgage lender to see how they are handling late fees and/or providing the option for payment arrangements for residents impacted by the COVID-19 crisis. Your property manager or mortgage lender should be providing you information in writing, it is recommended that you save these documents.

Please remember that they can't help you if you do not communicate your situation with them. When court proceedings resume, you will still owe any amounts due and may be subject to eviction. Therefore, trying to work with your property manager or lender to make payment arrangements is your best course of action.

COVID-19 assistance resources for homeowners and renters remain available. A list of programs and referral information can be found starting on page 5.

Can I be evicted from my rental or lose my home through foreclosure even though there is a public health emergency?

Yes. However, there are some protections that remain in place.

The Federal Housing Administration (FHA), Federal Housing Finance Agency (FHFA), the U.S. Department of Agriculture (USDA), and the Department of Veterans Affairs (VA) each extended their eviction moratoriums to March 31, 2021. These moratoriums cover FHA-insured single-family mortgages, Freddie Mae and Freddie Mac backed single-family mortgages, USDA single-family housing direct and guaranteed loans, and VA-guaranteed loans, respectively.

The Centers for Disease Control (CDC) also announced a Temporary Halt on Residential Evictions to Prevent the Further Spread of COVID-19. This agency order protects renters across the United States from facing eviction for non-payment until March 31, 2021. It is important to read more about this agency order and speak with your landlord as there are limitations to its protections.

Do I still need to pay my rent or mortgage even though evictions and foreclosures?

Yes. The court's temporary halt of evictions and foreclosures does not affect your obligation to pay rent or your mortgage. Continuing to pay these obligations protects your rights under Indiana law.

Why is it important that I continue to pay my rent?

Failing to pay your mortgage jeopardizes the housing providers' ability to provide you a home, as well as the ability to operate and maintain the property where you live, if you rent your home. Ultimately, not paying your rent or mortgage may also hurt your credit or result in difficulty finding a home in the future.

I need assistance paying my bills. Where can I go for help?

You should still reach out to your property manager or mortgage lender first. However, if after speaking with them you are in need of rental or mortgage assistance, groups and agencies can help. Resources may be available through churches and not-for-profit organizations. Assistance is also available to help pay utilities and medical bills. You are encouraged to call 2-1-1 to find all the available resources.

If you are unable to pay your utility bills during this time of crisis, what should you do?

Several but not all Indiana utility providers have suspended disconnects and are waiving late fees during the COVID-19 crisis. Please check directly with your provider on what options they offer during this time. You should also check with your township trustee to see if they offer utility assistance.

You may also be eligible for the state's Energy Assistance Program (EAP). Energy assistance is a one-time benefit that can assist you with the cost of home energy and can help if you are about to get disconnected. Remember that even if disconnection is suspended, your bills will continue to accrue.

What should I do if I have to self-isolate in my apartment?

- To avoid unnecessary contact, or maintenance staff entering your unit, consider notifying the management that you are undergoing self-isolation or quarantine.
- Avoid close contact with other people and pets
- Maintain respiratory hygiene (use tissues, cover your mouth when sneezing or coughing).
- Keep your apartment clean and organized to maintain a healthy environment. Clean regularly and sanitize often using items like Lysol spray and Clorox wipes on "high touch" surfaces including countertops, tabletops, doorknobs, nightstands, bathroom fixtures, toilets, refrigerator handles, kitchen faucets, light switches, TV remotes, cell phones, computer keyboards and tablets.
- Do not leave your unit unless it's an emergency.
- Do not use common areas.
- Postpone non-essential maintenance requests.

What if I have to move/apartment hunt during the pandemic?

- Practice basic prevention—Take the usual precautionary measures, including not shaking hands, washing your hands after your visit is concluded, not touching your face and not touching surfaces as well as practicing social distancing especially in common areas. Use hand sanitizer. Please do not visit the leasing office if you are not feeling well.
- Many apartment communities are offering virtual tours. Take advantage of this option.
- Inquire about safety measures in place. Apartment communities are incorporating additional measures during this outbreak, such as deep-cleaning and disinfecting high-traffic surfaces. They may have closed or limited access to common rooms, gyms and laundry rooms. They may be stationing hand sanitizer around the building.
- Vet your moving/van rental company. Before scheduling your move, inquire what sanitation procedures your moving company has in place. Ask for movers to wear gloves to avoid contaminating your belongings. Alternately, consider moving your belongings yourself to minimize exposure, but make sure to inquire about sanitation procedures your moving van rental company has in place.

What if I live at a public housing authority property, affordable housing property or use Housing Choice Vouchers (Section 8)?

