

CORONAVIRUS CONCERNS FOR TENANTS

Will My Landlord Work With Me?

Rent is still due as normal. But, we've compiled some helpful information that may help guide you through these tough times. If you need **more time to pay**, or if you need to **work out a payment plan**, contact us as soon as possible. While we understand the complexities of the situation, you must realize that your landlord is also living through this experience. Most landlords rely on, and in most circumstances, depend on the rent being paid. **Not all property owners qualify for aid** from the [Coronavirus Aid, Relief, and Economic Security Act](#). Therefore, not all tenants qualify for relief, abatement or forgiveness of rent being paid. While most landlords are compassionate and understanding, it is up to you to seek assistance or make the changes necessary to fulfill your obligation to pay rent, just as it is theirs to maintain the dwelling. Please don't expect your landlord or property manager to simply allow you to not pay your rent. Everyone needs to work together in times like these. There is no such thing as "Free Rent". Relief is only temporary and always requires repayment if the landlord allow a rent deferment. It is our goal to work with you to the best of our abilities and in accordance to governing law and relief acts.

With rent due this week for many Americans for the first time since the coronavirus outbreak erupted across the U.S., people across the country have been urging federal, state and local governments to institute eviction moratoriums as a record 3.3 million Americans have filed for unemployment in a crisis that could lead to nearly 50 million people losing their jobs. **Landlords are also pleading for help, saying that if millions of tenants are allowed to forego their rent indefinitely, they themselves may go bankrupt and be forced to sell the houses, apartments and condos they rent out.**

Will I be evicted if I don't pay rent?

Probably not right away. But if you don't pay your rent the balance will continue to accumulate and eventually result in an eviction process being filed against you. The \$2.2 trillion stimulus includes a moratorium on all evictions from buildings financed with a federally-backed mortgage, such as those funded by Fannie Mae, Freddie Mac and the Department of Housing and Urban Development. After excluding private mortgages and buildings whose mortgages are paid off, the moratorium covers about 40% of all single-family homes. **This means most of the homes you live in do not fit in to this moratorium.**

What if I'm not in one of those federally-financed buildings?

At least 34 states and dozens of cities have issued broader moratoriums on evictions that apply to all rental units, with many lasting 30 to 90 days, according to NHLP. As of April 1, 2020, Florida is NOT one of those States. In some states, evictions simply can't be executed because court isn't in session. In some cases eviction cases may be suspended, but landlords can still file lawsuits to start the process.

Does a moratorium mean I never have to pay rent for that month?

No, it just means the rent is deferred. That can leave tenants with several months of back payments due when the emergency is over.

So how am I going to pay my rent if I don't have a job or my hours have been cut?

The stimulus provides enhanced unemployment insurance benefits to furloughed or laid-off workers that includes a \$600 weekly supplement on top of the average \$300 to \$400 check from the state for up to 39 weeks. Most Americans will also receive tax rebates of up to \$1,200 in coming weeks. The hope is that these benefits help most affected workers pay their monthly bills.

If I don't pay April rent, is it going to affect my credit rating?

Your credit rating would be affected if a court eventually issues an eviction notice against you, Roller says. In some cities, eviction cases may be processed but police departments aren't enforcing them during the emergency, he says. So your credit could be affected even if you aren't evicted.

Late Fees and Online Payments

Grandview Property Management will commit to **not charging any late fees** during this difficult time. Additionally, we are **waiving all online payment convenience fees for EFT and Credit Card payments**. As an extra safety precaution, we urge you to use our online Resident Portal to make rent payments instead of mailing payments.