

# The Housing Authority of Gloucester County

## COVID 19-LANDLORD FAQ



10/16/2020

### **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 off 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.

For information on Rental Property and Evictions under Executive Order 106, which suspended evictions throughout the state of New Jersey please review:

<https://covid19.nj.gov/forms/renter>

**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, or a reasonable accommodation is required, HAGC will evaluate the need for an alternative 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 ended on July 24<sup>th</sup>.

**Q: What is the CDC Eviction Moratorium?**

The Centers for Disease Control and Prevention (CDC) and the Department of Health and Human Services (HHS) announced an order to stop residential evictions to halt the spread of COVID-19. The order was published in the *Federal Register* on September 4, 2020. It became effective on publication and will last until December 31, 2020, unless extended. The order institutes a temporary eviction moratorium. It states that a "landlord . . . shall not evict any covered person from any residential property in any State or U.S. territory" in which there are COVID-19 cases. The term "covered person" includes any tenant who states—under the penalty of perjury—to their landlord, owner, or other person with the power to evict that the following conditions have been met:

- The person has used their best efforts to obtain available government assistance for rent or housing;
- The person meets any of the following three criteria:
  - The person does not expect to earn more than \$99,000 in annual income in calendar year (CY) 2020 (or more than \$198,000 for joint tax returns);
  - The person was not required to report any income in 2019 to the Internal Revenue Service (IRS); or
  - The person received a "stimulus check" under the Coronavirus Aid, Relief, and Economic Security (CARES) Act;

- The person is unable to pay the full rent or make a full housing payment due to loss of compensable hours of work, a lay-off, or extraordinary out-of-pocket medical expenses;
- The person is making “best efforts” to make timely partial payments that are as close to the full payment as possible; and
- Eviction would render the individual homeless or force the individual to live in close quarters in a new congregate or shared living setting.

Despite the order, individuals are still obligated to pay rent or make applicable payments. The order does not prevent charging or collecting fees, penalties, and interest for late payments. Tenants may still be evicted for other conduct. For more information please review:

<https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>

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

In accordance with guidance from the New Jersey Governor’s Executive Orders, the CDC and state and local health departments, HAGC is conducting HQS inspections. In the event a HQS inspection cannot safely be performed, HAGC will utilize a program waiver, as authorized by the CARES Act and HUD permitting the delay of the inspection. In such cases, HAGC will utilize other measures, including but not limited to a landlord certification, that the unit meets HQS.

**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>

New Jersey Housing Resource Center Administered by the New Jersey Housing and Mortgage Finance Agency has resources available for foreclosure mediation assistance and information for

<https://www.njhousing.gov/dca/hmfa/rentals/>

<https://www.nj.gov/njhrc/>