



Housing Alliance
of Pennsylvania

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

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.

The Housing Alliance's goal is to increase access to affordable housing opportunities for low-income households. We have learned through our work in advancing housing opportunities for low-income tenants that many landlords renting to low-income tenants are small investors and mom-and-pop shops with businesses operating on razor-thin margins.

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. There are some resources available to assist tenants but the timing of receipt of these resources is unclear. In the meantime, if tenants struggle to pay rent, many landlords may be unable to meet their own financial and operational obligations.

We surveyed landlords to gather common practices and strategies used in working with tenants unable to pay rent. We used this information to inform this toolkit, which includes a rental payment plan template that can be easily modified for rental businesses operating at any scale.

Our goal is to provide a resource for landlords to foster productive and consistent communication with 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. 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
2. 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;
3. A series of fact sheets on the recent moratoriums for evictions and utility shutoffs; and
4. General resources for both 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 Gale Schwartz directly at gale@housingalliancepa.org or 412.336.8605.

<DATE>

<COMPANY NAME>

<ADDRESS>

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> 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.

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

<ENTER NAME>

<CONTACT INFO>

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

- PA United Way 211: Speak to a resource specialist about rent, utility, or food assistance.
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>
- Unemployment compensation
 - UC Service Center Statewide Toll-Free 888-313-7284 or uchelp@pa.gov
 - Pandemic Unemployment Assistance (PUA) please email ucpua@pa.gov.
- Behavioral Health Support and Referral
 - 24/7 Hotline 1-855-284-2494.
 - For TTY, dial 724-631-5600.
- PA Domestic Violence 24/7 Hotline
 - 1-800-799-SAFE (7233)
 - Text LOVEIS to 22522
 - <https://www.thehotline.org/>
- PA Health Department Information about COVID 19
 - 1-877-PA-HEALTH (1-877-724-3258)
 - <https://www.health.pa.gov/topics/disease/coronavirus/Pages/Coronavirus.aspx>



Housing Alliance
of Pennsylvania

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Talking Points for Communicating with Tenants

We recognize 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> 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> 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>

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

- PA United Way 211: Speak to a resource specialist about rent, utility, or food assistance.
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>
- Unemployment compensation
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Resident Name:

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 Tenant moved in:

Date Lease is up for renewal:

Resident Name:

Address :

Income Status of the Resident

Have you experienced any of the following?

- Total loss of employment income Reduced hours at work Neither

How much has your total monthly income reduced or are you expecting it to reduce (including salaries, pension, SSI, child support, etc..)?

- Less than 50% 50% to 75% 75% to 100%

How long do you expect to see your income impacted?

- 2-3 months 3+ months Indefinitely Don't know yet

Are you able to pay a partial payment?

- No Yes, by how much: 1/3 1/2 Other:

Have you applied for unemployment insurance or other public assistance?

- No Yes In process

Have you applied for rental assistance through a government office or non-profit?

- No Yes In process

To be completed by Property Owner:

Steps taken in agreement with resident (Select all that apply)

- Waived late fees
- Waived penalty for ending lease early
- Forgive \$_____ of rent for a period of ____ months
- Reduce rent by \$_____ for ____ months
- If a balance, divide amount due across __ months to be paid monthly
- Use the \$_____ from the security deposit towards rental arrear
- Rent paid _____ days early will be receive a credit of \$_____
- 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:

Reduced by:

\$ _____

Deferred for:

_____ Months

Forgiven for:

_____ Months

- 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

Resident Name:

Address :

****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

Resident Name:

Address :

Rent Payment Plan Agreement

Rental Company Name:

Date Form Completed:

Form Completed By (Name):

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Rent paid _____ days early will be receive a credit of \$_____

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Resident:

Signature

Date

Property
Owner/Manager:

Signature

Date

To be completed by Property Owner:

Date	Contact Notes/Updates from Resident



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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.

Federal Resources

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](#)

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

[Attorney General - PA CARE Packages](#)

Under the ‘PA CARE Package’ initiative, banks and financial institutions will be working with the Pennsylvania Office of Attorney General’s Bureau of Consumer Protection to offer additional important protections for consumers affected by the COVID-19 pandemic.

To commit to the 'PA CARE Package' initiative, financial institutions and banks must offer additional assistance to Pennsylvanians facing financial hardship due to impacts of the COVID-19 pandemic.

- Expansion of small and medium business loan availability
- 90-day grace period for mortgages (at least)
- 90-day grace period for other consumer loans such as auto loans
- 90-day window for relief from fees and charges such as late, overdraft fees
- Foreclosure, eviction, or motor vehicle repossession moratorium for 60 days
- No adverse credit reporting for accessing relief on consumer loans

The banks that have signed on as of April 15, 2020 include

- PNC Bank
- Bank of America
- Clearview Federal Credit Union
- WSFS Bank
- Citizens Bank
- First Commonwealth Bank
- Ocean First Bank
- MC Bank
- Dollar Bank
- Fulton Bank
- In First Bank

Visit attorneygeneral.gov/COVID19 for an updated list of additional banks that join the initiative.

