

CFPB Tools and Resources to Avoid Eviction & New Tenant Rights
Included in the CDC Eviction Moratorium

May 12, 2021

from Denise Waits to everyone: 11:29 AM

Hello everyone, we'll be starting momentarily!

from Ashley Frevert to everyone: 11:31 AM

Thanks for joining, everyone!

from Denise Waits to everyone: 11:32 AM

Please feel free to enter your questions here in the chat as we go through the presentation!

from Denise Waits to everyone: 11:33 AM

If you have any audio/connection issues, you can chat me directly or email me at

dwaits@communityactionpartnership.com

from Maria Polanco to host (privately): 11:33 AM

Good afternoon everyone

from Denise Waits to everyone: 11:33 AM

This webinar is being recorded and slides will be shared via a follow-up email and on the Partnership website within 2-3 days of the live event.

from Latisha Kelly to all panelists: 11:38 AM

Family Service Manager

from Maria Polanco to all panelists: 11:38 AM

As a housing coordinator I work directly with renters and landlords

from Denise Waits to all attendees: 11:38 AM

www.menti.com

from Loan Le to host (privately): 11:39 AM

I missed that link and code so.. I am a program manager at a local Community Action

from Ashley Frevert to everyone: 11:39 AM

Thanks for your patience everyone while we get menti running!

from Denise Waits to everyone: 11:39 AM

Code: 3169 1029

from sandra corell to host (privately): 11:39 AM

Housing Director

from Dan Mulligan to host (privately): 11:39 AM

Community Coordinator in housing support

from Anne Bacon to host & presenter: 11:39 AM

some of us do more than one

from SHAPREICE motley to host (privately): 11:39 AM

Im a Community resource manager working with renters and landlords and well as community partners

from Erin Jacobson to all panelists: 11:39 AM

Grants & Special Projects Director @ state association; also the program manager of the CARES Act rental assistance program

from Arletys Horta Lima to host (privately): 11:39 AM

Community Engagement Navigator

from Cindy Anderson to host (privately): 11:39 AM

Program Director

from Jaclyn Boroff to host & presenter: 11:39 AM

Thank You!

from Teresa Lansmn to host (privately): 11:40 AM

Family development

from Elle Evans Peterson to all panelists: 11:40 AM

State Association - leading a social determinants of health initiative focused on housing domain

from Whitney Mims to host (privately): 11:40 AM

Case Manager for Community Action Agency in SC that assist with emergency rental assistance

from Gabriela Gonzales to host (privately): 11:40 AM

Bilingual Family Advocate for Head Start

from Anne Bacon to host (privately): 11:41 AM

quick question....will there be some targeted info about ERA (the treasury program?)

from Denise Waits to all panelists: 11:42 AM

from Whitney Mims to host (privately): 11:40 AM

Case Manager for Community Action Agency in SC that assist with emergency rental assistance

from Denise Waits to all panelists: 11:42 AM

from Gabriela Gonzales to host (privately): 11:40 AM

Bilingual Family Advocate for Head Start

from Denise Waits to all panelists: 11:42 AM

from Anne Bacon to host (privately): 11:41 AM

quick question....will there be some targeted info about ERA (the treasury program?)

from Denise DeVaan to everyone: 11:43 AM

yes

from Denise Waits to Anne Bacon (privately): 11:43 AM

from Anne Bacon to host (privately): 11:41 AM

quick question....will there be some targeted info about ERA (the treasury program?)

from Denise DeVaan to everyone: 11:43 AM

yes

from Ashley Frevert to everyone: 11:44 AM

If you have questions throughout, feel free to enter them into the chat!

from Denise Waits to everyone: 11:45 AM

This webinar is being recorded and slides will be shared via a follow-up email and on the Partnership website within 2-3 days of the live event.

from Beverly Yang to everyone: 11:45 AM

Here's the housing portal section for renters: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/>

from Natasha Pauling to host (privately): 11:46 AM

Is there any reason why the Rental Assistance Program through the Department of Treasury wasn't earmarked for Community Action's existing Rental Assistance Program, rather than having to create new programs to handle the funding?

from Clint Cottam to host (privately): 11:46 AM

What languages are included for the portal?

