

Property owner Tool-Kit for Responding to COVID-19 Impacted Renters



Too often, the renter- property owner relationship can seem adversarial; crisis experienced by either can add tension to this relationship. But the reality is that before the pandemic and especially now, renters and property owners need each other to be successful. **We are all in this together.**

Many renters and property owners still face uncertain times, as we move through the COVID-19 pandemic. Renters are struggling to pay their rent and property owners struggle to meet their own financial and operational obligations. The purpose of this tool-kit is to provide initial tools and resources for small- and large-scale property owners as they face unprecedented loss of rental income and uncertainty.

The goal is to provide a resource for property owners to foster productive and consistent communication with renters, to encourage negotiations and solutions that meet both the need of the property owner and the needs of the renters. This solutions-focused approach guides how a property owner and renter could proceed until rental assistance becomes available, the financial troubles of the renter have resolved and / or rental arrears are satisfied.

In this tool-kit, you will find:

1. Talking Points for communicating with renters
2. A template of a letter to be sent to renters discussing ways in which you are reacting to COVID-19 pandemic and your process to work with renters
3. A template of a rental repayment plan that can be used to help create an agreement with the renter on how to pay rental arrears and/or rent payments during the renter's financial hardship;
4. General resources for property owners and renters

This tool-kit is not intended to tell property owners how to run their businesses nor should be considered legal advice. None of the enclosed documents are intended to change any of the terms or requirements established under the Lease Agreement between the Parties nor waive or supplement any of the property owner's or renter's rights or responsibilities under their existing Lease Agreement. The rental payment plan is meant to provide a means to help the renter under the existing Lease Agreement, meeting their financial responsibilities to the property owner in a manner agreed to by both parties.

We welcome and invite feedback for additional information that would be helpful to property owners, renters, and service providers. For questions or to provide feedback on this tool-kit, please contact Joanna Carr directly at joanna@azhousingcoalition.org

Talking Points for Communicating with renters



Proud Home of the Arizona Veterans StandDown Alliance

It's recognized that for many property owners the preferred method of communication is through text messaging. Below are examples of short brief messages that can be sent to renters through text to initiate conversations for addressing missed rent, repair requests, or other business needs. Please revise and change as best suits your business needs.

General Statements for updates

- We are asking for your continued assistance in reducing the impact of COVID-19
- We want to maintain the communication that has made our business relationship so successful
- As a valued resident we want to share important updates with you and see if there is anything you need from us
- We are here to work with you
- We are all in this together and together we can get through this
- If you find that you are in need, please ask for help. If you find that you are able to help, please let your neighbors know
- Please be kind to one another, check on one another, and support your neighbors as best as you can while still practicing social distancing
- Stay safe and stay home

For those unable to make rent

- We are all in this together and we are committed to working with our residents
- If you already experienced a loss of income or think that you may have a change to your income in the near future, please contact us at <XXX-XXX-XXXX or email@company.com> as soon as possible
- We are creating individual plans to prevent eviction to work with those unable to make rent
- We are working with our renters to connect them to available rental assistance resources
- The failure to enter into individualized payment plan can result in an eviction or non-renewal of lease

For those residents who are late with rent and have not communicated with property owner

- For all of our valued residents who are not financially impacted, please be aware the full rent is due as outlined in your lease
 - If you are concerned about meeting your monthly rent payments, then please contact us, so that we can discuss the different options with you
 - You may be entitled to rental assistance if you cannot meet your monthly rent payments, please contact us so we discuss possible resources
- If you experienced a loss of [income or think that you may have a trouble](#) making rent in the near future, please contact us at <XXX-XXX-XXXX or email@company.com> as soon as possible

- The failure to enter into individualized payment plan can result in an eviction or non-renewal of lease

Limiting Exposure Responding to Maintenance Requests:

- We are committed to following the law
- Service requests are considered with regard for the safety of maintenance staff, contractors, and residents alike
- To limit exposure, non-essential maintenance will be delayed until safety restrictions are lifted
- If a repair is necessary, we will contact you with instructions on social distancing steps to ensure your safety during the repair

Maintaining a clean and safe building.

