ADDRESSING TENANT CONCERNS DURING THE COVID-19 NATIONAL EMERGENCY

This brochure applies to assisted and insured housing programs administered by the U.S. Department of Housing and Urban Development (HUD), Office of Multifamily Housing Programs. This brochure does not apply to the Public Housing Program, the Section 8 Moderate Rehabilitation Program (except for multifamily housing properties insured by the Federal Housing Administration (FHA)), or the Housing Choice Voucher Program (except when a voucher is used in a multifamily housing property with an FHA-insured mortgage).

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: http://www.hud.gov/local.

- 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 non-profits may have assistance programs. For more information and resources related to COVID-19, visit the U.S. Administration for Community Living website at https://acl.gov/COVID-19.

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 ftc.gov/complaint.

Office of Multifamily Housing Programs
Washington, DC 20410-0002 Official Business
Penalty for Private Use $300

This brochure is available translated into other languages on HUD's website at:
https://www.hud.gov/program_offices/fair_housing_equal_opp/17lep

STATE	PBCA	RESIDENT CONTACT NUMBER
Alabama	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Suite 300 Birmingham, AL 35223	888-466-5572
Arizona	Arizona Department of Housing 1110 W. Washington Suite 280 Phoenix, AZ 85007	866-890-0177
Arkansas	Southwest Housing Compliance Corporation 1124 South IH 35 Austin, TX 78704	888-842-4484
California (Southern) (800)	Los Angeles LOMOD Corporation 2600 Wilshire Blvd, Suite 3136 Los Angeles, CA 90057	877-240-4904
California (Northern) (801)	California Affordable Housing Initiatives, Inc. 505 14th St., Suite 650 Oakland, CA 94612	800-982-5221
Colorado	Colorado Housing and Finance Authority 1981 Blake Street Denver, CO 80202 – 1272	303-297-7442
Connecticut	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572
Delaware	Delaware State Housing Authority 26 The Green Dover, DE 19901	888-363-8808
District of Columbia	Assisted Housing Services Corporation 880 East 11th Avenue Columbus, OH 43211-2771	800-982-5219
Florida	North Tampa Housing Development Corporation 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	800-982-5232

Georgia	National Housing Compliance 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266
Hawaii	Hawaii Public Housing Authority 1002 N. School Street Honolulu, HI 96817	866-591-6218
Idaho	Idaho Housing and Finance Association P.O. Box 7899 Boise, ID 83707-1899 Fed Ex Address only 565 West Myrtle Street Boise, ID 83703-1899	855-505-4700
Illinois	National Housing Compliance 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266
Iowa	Iowa Finance Authority 2015 Grand Avenue Des Moines, IA 5032	800-432-7230
Indiana	Indiana Housing Finance Authority 30 South Meridian Street, 10th Floor Indianapolis, IN 46204	317-656-8808
Kansas	Kansas Housing Resources Corporation (Formerly: State Department of Commerce and Housing) 611 South Kansas Avenue, Suite 300 Topeka KS 66603-3803	800-752-4422
Kentucky	Kentucky State Housing Corporation 1231 Louisville Road Frankfort, KY 40601-6191	844-797-5078
Louisiana	Louisiana Housing Corporation 2415 Quail Drive Baton Rouge, LA 70808	888-454-2001

Maine	Maine State Housing Authority 353 Water Street Augusta, ME 04330-4633	800-452-4668
Maryland	Maryland Dept of Housing & Community Development 7800 Harkins Road Lanham, MD 20706	877-863-9583
Massachusetts	Massachusetts Housing Finance Agency One Beacon Street Boston, MA 02108	617-854-1000
Michigan	Michigan State Housing Development Authority 735 E. Michigan Avenue P.O. Box 30044 Lansing, MI 48909	844-674-3224
Minnesota	Minnesota Housing 400 Wabasha Street North, Suite 400 Saint Paul, MN 55102	800-657-3769
Mississippi	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572
Missouri	Missouri Housing Development Commission 3435 Broadway Kansas City, MO 64111-2403	866-605-7467
Montana	Montana Department of Commerce 301 South Park Avenue PO Box 200548 Helena, MT 59620-0548	800-761-6264
Nebraska	(**Executive Office Address)** Housing Authority City of Bremerton 600 Park Ave. Bremerton, WA 98337 **(Contract Management Services)** Norm Dicks Government Center 345 6th Street. Suite 200 Bremerton, WA 98337	877-792-9175

