

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. The HCV program remains a reliable source of rental income for landlords, while providing a stable home for participants. As the [CDC Eviction Moratorium](#) ends on July 31, 2021, [HCV landlords can play a crucial role in reducing housing instability and promoting pandemic recovery.](#)



If Your Tenant is Behind on Their Portion of the Rent, Use These Best Practices to Avoid Eviction:

1. **Know the current federal, state, and local requirements:** While the federal government eviction moratorium ends 7/31/21, many jurisdictions have their own eviction restrictions in place. Also, under current federal law, even after the moratorium ends, **any eviction notice for nonpayment of rent must provide at least 30 days to vacate the property** (a longer period can be required by state or local law as well).
2. **Reach out to your tenant(s).** Find out why your tenant is behind on rent. Some families mistakenly believe 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 brochure to promote resident stability which includes information and links to a variety of resources (see Attachment 2 in the Eviction Prevention and Stability Toolkit, available [here](#)).
3. **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 payment 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.
4. **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.
5. **Set up a repayment agreement if the tenant cannot pay in a lump sum.** All HCV tenants have the option of repaying unpaid rent in a lump sum by July 31 to avoid eviction. However, if a tenant cannot make that entire payment HUD encourages HCV landlords to enter into repayment agreements for reasonable payments over time so 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 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.
6. **Offer information about available resources.**
 - Treasury's Emergency Rental Assistance Program (ERAP) makes funding available to assist households that are unable to pay rent or utilities. **Tip!** In some jurisdictions, landlords can apply for ERAP on behalf of the family and/or with the family.
 - Treasury's website: <https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>
 - HUD's ERAP FAQs: https://www.hud.gov/sites/dfiles/PIH/documents/ERAP_PIH_ERAP_FAQs.pdf
 - Unemployment Insurance: www.usa.gov/unemployment
 - Economic Impact Payments (Stimulus Payments): <https://www.irs.gov/coronavirus/get-my-payment>
 - Free Tax Preparation (to help get tax refunds and qualify for new child care tax credit): <https://irs.treasury.gov/freetaxprep>
 - Benefits Eligibility (TANF, SNAP, Medicaid, etc.): www.benefits.gov
 - 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
 - Contact utility companies to ask for a repayment plan