

# The Housing Authority of Gloucester County

## COVID 19-LANDLORD FAQ



4/24/2020

### **Q: Is HAGC open to the public?**

Effective March 16, 2020 HAGC is only open to the public for the limited purposes or (1) permitting individuals to drop off paperwork in the drop off box; (2) permitting tenants to drop of checks in the designated rent collection box and (3) by appointment only. Current and prospective landlords are encouraged to communicate with HAGC via email or phone. Changes to HAGC's status will be posted under the announcements section of the website at [www.hagc.org](http://www.hagc.org).

Landlords are encouraged to review and utilize the Landlord Manual available at [www.hagc.org](http://www.hagc.org) under downloads, for information about the Housing Choice Voucher Program.

### **Q: Is HAGC expecting an interruption to the Housing Assistance Payments?**

HAGC understands the importance of continued Housing Assistance Payments to landlords and considers this an essential function of the agency. While interruptions are not expected at this time, HAGC recognizes that future interruptions may be beyond its control. HAGC will post any new information about HAP checks on its website.

### **Q: What should I do if my tenant can't afford to pay rent?**

Voucher participants continue to be obligated to comply with the terms of the Lease Agreement, including the payment of rent. If a voucher participant has experienced a change in income, including the loss of a job, they should report this to HAGC immediately for review and a potential interim adjustment of their rent.

### **Q: What is the status of New Jersey Eviction matters?**

Information regarding the status of court matters is available at New Jersey Court's website at <https://www.njcourts.gov/public/covid19.html>.

Information regarding New Jersey court operations is developing rapidly and therefore the website should be checked for the most updated date information. As stated in the April 24, 2020 Press Release, landlord/tenant trials were suspended until May 31, 2020.

### **Q: What if I can't obtain a Certificate of Occupancy**

HAGC does require a Certificate of Occupancy to execute the HAP Contract. If you are encountering difficulty obtaining a C/O, please contact HAGC's Section 8 Payments & Inspection Coordinator to discuss further.

**Q: Is HAGC still conducting Grievance Hearings**

Yes, HAGC is still conducting telephonic grievance hearings. However, in some cases where multiple party testimony is required, the Grievance hearing may be postponed or conducted via teleconference to ensure a proper venue.

**Q: Can HAGC terminate a voucher participant family's assistance if they do not pay their portion of the rent during the eviction moratorium (March 27, 2020 – July 24, 2020)?**

Section 4024 of the CARES Act imposes a temporary moratorium on evictions, as well as a moratorium on fees and penalties related to nonpayment of rent. The eviction moratorium is in effect for a 120-day period beginning on March 27, 2020, the date the CARES Act was enacted. The temporary eviction moratorium applies to the Public Housing Program, the Section 8 HCV and PBV Programs, and the Section 8 Moderate Rehabilitation (Mod Rehab) Programs administered by the Office of Public and Indian Housing.

Normally, HAGC could terminate a family's voucher assistance if the family owes their landlord rent. However, during the eviction moratorium, PHAs shall not terminate assistance for nonpayment of rent. It is important for voucher program participants to report changes in income to HAGC so their rent portion can be adjusted based on their current income. This will help families keep up with their rent and avoid facing eviction and/or losing assistance after the eviction moratorium ends on July 24<sup>th</sup>.

**Q: Is HAGC performing Housing Quality Standards Inspections?**

To protect the safety of HAGC staff, voucher participants and the community, HAGC is postponing biennial Housing Quality Standards Inspections. As required in a HUD Notice containing waivers of program statutory obligations, HAGC will conduct the unit inspections no later than October 31, 2020, or as otherwise instructed by HUD.

HAGC is still performing HQS inspections of vacant units for initial lease ups. If a voucher holder is seeking to execute a lease for a unit in which they already occupy, HAGC will utilize a landlord certification of HQS compliance and inspect the unit no later than October 31, 2020.

**Q: What should I do if a tenant is confirmed or suspected to have Covid-19**

If a tenant is confirmed or suspected to have Covid-19 contact the Gloucester County Health Department for further instruction and guidance.

For information about ways to keep tenants safe, CDC recommendations and communicating with tenants, See also: <https://www.avail.co/education/articles/coronavirus-what-landlords-and-building-owners-need-to-know>

**Q: What are some resources for Homeowners for financial assistance?**

Fannie Mae, Freddie Mac and the Federal Home Loan Banks have compiled this listing of resources for homeowners and renters adversely impacted by Covid-19:

<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>



# Addressing Tenant Concerns Regarding Rent and the Temporary Suspension of Evictions for Nonpayment of Rent

The U.S. Department of Housing and Urban Development (HUD) developed this flyer to provide Housing Choice Voucher (HCV), Public Housing, and Section 8 Moderate Rehabilitation (Mod Rehab) participants with important information and resources about paying rent during the national emergency concerning the coronavirus pandemic.

## What is the suspension of evictions about?

**Evictions for nonpayment of rent, and charges/fees for nonpayment of rent, have been temporarily suspended.** This applies to all HUD-assisted participants from March 27, 2020 to July 24, 2020<sup>1</sup>. Although your Public Housing Authority's (PHA) Admissions and Continued Occupancy Policies (ACOP) and/or Administrative Plan may not be updated, please be aware that the suspension of evictions for nonpayment of rent is in place.

## Having trouble making rent?

- **Voucher and public housing participants:** If you lost your job or had a significant loss of income, **request an interim reexamination** with the housing authority as soon as possible. Your rent can be adjusted to reflect the change in income or you may be eligible for a financial hardship exemption. Your housing authority may also know about other local resources.
- **Voucher participants only:** **Contact your landlord right away.** Reach out early to discuss potential payment plans or accommodations. Due to loss in income and the resulting interim reexamination, your rent adjustment may be retroactive. Confirm with the PHA and your landlord whether you will receive a credit for the previous month.

## What else should you know?

- **Rent is still due** during this time period and will accumulate if unpaid.
- Your landlord and the PHA cannot initiate a new eviction action for nonpayment of rent and you should not receive a notice to vacate for nonpayment of rent from March 27, 2020 – July 24, 2020.
- Your landlord and the PHA cannot charge any late fees, or accrue charges/fees, and your assistance cannot be terminated for past due rent in April, May, June and July 2020.
- If you are behind on rent after the suspension of evictions expire: **Voucher participants** need to negotiate directly with your landlord to determine requirements to repay unpaid rent. Otherwise, your landlord could file an eviction. **Public housing participants** need to work with the PHA to pay unpaid rent in a lump sum or set up a repayment agreement. Otherwise, your assistance could be terminated and/or the PHA could file an eviction.
- Evictions for nonpayment of rent filed with the court before March 27, 2020 can proceed if there is no conflict with state or local laws.
- The PHA or your landlord can still terminate assistance and evict for drug abuse, criminal activity, lease violations, fraud, repeated minor violations, other good cause, etc.
- HUD does not intervene or participate in eviction proceedings. If you feel you are being wrongfully evicted, contact your local legal aid organization or social service agencies. If you are a Voucher participant, you may also contact your local PHA.



<sup>1</sup> Enacted in Section 4024 of the Coronavirus Aid, Relief, and Economic Security Act, 2020 "CARES Act" (Public Law 116-136).