- We need to do our part and regularly clean all community spaces such as front doors, call boxes, and elevators
- All community rooms for gathering are closed until further notice in accordance with the law.
- Maintenance request should be submitted <STATE YOUR POLICY

<Date>

<Company Name>

<Address 1>

<Address 2>

<Address 3>

Dear Valued Resident,

We, <Company Name>, want to reach out and touch base during these unusual and challenging times. We want to let you know that we see you as a partner in the effort to keep EVERYONE safe and at home. We recognize that while everyone has been impacted by this outbreak, some have been impacted more than others. We are asking for your continued assistance in reducing the spread of COVID-19 by washing your hands, practicing social distancing and maintaining the communication that has made our business relationship so successful.

To that end, this letter will let residents know what steps <Company Name> is taking and to review our expectations with our residents.

Maintaining a clean and safe building.

We understand that to help stop the spread of the virus, we need to do our part and regularly clean all community spaces such as front doors, call boxes, and elevators. All community rooms for gathering are closed until further notice. <PLEASE ADD SPECIFIC DETAIL ON STEPS YOU HAVE TAKEN>

Limiting Exposure Responding to Maintenance Requests:

Service requests are considered with regard for the safety of maintenance staff, contractors, and residents alike. To limit exposure, we have been deferring non-essential maintenance, resulting in only handling emergency issues as allowed by applicable law. Please still submit all requests, we will review and if an emergency, we will contact you with the steps we can all take to ensure safety during the repair.

To remind you all maintenance request should <STATE YOUR MAINTENANCE PROTOCOL>

Increased Communication with Residents

We are all in this together and we are committed to working with our residents. In this current environment of preventing the spread of COVID 19, we are aware that many people have experienced a disruption to their work and loss of income. For some this is temporary, for others it is permanent, and for many it is still too soon to tell how long they will be impacted.

If you already experienced a loss of income or think that you may have a change to your income in the near future, please contact us at <XXX-XXX-XXXX or name@company.com> as soon as possible. We are here to work with you.

For those that contact us immediately, we are able to provide assistance. To all our residents that have been impacted by the COVID-19 Pandemic, we are creating individual plans to prevent eviction for non-payment of rent and to connect to resources. We are here to work with you.

Source: The Housing Alliance of Pennsylvania, [property owner Toolkit](#)

For all of our valued residents who are not financially impacted, please be aware the full rent is due as outlined in your lease. We are all in this together and together we can get through this.

The failure to pay rent or enter into individualized payment plan can result in an eviction or non-renewal of lease.

Please Stay Safe

We are all impacted by this pandemic. If you find that you are in need, please ask for help. If you find that are able to help, please let your neighbors know. Please be kind to one another, check on one another, and support your neighbors as best as you can while still practicing social distancing.

Stay safe and stay home

<Contact Name>

<Contact Info>

Just in case you need it here are some resources that are good to know

[211-Arizona](#) – Provides important resources such as assistance finding food, paying bills and housing costs, childcare and other essential services. 211-Arizona is updating its webpage and information with important updates to services and resources in response to COVID-19.

Dial: 2-1-1 within Arizona

Dial:877-211-8661 from anywhere

Arizona Relay callers, dial 7-1-1 or 800-367-8939 and ask for 877-211-8661.

[US Department of Treasury Emergency Rental Assistance](#) - Provides rent and utility assistance to eligible Arizona renters impacted by the COVID-19 pandemic. Eligible households may receive up to \$3,500 per month in combined rent and utility assistance for a maximum of 18 months.

View a list of US Treasury Emergency Rental Assistance programs [here](#)

Property Owners are eligible to apply for these funds on behalf of renters

A. If you are unable to apply online, call the toll free 211 line for assistance in completing your application during regular business hours Monday through Friday from 9:00 a.m. to 5:00 p.m.