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Resources for Tenants being impacted by COVID-19

- PA United Way 211: General Resource for Rent, Utilities, and/or Food
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>

- Unemployment Compensation for Pennsylvania
 - UC Service Center Statewide Toll-Free Number 888-313-7284 or email uchelp@pa.gov
 - Pandemic Unemployment Assistance (PUA) please email ucpua@pa.gov.

- 24/7 Behavioral Health Support and Referral: General Resource for Mental Health/Counseling
 - Hotline 1-855-284-2494.
 - For TTY, dial 724-631-5600

- Domestic Violence 24/7 Support
 - Hotline: 1-800-799-SAFE (7233)
 - Text LOVEIS to 22522
 - <https://www.thehotline.org/>

- PA Health Department Information about COVID 19
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Information for Renters in Pennsylvania Affected by the Coronavirus

All Pennsylvanians will be protected from eviction through at least May 11, 2020.
Many renters may be protected for longer.

Go to rhls.org/coronavirus-federal-protections-for-renters/ to find out more.

Contact your local legal aid office with specific questions. Visit palegalaid.net/legal-aid-providers-in-pa.

Even with these protections, you still owe rent. Contact your landlord to try and work out a payment arrangement.



For All Pennsylvania Renters



The Pennsylvania Supreme Court has put all evictions on hold until May 11, 2020. Some local courts have protections that last longer. You still owe rent, but cannot be evicted until May 11 at the earliest.

If you cannot pay your rent:



- A landlord must file an eviction with a court to legally remove you from your home. Some people receive non-legal eviction threats from landlords and assume they must leave, but this isn't true.
- Your landlord cannot file an eviction with the court until April 30 at the earliest.

If your eviction was in process prior to COVID-19 related shut downs:

- If your landlord has already filed to evict you and you haven't had a hearing yet, your hearing will be postponed until at least May 11.
- No hearings will be scheduled and all pleading deadlines are postponed to at least May 11.
- If your landlord has already filed to evict you and was successful in court, your appeal deadline will be extended until at least May 11.
- If your landlord has already filed to evict you and you have a judgment that cannot be appealed, you will not be removed by local law enforcement until May 11 at the earliest.



If your landlord tries to lock you out or shut off your utilities, or if you have questions about a pending eviction, contact your local legal aid office immediately.

Regional Housing Legal Services is working to inform Pennsylvanians affected by the Corona Virus. As of April 28, 2020, RHLS understands the above. Each situation is different and the information may change.

Visit www.rhls.org for more information & resources.



MANAGING UTILITY BILLS DURING THE CORONAVIRUS CRISIS

RESOURCES

There are many resources available to keep utility bills affordable, but consumers need to speak up and explore options with their utilities.

CONSERVE



Energy usage makes up the largest portion of monthly utility costs for most consumers, so conservation can reduce the size of future energy bills.

CALL PUC



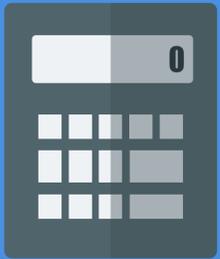
The PUC's Bureau of Consumer Services is available for questions and consumer complaints. Call 1-800-692-7380 or online at www.puc.pa.gov



Utility Customer Assistance Programs (CAPs)

CAPs offer discounted bills for qualifying low-income customers. If your family income has dropped because of the coronavirus emergency, it's possible that CAPs could reduce your monthly utility bill. If you're currently in a CAP and your income has dropped further, you may now qualify for an even lower payment.

Other Options to Help with Bills



BUDGET BILLING - Annual utility costs are averaged over 12 months so bills don't jump up or down from month to month;

PAYMENT PLANS - Help customers address past-due utility bills or delinquent balances over a period of time;

HARDSHIP FUNDS - Financial assistance programs supported by utilities and donations from utility customers, along with non-profit and charitable organizations operating in the Commonwealth.



LIFELINE for Phone & Internet Services

Contact your telephone company or a participating wireless services provider about Lifeline, a federal financial support program that helps eligible low-income consumers and households to keep their telephone and internet access services.



Conservation Can Make a Difference

Many households are now spending their entire day at home and increasing their use of computers and other devices. Simple things like switching off unneeded lights and appliances; sealing air leaks; running only full loads in washers, dryers and dishwashers; or adjusting thermostats a few degrees, can add up to substantial energy savings over the course of a month.

1-800-692-7380



Agents from the PUC's Bureau of Consumer Services are available to answer questions or take complaints if consumers do not believe a utility is being responsive.

www.puc.pa.gov



Visit the PUC website for consumer information and tips; more about special steps being taken during the current crisis; and to access online utility complaint forms.

STAY CONNECTED



with Lifeline Telephone and Broadband Assistance Program



1
Number of benefits
allowed per household

TO APPLY:
Contact Your Service Provider
Visit www.lifesupport.org
Or Call **1-800-234-9743**

\$7.25
Average discount on
monthly basic service

Program Discounts

Effective Date	Voice (Fixed & Mobile)	Broadband (Fixed & Mobile)
12/1/2019	\$7.25	\$9.25
12/1/2020	\$5.25	\$9.25