

Renter Resources from the Texas Apartment Association

April 23, 2020

As we continue to respond to the impacts of COVID-19 and its ripple effect on jobs and the economy, it's important that we work together as a community to help prevent people from being displaced from their homes. We have included answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times.

Frequently Asked Questions

What should I do if I am unable to pay my rent?

First: Contact your Property Manager. The most important thing that you can do is communicate your situation with your Property Manager.

Providing documentation from an employer or other documentation that shows how you have been impacted by this crisis will improve your chances of getting the help you need.

Ignoring notices and requests to contact your Property Manager will only make your situation worse. Frequent and timely communication is best.

The Texas Apartment Association has encouraged rental property owners to waive late fees and set up payment arrangements for residents impacted by the COVID-19 crisis.

Please remember that your property manager can't help you if you do not communicate your situation with them. When court proceedings resume, you will still owe any amounts due and may be subject to eviction; therefore, try your very best to work with your property to make payment arrangements.

Can I be evicted even though there is a public health crisis?

The Texas Supreme Court has halted most evictions, including for non-payment of rent, until April 30. (See here.) There is also an eviction moratorium for certain properties under the federal CARES Act until July 24. Some local ordinances may also affect the eviction process.

Despite these moratoria, someone may still face eviction if they pose an imminent threat of physical harm to others or are engaging in criminal activity.

Even with the eviction moratoria, it may be possible that your Property Manager may send you a letter if you have not paid rent or they may issue a *Notice to Vacate (NTV)*. An NTV is an indication that the rental property owner intends to pursue an eviction if rent is not paid (or for other lease violations). An eviction proceeding will usually occur if you fail to respond to notices/requests to contact your Property Manager.

Properties covered by the CARES Act are prohibited from delivering an NTV or charging late fees or otherwise proceeding with an eviction for the non-payment of rent during the moratorium, which ends on July 24. The CARES Act further requires owners to provide the resident with a 30-day NTV. Properties covered by the CARES Act have either federally backed financing or participate in federal housing assistance programs. More information on the federal legislation can be found here.

Due to overlapping local, state and federal orders regarding the eviction process, we recommend you check with local apartment associations or local tenant advocate groups for additional information about the eviction policies where you live.

What should I do if I receive a "Notice to Vacate"?

A "Notice to Vacate" (NTV) is a notice from your property manager indicating that there has been a breach of your lease and the property intends to file an eviction case in Justice of the Peace court. While the State of Texas has an eviction moratorium (effective through April 30), the moratorium does not apply to evictions based on criminal behavior or for anyone posing an imminent threat of harm to others or the property. The moratorium also does not prohibit issuing an NTV for non-payment of rent or other lease violations. Note: Properties covered by the federal CARES Act, as well as those located in certain jurisdictions that have ordinances affecting the eviction process, are prohibited from issuing NTV for non-payment of rent at this time.

If you receive a "Notice to Vacate," you should talk to your property manager to discuss your situation and see if any accommodations can be made in these unusual circumstances. The Texas Apartment Association is encouraging its members who are able to waive late fees, work on payment plans, and take other steps to help renters who have been economically impacted or otherwise affected by COVID-19.

An NTV is the first step in the eviction process and is required under state law before any eviction case can be filed with a Justice of the Peace court. After it is issued, the court will schedule a hearing to consider facts in the case. Courts may accept these filings during this time but will not schedule hearings or act on them until after the Texas Supreme Court moratorium ends on April 30. There could be further eviction trial delays for properties covered by the federal CARES Act or certain cities that have enacted ordinances affecting the eviction process.

NOTE: Some charities providing rental assistance are requiring those who apply to present an NTV and will not approve renters aid without one. If you have received an NTV, it may help you get rental assistance so you can prevent an eviction.

I am a renter and need assistance paying my bills. Where can I go for help?

If you need rental payment assistance, there are several groups and agencies that may be able to help. Attached is a list of organizations that we are aware of that offer rental assistance. Many churches and other community non-profits also offer emergency financial assistance. There may also be assistance to help with other needs, such as utility or medical bills.