1. Dial 211
2. Press 6 for COVID-19
3. Pick a language, press 1 or 2
4. Press 5 for Eviction Prevention

[AZ Eviction help](#) – Informational resources for renters to explain legal rights pertaining to eviction

[List of known rental assistance resources in Arizona](#) – A list of rental and utility assistance programs statewide, in addition to the US Department of Treasury resources

[Arizona Together](#) – Lists various resources for Arizonans to access during the COVID-19 outbreak

[DES unemployment benefits guidance](#) – Information for Arizonans who have lost work due to COVID-19 and need to apply for unemployment benefits

Unemployment Insurance: (602) 364-2722

Cash Assistance: (855) 432-7587

Medical Assistance: (855) 432-7587

Electronic Benefit Transfer (EBT Card) Customer Service(888) 997-9333

Adult Protective Services: (877) 767-2385

SNAP (Nutrition assistance) : 1-855-432-7587

[APS COVID-19 information](#) – Information for APS customers on utility relief during the COVID-19 pandemic.

602-371-7171 (800-253-9405)

[SRP COVID-19 Assistance](#) - Information for SRP customers on utility relief during the COVID-19 pandemic.
(602) 236-8888.

[Domestic Violence support](#) - Support for those experiencing Domestic Violence.

24/7 Domestic Violence Hotline

800-799-7233

800-787-3224 (TTD)

Arizona Coalition to end Domestic Violence:

Call 1-888-767-2445

[Arizona Health Department Information about COVID-19](#)

Arizona COVID-19 Hotline: 1-844-542-8201

[Crisis Support](#) Support for those in crisis.

Central AZ: 800-631-1314 / Northern AZ: 877-756-4090 /AZ: 866-495-

Client name: _____

Client Address: _____

Rent Payment Plan Agreement

Rental Company Name:

Date Form Completed:

Form Completed By (Name):

_____ is committed to supporting individuals and families in remaining in their homes. Due to complex circumstances beyond a resident's control and limited resources related to a loss or reduction in employment due to the COVID- 19 pandemic, we recognize that residents may find themselves unable to make rental payments in a timely manner.

We see this Rental Payment Plan as a way for us the Property Owner/Manager to work with residents in a proactive way to foster respectful and consistent communication and have a solutions focused approach to guide how we both should proceed until the financial troubles of the resident have resolved and rental arrears are satisfied.

Resident Information

Resident Name:

Resident Physical Address:

Resident Phone:

Resident Email:

Preferred method of contact:

Preferred method to receive messages:

Status of the Lease

Monthly Rent:

Security deposit:

Date renter moved in:

Date Lease is up for renewal:

Income Status of the Resident
Have you experienced any of the following? <input type="checkbox"/> Total loss of employment income <input type="checkbox"/> Reduced hours at work <input type="checkbox"/> Neither
How much has your total monthly income reduced or are you expecting it to reduce (including salaries, pension, SSI, child support, etc..)? <input type="checkbox"/> Less than 50% <input type="checkbox"/> 50% to 75% <input type="checkbox"/> 75% to 100%
How long do you expect to see your income impacted? <input type="checkbox"/> 2-3 months <input type="checkbox"/> 3+ months <input type="checkbox"/> Indefinitely <input type="checkbox"/> Don't know yet
Are you able to pay a partial payment? <input type="checkbox"/> No <input type="checkbox"/> Yes, by how much: <input type="checkbox"/> 1/3 <input type="checkbox"/> 1/2 <input type="checkbox"/> Other:
Have you applied for unemployment insurance or other public assistance? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> In process
Have you applied for rental assistance through a government office or non-profit? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> In process

