

SLC HOUSING & COVID-19

FAQ'S FOR RENTERS, LANDLORDS, & HOMEOWNERS



The COVID-19 health crisis has left many in our community hard-hit with financial challenges. *Salt Lake City, Salt Lake County, the State of Utah, and a myriad of local nonprofit agencies* can provide answers and assistance to help renters, landlords, and homeowners navigate this difficult time.



IS RENTAL ASSISTANCE AVAILABLE?

Yes. *Salt Lake City, Salt Lake County, and the Department of Workforce Services* have worked with community nonprofits to offer rental assistance. Call 211, or visit 211utah.org, for information about expense assistance programs.

WHAT SHOULD I DO IF I'M WORRIED ABOUT BEING EVICTED FOR FAILURE TO PAY RENT?

Three words: Communicate, document, and cooperate.

- Talk with your landlord early, often, and consistently about your ability to pay
- Draft a written plan of action including terms and dates, & stick to the agreed upon plan
- Contact 211 if you cannot pay your rent and let your landlord know you are working to get rent help
- If you receive a written pay or vacate notice and communication with your landlord has failed, contact the *Utah Community Action Landlord Tenant Mediation* program at 801-214-3109.

WHERE CAN I FIND AN EXAMPLE OF A RENTAL PAYMENT DEFERMENT AGREEMENT?

The *Utah Bar Association* has a Residential Lease Addendum document that is specific to individuals that have been impacted by COVID-19 (utahlegalhelp.org/).

HOW DO I ACCESS EVICTION MEDIATION SERVICES?

If you have been served an eviction notice for failure to pay rent, communicate with your landlord immediately. If you need mediation services, contact 211 or one of the organizations listed below. Several community partners offer free or reduced cost mediation services.

- *Utah Community Action Case Management and Housing*: 801-359-2444 or utahca.org/
- *Utah State Bar Legal Assistance*: 801-297-7053 or probono@utahbar.org
- *Utah State Courts Self Help Line*: (Call) 888-683-0009 | (text) 801-742-1898 or selfhelp@utcourts.gov.

HOW DO I RECEIVE AND/OR ACCESS UNEMPLOYMENT BENEFITS?

If you need to apply for or access your unemployment benefits, contact the *Department of Workforce Services* at jobs.utah.gov/.

DOES GOVERNOR HERBERT'S EVICTION MORATORIUM MEAN I DON'T HAVE TO PAY RENT?

No. The Governor's eviction moratorium that is in place until May 15, 2020 does not waive your obligation to pay rent or fees and it doesn't release you from a rental contract. The eviction moratorium prohibits a landlord from evicting renters who: (1) Were current on rental payments as of March 31, 2020, (2) have have suffered a wage or job loss due to COVID-19, (3) have been forced to self-isolate or are under quarantine, and (4), tested positive for COVID-19.

IS MY PROPERTY COVERED BY THE FEDERAL EVICTION MORATORIUM?

If your property is covered by the federal eviction moratorium you will still need to pay rent. Find out if your unit is covered by visiting the Consumer Finance Protection Bureau at consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/

SHOULD I WORRY ABOUT MY UTILITIES BEING SHUT OFF?

Rocky Mountain Power and Dominion Energy have suspended utility disconnection for residents facing financial hardships due to COVID-19 starting March 12, 2020. Contact your provider for more information.

CAN MY LANDLORD DEMAND MY STIMULUS CHECK?

No. If you are unable to pay your rent due to COVID-19, communicate with your landlord immediately and contact 211 to see if you qualify for a rental assistance program (211utah.org).

WHAT IF I LIVE IN A MOBILE HOME AND CAN'T PAY MY LOT FEE?

Call 211, or visit 211utah.org, for information about expense assistance programs.



WHAT RESOURCES ARE AVAILABLE TO ASSIST LANDLORDS?

Salt Lake City is offering eviction relief for landlords through license fee deferrals. To qualify, landlords must agree not to evict a tenant during Salt Lake City's declared State of Emergency or during the three months following the end of the declaration. License fees can be deferred for up to one year. A deferral can roll over into the next year if license fee renewals have already been paid. The following information must be provided to Salt Lake City's *Business License Division* in order to qualify for the deferral:

- A written lease between the landlord and tenant for real property located within Salt Lake City boundaries, dated prior to the date of the Mayor's 7th proclamation;
- A signed document between the landlord and the tenant stating that the landlord will not evict that tenant due to the non-payment of rent during the Hardship period.

Email landlord/tenant@slcgov.com or call 801-535-7721 for more information. The *Utah Apartment Association* website also has landlord resources at uaahq.org/.

HOW DO I KNOW IF MY PROPERTY IS COVERED BY THE FEDERAL PROTECTIONS IN THE CARES ACT?

The CARES Act provided 90 days of mortgage forbearance for loans covered by *FHA*, *Freddie Mac*, or *Fannie Mae*. If you are eligible for the mortgage forbearance, you cannot evict a tenant for 120 days. *The National Low-Income Housing Coalition* has a searchable database for multi-family properties that will help assist you in determining if your mortgage is covered by the provisions in the CARES Act.

- *Federal Housing Finance Agency*: fhfa.gov
- *Fannie Mae*: fanniemae.com/portal/covid-19.html
- *Freddie Mac*: freddiemac.com/about/covid-19.html
- *Consumer Finance Protection Bureau*: consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/

DOES THE FEDERAL EVICTION MORATORIUM COVER ALL RENTAL PROPERTIES IN SALT LAKE CITY?

No. The moratorium that expires on July 24, 2020 only applies to federally subsidized apartments, *Housing and Urban Development* projects, *U. S. Department of Agriculture* developments, *Treasury's Low-Income Housing Tax Credit* developments, and federally backed mortgages (*FHA*, *Fannie Mae*, and *Freddie Mac*).

WHAT SHOULD I DO IF MY TENANT IS NOT PAYING RENT?

Communicate, document, and cooperate.

- Talk with your tenant early, often, and consistently about their ability to pay
- Draft a written plan of action including terms and dates, & do your part to stick to the agreed upon plan
- Guide your tenant to 211 so they can see if rental assistance is available (211utah.org).

WHERE CAN I FIND AN EXAMPLE OF A RENTAL PAYMENT DEFERMENT AGREEMENT?

The *Utah Bar Association* has a Residential Lease Addendum document that is specific to individuals that have been impacted by COVID-19 (utahlegalhelp.org/).

IS THERE ASSISTANCE AVAILABLE TO ME IF I AM UNABLE TO PAY MY MORTGAGE?

If you are unable to pay your mortgage, contact your lender immediately. If you have a mortgage backed by *Fannie Mae*, *Freddie Mac*, or the *Federal Housing Finance Agency*, there are payment deferral and forbearance options available. The *Consumer Finance Protection Bureau* has information about those resources at consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/. You can also contact 211 to see if there is mortgage assistance available.

- *Federal Housing Finance Agency*: fhfa.gov
- *Fannie Mae*: fanniemae.com/portal/covid-19.html
- *Freddie Mac*: freddiemac.com/about/covid-19.html

ARE THERE HOUSING COUNSELING SERVICES AVAILABLE?

Yes. Contact 211 to be directed to housing counseling services (211utah.org).



FOR MORE INFORMATION & QUESTIONS

Salt Lake City Mayor's Office: slc.gov/mayor/covid-19/ or (801) 535-7704
Salt Lake City Housing and Neighborhood Development: slc.gov/hand/ or 801-535-7712