If you are unable to pay your utility bills during this time of crisis, what should you do?

Several, but not all, Texas electricity providers have suspended disconnects and are waiving late fees during the COVID-19 crisis. Please check directly with your provider on what options they offer during this time. Remember that even if disconnection is suspended, your charges will continue to accrue on your bills.

Public Utility Commission Program

Electric customers unable to pay their bill due to effects of COVID-19 (i.e. loss of wages) should contact the Low-Income List Administrator (LILA) at the Public Utility Commission (PUC) to enroll in a new relief program adopted by the PUC. They will then be compared with an electric company's customer list to determine eligibility. If deemed eligible, a selective moratorium on disconnections will be placed on the customer's account.

Main PUC phone: 512/936-7000

Assistance Hotlines: 888/782-8477 or 512/936-7120

Hours: Main phone: 8 a.m. – 5 p.m., M-F Assistance Hotlines: 8 a.m. – 4 p.m., M-F

customer@puc.texas.gov

Do I still need to pay rent even though evictions have been halted?

Yes—the court's temporary halt of evictions does not affect your obligation to pay rent. Continuing to pay your rent protects your rights as a renter under Texas law. If you're concerned you will not be able to pay your rent, communicate with your property manager with specific information about your situation to see what options they may be able to offer in this unusual circumstance.

This crisis has affected all of us and TAA members want to do their part to help people remain in their homes. Like every other business, we have employees and suppliers who depend on us for their paychecks, as well as other obligations we have to meet like insurance and utility bills.

Failing to pay your rent hurts our ability to pay the bills for the utilities, maintenance and employees you rely on at the property where you live. Ultimately it may also hurt your credit or result in an eviction once that process is reinstituted.

What financial assistance is available to help me pay rent?

Several local governments and community organizations are offering emergency rental assistance and other financial aid during this crisis. See the resources we've included here and ask your property manager or local apartment association about additional resources that may be available in your community.

In addition, the CARES Act recently passed by Congress includes direct financial support for most citizens in the form of one-time cash payments. These payments should be issued during the month of April either by check or direct deposit. How much will you receive?

- Individuals earning less than \$75,000 will receive \$1,200.
- Married couples earning less than \$150,000 will receive \$2,400.
- If you have children, you will **receive \$500 per child**. (16 and under)
- Individuals earning more than \$75,000 and less than \$99,000 and couples earning more than \$150,000 and less than \$198,000 are eligible for a lesser amount.

What if I've lost my job and need to file for unemployment?

The CARES Act (federal legislation) includes provisions to enhance and expand eligibility for unemployment benefits. <u>Apply for state unemployment benefits online here.</u>

The CARES Act:

- Adds \$600 per week for four months on top of existing state unemployment benefits.
- Adds up to 13 weeks of additional unemployment benefits to those already enrolled but who are nearing the end of benefits.
- Expands the program to include a number of workers not normally eligible to receive unemployment benefits. This includes:
 - Freelancers
 - Independent contractors/gig workers
 - Self-employed
 - Those with limited work history
 - o Employees who are still employed, but whose hours have been reduced

What if I live at a public housing authority property, affordable housing property or use Housing Choice Vouchers (Section 8)?

Both public housing and Housing Choice Voucher (Section 8) residents who experience a loss or reduction of wages should contact their housing authority to see what can be done to provide assistance.

Properties covered by the CARES Act are prohibited from delivering a Notice to Vacate or charging late fees or otherwise proceeding with an eviction for the non-payment of rent during the moratorium, which ends on July 24. Properties covered by the CARES Act have either federally backed financing or participate in federal housing assistance programs. More information on the federal legislation can be found here.

In some communities, there are local ordinances that add additional time or notice requirements before evictions may be filed.

Due to overlapping local, state and federal orders regarding the eviction process, we recommend you check with local apartment associations or local tenant advocate groups for additional information.

What should I do if I have to self-isolate in my apartment?

