

## Landlord Tool-Kit for Responding to COVID-19 Impacted Tenants

Arizona  
Housing  
Coalition



*Speaking up for home and hope*

*Proud Home of the Arizona Veterans StandDown Alliance*

Too often, the tenant - landlord 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, tenants and landlords need each other to be successful. **We are all in this together.**

Many tenants and landlords face uncertain times, as unemployment has increased sharply through the COVID-19 panic and tenants are struggling to pay their rent and landlords 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 landlords as they face unprecedented loss of rental income and uncertainty.

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

In this tool-kit, you will find:

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

This tool-kit is not intended to tell landlords 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 Landlord's or Tenant's rights or responsibilities under their existing Lease Agreement. The rental payment plan is meant to provide a means to help the tenant under the existing Lease Agreement, meeting their financial responsibilities to the landlord in a manner agreed to by both parties.

We welcome and invite feedback for additional information that would be helpful to landlords, tenants, and service providers. For questions or to provide feedback on this tool-kit, please contact Joanna Carr directly at [joanna@azhousingcoalition.org](mailto:joanna@azhousingcoalition.org)

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

## Talking Points for Communicating with Tenants



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It's recognized that for many landlords the preferred method of communication is through text messaging. Below are examples of short brief messages that can be sent to tenants 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](mailto:email@company.com)> as soon as possible
- We are creating individual plans to prevent eviction to work with those unable to make rent
- 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 landlord

- 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.
- 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](mailto:email@company.com)> as soon as possible

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

- 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 Tenants**

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 are experiencing 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](mailto: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. We are here to work with you.

Source: The Housing Alliance of Pennsylvania, [Landlord 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.

**ADOH Rental Eviction Prevention Assistance** – Provides up to \$2000 of rental assistance to households who cannot pay their rent due to reasons related to COVID-19. Circumstances and Income eligibility restrictions apply.

Apply online: <https://housing.az.gov/general-public/eviction-prevention-assistance>

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

**CLS Tenant information on using the postponement of eviction** – Informational resources and tenant forms from Community Legal Services, to support tenants wishing to apply for the Arizona eviction moratorium.

<https://clsaz.org/>

**Community Action Agencies in Arizona** – Agencies that provide emergency eviction and utility assistance

Find your nearest CAP office on their website:

<https://des.az.gov/services/basic-needs/community-action-agencies>

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

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

<https://arizonatogether.org/>

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

<https://des.az.gov/>

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\*\*](#)

<https://www.azdhs.gov/>

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: 866-495-6735

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

Client name: \_\_\_\_\_

Client Address: \_\_\_\_\_

<b>Rent Payment Plan Agreement</b>
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.

<b>Resident Information</b>	
Resident Name:	
Resident Physical Address:	
Resident Phone:	
Resident Email:	
Preferred method of contact:	
Preferred method to receive messages:	
<b>Status of the Lease</b>	
Monthly Rent:	Security deposit:
Date Tenant moved in:	
Date Lease is up for renewal:	

<b>Income Status of the Resident</b>
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

<b>To be completed by Property Owner: Steps taken in agreement with resident (Select all that apply)</b>
<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 Landlords 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.

Some resources have caps on the total funding for the program and operate on a first come, first serve basis, so you need to act quickly. In addition, as of the publication of this document, these resources may no longer be available.

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.

### **Governor Doug Ducey's State Executive order on Eviction Moratoriums**

View the official Arizona State eviction Moratorium effective until July 23<sup>rd</sup>, 2020 [here](#).

### **Federal Eviction Moratorium information**

Find out if your property is a "Covered" property under the Federal Cares Act Moratorium and what this means, [here](#).

Read FAQ's on the Federal Eviction Moratorium [here](#).

### **Federal Support Resources**

#### **(Clickable links)**

#### **Small Business Administration (SBA)– Paycheck Protection Program**

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You do not need to demonstrate an economic injury in order to apply for and receive this loan.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

#### **SBA Economic Injury Disaster Loan**

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

Economic Injury Disaster Loan - This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by COVID-19.

#### [SBA Economic Injury Disaster Loan Advance](#)

Economic Injury Disaster Loan Advance - Small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.

#### [Federal Housing Administration -Multifamily Property Owners with HUD loans](#)

Forbearance guidelines – Up to 90 days of forbearance

#### [Federal Housing Finance Agency- COVID-19 Information and Resources](#)

For both owner occupied and rental housing, if your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac you may be eligible to delay making your monthly mortgage payments for a temporary period, during which you won't incur late fees and foreclosure and other legal proceedings will be suspended.

To look up whether you have a Fannie Mae or Freddie Mac backed mortgage please use these “look up tools”

- Fannie Mae: <https://www.knowyouroptions.com/loanlookup>
- Freddie Mac: <https://ww3.freddiemac.com/loanlookup/>

#### **State Resources**

The Arizona Commerce Authority has put together a [Resource Guide](#) to small business owners that explains the financial protections available through the State.

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