



Eviction Prevention Information and Resources for Property Owners and Residents During COVID-19

Tens of millions of Americans are facing unprecedented financial hardships due to the outbreak of COVID-19. For the multifamily industry, the challenges presented by COVID-19 may mean that residents are having to make difficult decisions and may not be able to meet their obligations in a way that they were prior to the pandemic.

As the country moves forward and reopening phases expand in cities and states, it remains just as important that the multifamily industry remains committed to our residents during these trying times and take appropriate steps to keep renters housed.

Eviction Mitigation

As all industry participants know, evictions come with significant costs for the resident as well as for an apartment firm. Accordingly, they should remain, as they were pre-pandemic, as an option of last resort. But it is increasingly in the best interest of both housing provider and renter to pursue alternatives to evictions and consider different approaches and programs that would allow residents and owners/managers to find a workable common ground.

Key to that is frank and open communication and early intervention and prevention. Apartment owners and operators should be proactive in reaching out to residents to determine what challenges they are facing and to make them aware of resources and programs available that will help them meet their obligations.

NeighborWorks America has published a valuable resource to help housing providers re-consider their approach to evictions—[Eviction Prevention: Tips for Effective Resident Engagement](#).

Among the suggestions they offer:

1. Instead of waiting to engage with residents until after a rent payment is late, property owners would ideally reach out to all residents, “even if those residents who have not caught anyone’s attention as having a financial challenge. This helps build a relationship so that if residents do run into challenges, they already will have established that you are a trustworthy resource.”
2. If the rent goes unpaid, understand why. Some residents may mistakenly believe that they do not have to pay their rent because of eviction moratoriums. Helping them understand how these moratoriums work and the negative consequences of not paying rent if they can afford to will affect them in the future, such as negative ratings on their credit reports and a backlog of rent that is accumulating and may be financially unsustainable when the moratorium ends. Keep in mind that residents who do not speak English or have a disability may be at a higher risk of not understanding how moratoriums work.

3. For those residents who have been financially impacted by the pandemic, proactively work with the resident to develop an action plan to help keep the resident housed. This may include:
 - “Applying for additional resources for which the resident is eligible;
 - Reviewing the resident’s current bills and together identifying which bills might be deferred and how to do this, along with developing a priority order in which to pay bills;
 - Contacting the property manager together to identify a payment plan; and
 - Planning how the resident will pay the following month’s rent.”

NMHC encourages apartment operators to read the full NeighborWorks [resource](#) for additional guidance.

Resources for Residents

Apartment operators are encouraged to identify local resources to help their residents with rental assistance, eviction-avoidance assistance, utility payment assistance, jobs and more. In some cases, residents may lack access to computers or internet and operators are encouraged to help connect them with services via direct interaction with them.

In addition to these national resources, many states and cities have set up emergency rental, food and healthcare assistance to support those in need during this pandemic. Operators are strongly encouraged to reach out to local officials to better understand what local resources might be available to support residents who need financial support. Programs are being created on an ongoing basis, so operators should continue to reach out on a regular basis to find out if new support programs have been created.

- **United Way’s 211.org**. By dialing 211 from any phone or visiting 211.org, residents can search by zip code to access a hotline that connects them to emergency rent and utilities assistance, food assistance, relief for “gig economy” workers and contractors, mental health and other supportive services in their community. All calls are confidential, can be made anonymously and callers can request translations services for 180 languages.
- **Salvation Army** (<https://www.salvationarmyusa.org/usn/covid19/>). Searchable database of support services by zip code, city or state. They also offer counselors available via phone (in English and Spanish) to help people connect with local services—844-458-4673.
- **Catholic Charities** (<https://www.catholiccharitiesusa.org/find-help/>). Reliable source of financial support for housing and more. Residents can identify their local chapter to learn more.
- **NLIHC Database of Renter Assistance Programs** (<https://nlihc.org/rental-assistance>). Regularly updated database identifying state and local renter aid programs.
- **Unemployment Insurance** (www.usa.gov/unemployment). Helps residents find out if they are eligible for unemployment benefits and learn how to apply for unemployment benefits, workers’ compensation, welfare or temporary assistance and other programs and services.
- **Resident Relief Foundation** (<https://residentrelieffoundation.org/our-programs/>). Organization dedicated to helping responsible residents stay in their apartments during an unexpected financial emergency. Residents can apply for support, but managers can refer residents for financial aid.
- **Career One Stop** (www.careeronestop.org/LocalHelp/UnemploymentBenefits). This Department of Labor site allows residents to search by state to better understand the benefits available to them.

- **Rent Assistance** (www.rentassistance.us/). A directory of rental assistance agencies and organizations that can help residents pay their rent.
- **Community Action Agency** (<https://communityactionpartnership.com/find-a-cap/>). This resource will help residents find out what services they might be able to access locally, such as emergency payment assistance for rent or utilities.
- **Help with Bills** (www.usa.gov/help-with-bills). Residents can learn about government programs to help pay for home energy bills and other expenses.
- **Grantspace by Candid** (<https://grantspace.org/resources/knowledge-base/covid-19-emergency-financial-resources/>). Database of national and state grant funds available to help with a wide variety of situations, including special grants for occupations (e.g., nurses, bartenders, hospitality workers, freelancers, first responders) as well as needs (e.g., pet care expenses).
- **Need A Job Now** (<https://needajobnow.usnlx.com>). This web site lists jobs from verified employers looking to fill positions now due to COVID-19.