Both public housing and Housing Choice Voucher (Section 8) residents who experience a loss or reduction of wages should contact their housing authority to see what can be done to provide assistance. HUD has released a Multifamily Tenant Brochure that details if a household receives HUD-funded rental assistance and has had a loss of income, that the household may be eligible for a prompt rent reduction or a hardship exemption effective the first month following the income losses. This can mitigate the effects of income loss due to COVID-19. [Click here to see the brochure for more information.](#)

Are my apartment community's amenities still available?

During this crisis, rental communities are following guidance from state and local government and CDC, which include social distancing requirements, extra cleaning protocols, and other measures to limit the spread of the virus. As a result, rental properties may:

- Close select or all amenities
- Ask you to pay rent online
- Close office to non-employees
- Limit repairs to emergency situations only

We realize that these actions may be inconvenient but are intended to help protect you, your neighbors and people who work at the property.

If I am unemployed, what are my unemployment benefits?

If you have lost your job, you can apply for state unemployment benefits. [Click here to apply for unemployment in Indiana.](#)

Congress has enhanced state unemployment benefits to provide more income and cover more people.

It is important to apply as soon as possible. To help expedite aid, the federal government is funding the first week of benefits to encourage states to waive traditional waiting periods, but it may still take a couple of weeks to be processed.

Where do I go for more information?

Centers for Disease Control & Prevention: The CDC has various guidelines and resources for your use. [Click here to visit their website.](#)

Indiana State Department of Health: Please consult the ISDH for updated news and guidance on the COVID-19 virus as it related to Indiana. [Click here to be directed to the ISDH website.](#)

Indiana Attorney General: Hoosiers who are unlawfully subjected to eviction and foreclosure proceedings during the ongoing public health emergency should file a complaint with the Office of the Indiana Attorney General's Consumer Protection Division. [Click here to visit their website.](#)

Coalition for Court Access: The Coalition for Court Access website helps people looking for civil legal aid. This includes housing issues. [Click here to visit their website.](#)

Governor Eric Holcomb's Executive Orders: A complete listing of Executive Orders listed by the Governor, including 20-06 which provides a temporary prohibition on evictions and foreclosures, is available online. [Click here to visit the Governor's website.](#)

Dial 211 Emergency Financial Assistance: 211 is a universal number (similar to 911 and 311) for community information and referral services. It is intended to connect individuals and families in need and the appropriate community-based organizations and government agencies. Active 211 systems are in all or part of every state.

Consumer Financial Protection Bureau: The Consumer Financial Protection Bureau is a U.S. government agency that empowers you to take more control over your economic life and enforces federal consumer financial law. [Click here to visit their website.](#)

IndianaHousingNow.org: This is a free, state online resource for renters and property managers in Indiana. It includes a variety of housing resources available to Indiana residents. [Click here to be directed to the website.](#)

Indiana Emergency Rental Assistance Program: The IERA program is designed to decrease evictions, increase housing stability, and prevent homelessness by helping renters whose income has been negatively impacted by COVID-19 with rent and utility assistance. IERA can provide eligible renter households with up to 12 months of rental assistance. Qualifying applicants may also receive utility assistance for past due utilities (electric, gas, water, sewer, and trash) and home energy (fuel oil, wood, coal, pellets, and propane) expenses, and internet/broadband for past due expenses.

Important Note: Renter households living in Elkhart County, Hamilton County, Lake County, Marion County, St. Joseph County, and the City of Fort Wayne are not eligible to apply for the IERA program. These municipalities have their own rental assistance programs. Referral information for their programs can be found at www.indianahousingnow.org.

Local Rental Assistance Programs: In response to the COVID-19 pandemic, many local cities and towns have offered short-term rental assistance programs and other resources to renters in need of assistance. Please contact your local municipality to see what programs and assistance they have available.

Indiana Legal Services: Developed a resource guide titled Renting in Indiana: A Handbook for Tenants and Landlords to help renters, property owners, and property managers in Indiana make renting a home a positive experience. [Click here to visit their website.](#)

Indiana Township Trustees: Township trustees offer a variety of services and assistance. The Indiana Township Association has a listing of trustees in the state of Indiana. [Click here to visit their website.](#)

U.S. Department of Housing and Urban Development (HUD): Has developed several resources. First, a brochure for residents living in apartment communities participating in their programs. [Click here to access the brochure.](#) They have also created an informational flyer on rent and the temporary suspension of evictions for nonpayment of rent. [Click here to access the flyer.](#)

Social Security Administration: has released a resource guide that provides information for Social Security beneficiaries (retirement, survivors, disability) and Supplemental Security Income (SSI) recipients related to the COVID-19 economic impact payments. [Click here to access the resource guide.](#)

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