



## WHAT YOU NEED TO KNOW | HUD Helps Millions of Families Keep Housing Amid Pandemic

*"No one should lose their home because of the coronavirus"- Dr. Ben Carson, Secretary*

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View HUD's COVID-19 [website](#) to see resources for renters and homeowners.

### ➤ HUD Is Working To Keep Americans Housed Amid Pandemic.

- Since the onset of COVID-19, HUD has taken quick and comprehensive action to help **approximately 13 million** HUD-assisted renters and homeowners financially impacted by the pandemic.
- Before the passage of the CARES Act, HUD implemented a **60-day moratorium on all foreclosures for FHA-insured homes**. This moratorium has been extended twice, now prolonged **through August 31, 2020** and applies to Single Family forward mortgages and Home Equity Conversion (reverse) mortgages.
- HUD encouraged stakeholders (Public Housing Authorities, Housing Choice Voucher Landlords, and Tribes) to temporarily halt **all evictions and any actions that would result in residents becoming homeless or otherwise experiencing unstable housing conditions**. Under Section 4024 of the CARES Act, renters living in Public Housing or Multifamily property are covered by a temporary eviction moratorium through July 24, 2020. This eviction moratorium covers Public Housing, Housing Choice Vouchers, Project-Based Vouchers, Section 8 Moderate Rehabilitation, Section 8 Project-Based Rental Assistance, Section 202 housing for the elderly, Section 811 housing for persons with disabilities, HOME program, and FHA-insured properties.
- During the 120-day eviction moratorium, landlords **cannot charge late fees, penalties, or other charges for late rent**. Starting on July 25, 2020, landlords must give a 30-day notice before pursuing eviction for non-payment between March 27, 2020 and July 24, 2020. Any extension of the eviction moratorium enacted by the CARES Act would require Congressional action.
- To help homeowners and renters navigate the economic impacts of the coronavirus, FHA's new [FHA.gov](#) website provides streamlined access to resources, such as locating a HUD approved housing counselor.

➤ **HUD’s Rent Recertification Program is Providing Real Relief for HUD-assisted renters.**

- HUD and its PHA and private landlord partners have been taking steps to mitigate the impact of COVID-19 and the States’ phased reopening.
- All **HUD-assisted renters** are eligible to report any decreases in wages, job hours, and family income so that **income-based rent payments can be decreased**, and **housing subsidies can be increased** temporarily. Where families may still be liable for non-payment of rent post-moratorium, HUD strongly encourages Owners and PHAs to enter into **repayment agreements** so that **families may continue to be housed during this difficult time**.

➤ **HUD’s Toolkit and Web Resources Have Helped Landlords and Tenants.**

- HUD launched the “[Eviction Prevention and Stability Toolkit](#)” to encourage Public Housing Authorities (PHA) and Housing Choice Voucher (HCV) landlords to plan and implement strategies to keep families stably housed and mitigate economic hardships due to the coronavirus. The toolkit includes:
  - **PHA best practices guide**,
  - Tenant brochure with tips to **avoid eviction**,
  - HCV landlord flyer to encourage engagement with tenants before the moratorium expires,
  - **Repayment agreement guidance**, and
  - Sample documents to provide **increased clarity for landlords and renters** utilizing these HUD resources.
- [HUD’s COVID-19 website](#) features “resources for renters” where renters can access HUD’s database of FHA-insured Multifamily properties to see if they live in an FHA-insured apartment building. If so, their landlord could be eligible for forbearance and could choose to pause rent collections while establishing a repayment plan for tenants. View the property look-up tool in the “resources for renters” section [here](#).

➤ **HUD’s Disaster Response Network Is Available to Assist Renters.**

- For renters living in one of [HUD’s properties who](#) are experiencing financial challenges from COVID-19, HUD’s Disaster Response Network has housing counselors prepared to help assist families. Renters can **call 877-542-9723** to speak with a Housing Counselor at our Disaster Response Network today.
- Housing Counselors can assist with the following:
  - A personalized recovery assessment and action plan.
  - FEMA and insurance claims.
  - Federal and State housing assistance.

- Unemployment, nutritional assistance, and any other available benefits.
- Non-legal support in communicating with landlords.
- Ongoing check-ins to help ensure a successful recovery.

➤ **Agencies Have Established a Centralized Website on Housing Assistance.**

- Recognizing the need to consolidate resources in one central hub for consumers in need of housing assistance or mortgage relief amid COVID-19, HUD Secretary, Dr. Ben Carson, FHFA Director Mark Calabria, and CFPB Director Kathy Kraninger launched a **new mortgage and housing assistance website**, [cfpb.gov/housing](https://cfpb.gov/housing); and
- The site features information for homeowners with a loan backed by FHA, Fannie Mae, and Freddie Mac, as well as resources for renters who live in buildings with an FHA, Fannie Mae, or Freddie Mac loan.