- To avoid unnecessary contact keep maintenance staff from entering your unit where they could be exposed to the virus, and notify the management that you are undergoing self-isolation or quarantine.
- Avoid close contact with other people and pets.
- Maintain respiratory hygiene (use tissues, cover your mouth with your elbow when sneezing or coughing). Wash your hands for at least 20 seconds with soap and water often.
- Keep your apartment clean and organized to maintain a healthy environment. Clean regularly and sanitize often using items like Lysol spray and Clorox wipes on "high touch" surfaces including countertops, tabletops, doorknobs, nightstands, bathroom fixtures, toilets, refrigerator handles, kitchen faucets, light switches, TV remotes, cell phones, credit cards, computer keyboards and tablets.
- Do not leave your unit unless it's an emergency. Do not use common areas.
- Postpone non-essential maintenance requests.

What if I have to move/apartment hunt during the pandemic?

- Practice basic prevention—Take the usual precautionary measures, including not shaking hands.
 Wash your hands after your visit is concluded, and avoid touching your face or surfaces, especially in common areas. Use hand sanitizer.
- Consider virtual tours.
- Ask about safety measures in place—Apartment communities are incorporating additional
 measures during this outbreak, such as deep-cleaning and disinfecting high-traffic surfaces. They
 may have closed or limited access to common rooms, like gyms and laundry rooms. They may be
 stationing hand-sanitizer around the building. Finally, ask how the unit you plan to rent has been
 sanitized.
- Vet your moving/van rental company—Before scheduling your move, ask what sanitation
 procedures your moving company has in place. Ask for movers to wear gloves to avoid
 contaminating your belongings. Or, consider moving your belongings yourself to minimize your
 risk of exposure, but make sure to ask about sanitation procedures your moving van rental
 company has in place.

Resident Service and Access to Amenities

During this crisis, rental communities are following CDC recommendations to practice social distancing and take measures to limit the spread of the virus. As a result, rental properties may:

- Close some or all amenities
- Ask you to pay rent online
- Close the office to non-employees
- Limit repairs to emergency situations only

We realize these actions may be inconvenient but are intended to help protect you, your neighbors and people who work at the property.

Communal behaviors to limit the contamination spread

- Wash your hands often, avoid touching your face and practice respiratory hygiene (use tissues, cover your mouth with your elbow when sneezing or coughing).
- Avoid contact with people who are sick. Keep six feet apart from others in the community.
- Clean and disinfect your apartment to maintain a healthy environment

- Limit contamination of common amenities, such as the communal gym, movie room, or a playground if they remain open; use disinfecting wipes before and after you use any equipment. Do not use common areas and amenities if you are sick.
- Limit visitors—Practice social distancing by limiting visitors to your unit or inviting friends/family to share common areas with you.

Where do I go for more information?

Renter Information: www.taa.org

General information on COVID-19: Centers for Disease Control and Prevention (CDC)

Emergency Financial Assistance

The following organizations **MAY** be able to assist with some housing needs and household expenses.

Call 211

211 is a universal number (similar to 911 and 311) for community information and referral services. It is intended to connect individuals and families in need and the appropriate community-based organizations and government agencies. Active 211 systems are in all or part of every state.

Resident Relief Foundation

As an organization designed specifically to help responsible residents stay in their apartments during an unexpected financial emergency, Resident Relief Foundation is assisting renters nationwide who are not in areas where an eviction hold is in place.

Once the eviction hold in Texas has been lifted, <u>visit Resident Relief Foundation</u> for more information about potential rental assistance.