Nevada	Washoe Affordable Housing Corporation 1525 East Ninth Street Reno, NV 89512-3012	888-202-9036
New Hampshire	New Hampshire Housing Finance Authority 32 Constitution Drive Bedford, NH 03110	800-640-7239
New Jersey	New Jersey Housing and Mortgage Finance Agency 637 South Clinton Avenue Trenton, NJ 08650-2085	800-654-6873
New Mexico	New Mexico Mortgage Finance Authority 344 4th Street SW Albuquerque, MN 87102	800-657-9647
New York	New York State Housing Trust Fund Corporation 38-40 State Street, Hampton Plaza Albany, NY 12207	866-641-7901
North Carolina	North Carolina Housing Finance Agency 3508 Bush Street Raleigh, NC 27609-7509	866-318-0808
North Dakota	North Dakota Housing Finance Agency P.O. Box 1535 2624 Vermont Avenue Bismarck, ND 58502-1535	800-292-8621
Ohio	Columbus Metropolitan Housing Authority Assisted Housing Services Corporation 880 East 11th Avenue Columbus, OH 43211	877-506-3552
Oklahoma	Oklahoma Housing Finance Agency 100 N.W. 63rd Street, Suite 200 Oklahoma City, OK 73126	800-436-1347
Oregon	Oregon Housing and Community Services Department 725 Summer Street, NE, Suite B Salem, OR 97301-1266	800-453-5511
Pennsylvania	Pennsylvania Housing Finance Agency 211 North Front Street	877-253-7709

	P.O. Box 8029 Harrisburg, PA 17105-8029	
Puerto Rico	Puerto Rico Housing Finance Authority PO Box 71361 San Juan, PR 00936-8461	787-765-7577
Rhode Island	Rhode Island Housing 44 Washington Street Providence, RI 02903-1721	800-427-5560
South Carolina	South Carolina State Housing Finance and Development Authority 300-C Outlet Pointe Boulevard Columbia, SC 29210	803-896-9007
South Dakota	South Dakota Housing Development Authority P.O. Box 1237 3060 East Elizabeth Pierre, SD 57501-1237	800-540-4241
Tennessee	Tennessee Housing Development Agency 502 Deaderick Street, Third Floor Nashville, TN 37243	800-314-9320
Texas	Southwest Housing Compliance Corporation 1124 South IH 35 Austin, TX 78704	888-842-4484
Utah	(**Executive Office Address)** Housing Authority City of Bremerton 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 **(Contract Management Services)** Norm Dicks Government Center 345 6th Street. Suite 200 Bremerton, WA 98337	877-792-9175
Vermont	Vermont Housing Authority One Prospect Street Montpelier, VT 05602-3556	800-820-5119
Virgin Islands	North Tampa Housing Development Corporation 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	855-243-4100

Virginia	Navigate Affordable Housing Partners, Inc. 500 Office Park Drive, Suite 300 Birmingham, AL 35223	888-466-5572
Washington	(**Executive Office Address)** Housing Authority City of Bremerton 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 **(Contract Management Services)** Norm Dicks Government Center 345 6th Street, Suite 200 Bremerton, WA 98337	877-792-9175
West Virginia	West Virginia Housing Development Fund 5710 Mac Corkle Avenue SE Charleston, WV 25304	888-334-6065
Wisconsin	Wisconsin Housing & Economic Development Authority 201 W. Washington Ave. Suite 700 Madison, WI 53701-1728	800-943-9430
Wyoming	Housing Authority City of Cheyenne 3304 Sheridan Street Cheyenne, WY 82009	866-628-7222