To be completed by Property Owner: Steps taken in agreement with resident (Select all that apply)
<input type="checkbox"/> Waived late fees
<input type="checkbox"/> Waived penalty for ending lease early
<input type="checkbox"/> Forgive \$_____ of rent for a period of _____ months
<input type="checkbox"/> Reduce rent by \$_____ for _____ months
<input type="checkbox"/> If a balance, divide amount due across _____ months to be paid monthly
<input type="checkbox"/> Use the \$_____ from the security deposit towards rental arrear
<input type="checkbox"/> Rent paid _____ days early will be receive a credit of \$_____
<input type="checkbox"/> Other Arrangements to work/barter with resident (ex. forgiving rent for maintenance/cleaning services completed by resident):

Resident Name:

Address :

Modified Rent Schedule

As noted above Rent will be:

<input type="checkbox"/> Reduced by: \$ _____	<input type="checkbox"/> Deferred for: _____ Months	<input type="checkbox"/> Forgiven for: _____ Months
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- Rent Amount of \$ _____ is scheduled to begin on _____ and is valid for _____ months.
- Total amount of arrearage balance due is \$ _____ no later than _____
- Monthly Balance Due Payments of _____ are due to begin on _____ and should be submitted:
 - With rent in a single payment of \$ _____.
 - As a separate payment of \$ _____ due on _____ day of the month.
- We will accept complete balance due payments at any time without penalty

****Rent payments not covered in this modified schedule should be due according to the original lease agreement. Failure to abide by this Schedule may result in penalty up to and including eviction action****

Communication Plan

To ensure that both Resident and Property Owner/Manager are able to fulfill the agreement outlined above, there will be regularly scheduled Check-ins to update each other on changes that may impact the above agreed upon plan and allow adjustments to be made on as needed basis.

Resident provides updates to Owner/Designee :

_____ time/s per month on _____ day/s of the month

****This document does not change any of the terms or requirements established under the Lease Agreement between the Parties. This document is intended to provide short term relief to the Resident and does not waive or supplement any of the Property Owner's or Resident's rights or responsibilities under that Lease Agreement.****

Resident: _____

Signature

Date

Property
Owner/Manager: _____

Signature

Date

To be completed by Property Owner:

Date	Contact Notes/Updates from Resident

Resources for property owners Financially Impacted by COVID-19



For all resources, review the guidelines and requirements issued by the administering agency and consult with your lawyer and/or accountant to determine which resources you are eligible for and what is appropriate for your real estate business.

If you are experiencing financial difficulties due to COVID-19 or anticipate financial difficulties, reach out to your mortgage servicer immediately to find out what options are available to you.

[Expired Eviction Moratoriums - The following eviction moratoriums have expired and are no longer in effect:](#)

Governor Doug Ducey's Arizona State eviction Moratorium effective until July 23rd, 2020.

Federal CDC moratorium effective until July 30th 2021.

[Federal CARES ACT Eviction Moratorium information](#)

The Act covers properties supported by HUD, USDA, and Treasury (Low Income Housing Tax Credit), and properties with federally-backed mortgages (e.g., FHA, Fannie Mae, and Freddie Mac).

The federal stimulus package in response to COVID-19 (The CARES Act) was passed on March 27th, 2020, and expired on July 25th, 2020. Landlords are **still obligated indefinitely to provide a 30-day eviction notice for any property covered by the CARES Act**. This 30-day notice overrides all state and local landlord-tenant law regarding notices for properties covered by CARES. The bill includes a moratorium on some residential evictions.

You can check your property's status in relation to mortgages supported by Fannie Mae, Freddie Mac, or the Federal Housing Administration (FHA) using their multifamily lookup tools.

- The Fannie Mae tool can be found [here](#).
- The Freddie Mac tool can be found [here](#).
- The FHA tool can be found [here](#). The FHA tool includes properties with FHA multifamily mortgages or in HUD's Multifamily programs, but not properties that are part HUD's Public and Indian Housing programs.

[Arizona Housing Coalition Property Owner COVID-19 Support Packet](#)

For additional tools and resources to support property owners who are experiencing loss of rental income, please refer to the Arizona Housing Coalition Property Owner COVID-19 Support Packet. This resource can be viewed [here](#).