Austin/Travis County

<u>Travis County Family Support Services website</u> or call 211 or 512/854-9020

Catholic Charities of Central Texas — 512/651-6100

St. Matthew's Episcopal Church—512/345-8314

St. Vincent de Paul, St. Austin's Catholic Church—512/477-9471

<u>Travis County Family Support Services Division</u>—512/267-3245

Austin Texas Health and Human Services Department (HHSD)—512/972-5011

Collin County

Allen Community Outreach—972/422-1850

Assistance Center of Collin County—972/422-1850

Salvation Army of Collin County—972/423-8254

Frisco Family Services Center — 972/335-9495

Community Lifeline Center—972/542-0020

Anna Christian Community Outreach—214/884-6871

Salvation Army Plano—972/423-8254

McKinney Housing Authority—972/542-5641

Plano Texas Housing Authority—972/423-4928

Wylie Community Christian Care Center — 972/442-4341

Dallas/Dallas County

<u>United Way of Metropolitan Dallas</u>—214/978-0000—info@unitedwaydallas.org

American Red Cross | North Texas—512/928-4271

Catholic Charities—866/223-7500

Metro Dallas Homeless Alliance—972/638-5600

Dallas County Health and Human Services—214/819-2000

Interfaith Dallas—214/827-7220

Dallas Housing Crisis Center — 214/828-4244

ULGD Urban League of Dallas—214/915-4600

Metrocrest Services—972/446-2100

Garland Housing Authority—972/205-3393

City of Garland Neighborhood Development — 972/205-3310

City of Grand Prairie Department of Housing & Neighborhood Services—972/237-8040

Housing Crisis Center - 214/828-4244

Lancaster Housing Assistance Program—972/275-1750

Mesquite Housing Assistance Program — 972/216-6424

North Dallas Shared Ministries—214/358-8700

White Rock Center of Hope—214/324-8996

Irving Cares - 972/721-9181

West Dallas Multipurpose Center—214/670-6530

Movement Ministries—260/693-7283

Irving Community Service Center — 972/251-4054

Salvation Army of Dallas County and Irving—972/721-9503

lewish Family Services of Greater Dallas—972/437-9950

Duncanville Outreach Ministry—972/296-4986

Salvation Army Corps of Garland Texas—972/272-4531

Christian Community Action—972/221-1224

Salvation Army Plano Service Center—972/423-8254

Mesquite Social Services - 972/285-3000

Richardson East Care Corps—972/231-8231

Denton County

The Salvation Army Denton Corps—940/566-3800

Giving HOPE Inc. —940/382-0609

Denton Housing Authority—940/383-1504

Catholic Charities—817/413-3921

Christian Community Action Lewisville — 972/436-4357

Helpnet of the Greater Denton Area—940/382-1913

Pilot Point Goodfellows—940/686-3014

Denton County Friends of the Family -940/387-5131

Houston/Harris County

Alliance of Community Assistance Ministries (Includes Service Area Map of Houston Region)

The Archdiocese of Galveston-Houston—719/659-5461

Catholic Charities—713/874-6776

Chinese Community Center—713/271-6100

Coalition for the Homeless—713/739-7514

Disaster Housing Assistance Program —866/497-6036

East Fort Bend Human Needs Ministry - 281/261-1006

Epiphany Community Health Outreach Services—713/270-0369

Emergency Aid Coalition - 713/522-5903

Humble Area Assistance Ministries—281/446-3663

Interfaith Caring Ministries—281/332-3881

Jewish Federation of Greater Houston—713/667-9336

Katy Christian Ministries—281/391-5261

Memorial Area Assistance Ministries —713/468-4516

My Brother's Keeper -- 281/498-9933

Red Cross - 713/526-8300

St. Vincent's House—409/763-8521

Wesley Community Center - 713/223-8131

United Way—713/957-4357

US Department of Housing and Urban Development (HUD)—713/718-3199

West Houston Assistance Ministries—713/977-9942

San Antonio/Bexar County

San Antonio Risk Mitigation Fund—210/207-7830

Bexar County Community Resources—210/335-3666

Alamo Area Resource Center—210/358-9995

Catholic Charities - Crisis Intervention Program (utilities only)—210/226-6171

Christian Assistance Ministry (CAM) —210/223-4099

Ella Austin Community Center—210/224-2351

Salvation Army - Social Services—210/352-2020

San Antonio AIDS Foundation—210/225-4715

Alamo Area Resource Center—210/358-9995

SAMMinistries—210/340-0302

St. Pl's Children's Home (must have disability)—210/531-8555

St. Vincent de Paul - 210/225-7837

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