

Preventing Evictions: Information for HCV Landlords

Thank you for your participation as a landlord in the Housing Choice Voucher (HCV) program, providing a safe and affordable place for your tenants to live. HUD recognizes the challenges that both tenants and landlords face during this difficult time. The HCV program remains a reliable source of rental income for landlords, while providing a stable home for participants. As the CARES Act **Eviction Moratorium** ends on July 24, 2020, HCV landlords can play a crucial role in reducing housing instability. Many local or state eviction moratoria and other tenant protections may still be in effect, so it is important for you to be aware of the laws in your jurisdiction. Also, as a reminder, all HCV tenants have the option of repaying unpaid rent in a lump sum by July 24 and cannot be charged late fees or interest for rent due in the months of April, May, June, and July of 2020. Regardless of the restrictions currently in place in your area, HUD encourages landlords to strive to avoid evicting tenants whenever possible. This means, if the household is unable to pay a lump sum, HUD encourages owners to set up a repayment agreement with reasonable payments spread over time.



How to Avoid Eviction of HCV participants

1. **Reach out to your tenant(s).** Find out why your tenant is behind on rent. Some families mistakenly believe that they do not need to pay rent during the moratorium. Direct outreach can help clarify uncertainties and ensure that families continue being housed. Residents who do not speak English or have a disability may be at increased risk of not understanding the recent changes in rent rules or policies. HUD published a tenant flyer on the eviction moratorium in [21 languages](#), available on the [PIH COVID-19 Resources](#) page.
2. **Ask if your tenant has reported any loss of income to the PHA.** The HCV program is designed to provide affordable housing to families even when they lose their income or have their income reduced. Encourage your tenants to report their loss of income to the PHA so their rent portion can be decreased. In some cases, this adjustment can be processed retroactively, providing you with an increased housing assistance payments from the housing authority that may cover previously unpaid rent from the tenant. If a tenant is having trouble paying their adjusted rent portion, encourage the tenant to reach out to the PHA.
3. **Notify the PHA if a tenant falls behind on rent as soon as possible.** PHAs have staff who can directly reach out to tenants and assist them in reporting income changes and/or identifying and applying for available resources.
4. **Set up a repayment agreement if the tenant cannot pay in a lump sum.** HUD encourages HCV landlords to enter into repayment agreements so that families may continue to be housed. For any unpaid rent after the moratorium has ended, the family can repay unpaid rent in a lump sum to avoid eviction. When families are unable to pay a lump sum, HCV landlords are encouraged to set up a repayment agreement with reasonable payments spread over time that will not cause an undue burden to the tenant. Repayment agreements must follow any local or state eviction moratoriums, or other tenant or landlord protections in effect in your area.
5. **Offer information about available resources.**
 - Unemployment Insurance - www.usa.gov/unemployment;
www.careeronestop.org/LocalHelp/UnemploymentBenefits
 - Economic Impact Payments (stimulus payments) - <https://www.irs.gov/coronavirus/get-my-payment>
 - Free tax preparation to help get tax refunds - <https://irs.treasury.gov/freetaxprep>
 - Temporary Assistance for Needy Families - <https://www.benefits.gov/benefit/613>
 - Emergency assistance resources - Community Action Agencies: <https://communityactionpartnership.com/find-a-cap/>; 211.org or dial 211 on any phone; www.usa.gov/help-with-bills
 - Childcare for Essential Workers - www.acf.hhs.gov/sites/default/files/occ/state_level_info_for_essential_workers_seeking_child_care.pdf
 - Immediate jobs available due to COVID-19 - <https://needajobnow.usnlx.com>
 - Contact utility companies to ask for a repayment plan