from Denise Waits to all panelists: 11:46 AM

from Natasha Pauling to host (privately): 11:46 AM

Is there any reason why the Rental Assistance Program through the Department of Treasury wasn't earmarked for Community Action's existing Rental Assistance Program, rather than having to create new programs to handle the funding?

from Ashley Frevert to everyone: 11:47 AM

Please go to www.menti.com, use code 31691029 to respond to the poll.

from SHAPREICE motley to all panelists: 11:47 AM

yes

from Ashley Frevert to everyone: 11:47 AM

Question: Have you seen the CDC declaration form?

from Arletys Horta Lima to host (privately): 11:47 AM

No

from Latisha Kelly to all panelists: 11:47 AM

no

from Teresia Templeton to host (privately): 11:48 AM

not sure

from Latisha Kelly to all panelists: 11:48 AM

no

from Ashley Frevert to everyone: 11:49 AM

Please continue to enter your questions into the chat. We'll answer them either throughout or during our question breaks.

from Clint Cottam to host & presenter: 11:49 AM

What languages are included for the portal?

from Beverly Yang to everyone: 11:50 AM

You're probably aware if there are stronger protections in your area. If not, visit Evictionlab.org

from Denise Waits to all panelists: 11:50 AM

from Clint Cottam to host & presenter: 11:49 AM

What languages are included for the portal?

from Ashley Frevert to everyone: 11:50 AM

www.evictionlab.org

from Denise DeVaan (privately): 11:50 AM

7 languages-- we will show this

from Maria Polanco to all panelists: 11:50 AM

CDC Moratorium expires on June 30th. The Gov. of Florida lifted alot of the protections for renters. Correct me if I am wrong.

from Denise Waits to all attendees: 11:50 AM

7 languages-- we will show this

from Clint Cottam (privately): 11:51 AM

Thanks Denise!

from Beverly Yang to everyone: 11:52 AM

Housing portal pages are available in 8 languages. Maria, you're correct as to the CDC moratorium. Clint: Some content for renters is so new that we're still working on publishing updates in all 8 languages.

from Maria Polanco to all panelists: 11:53 AM

thank you

from Beverly Yang to everyone: 11:54 AM

The declaration form is available in English and several alternative languages here:

<https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>

from Maria Polanco to all panelists: 11:54 AM

Many of the renters are still being evicted/writ of possession granted after providing the CDC Moratorium. Not understanding why this is happening.

from Yvette Thomas to host & presenter: 11:54 AM

How do you handle management companies offering a separate contract for payment of back rent. If the renter defaults on the contract, they then evict them. Is that legal?

from Beverly Yang to everyone: 11:55 AM

(We also provide links on the housing portal.)

from Denise Waits to all panelists: 11:55 AM

from Yvette Thomas to host & presenter: 11:54 AM

How do you handle management companies offering a separate contract for payment of back rent. If the renter defaults on the contract, they then evict them. Is that legal?

from Ashley Frevert to everyone: 11:56 AM

Thanks for your questions. We'll be answering them soon!

from Jen Heithoff to host (privately): 11:56 AM

Is a landlord considered a debt collector?

from Denise Waits to all panelists: 11:56 AM

from Jen Heithoff to host (privately): 11:56 AM

Is a landlord considered a debt collector?

from Beverly Yang to everyone: 11:58 AM

So many great questions - I'll get into some of these in a sec.

from Haley Tullish to host (privately): 11:58 AM

What was the link below on the previous slide?

from Denise Waits to everyone: 11:59 AM

www.cfpb.gov/covidrent

from Haley Tullish to host (privately): 11:59 AM

Thanks!

from Ronda Jackson to host (privately): 11:59 AM

I have clients that have been notified of changes with property management. The managers have increased their requirements of income eligibility to remain in the home. The clients have to make 3x the rent now. Is this legal to evict the clients even with the eviction moratorium.

from Crystal Hunt to host (privately): 11:59 AM

Great information but unfortunately I have another meeting to attend.

from Denise Waits to all panelists: 11:59 AM

I have clients that have been notified of changes with property management. The managers have increased their requirements of income eligibility to remain in the home. The clients have to make 3x the rent now. Is this legal to evict the clients even with the eviction moratorium.

from Ashley Frevert to everyone: 12:01 PM

Reminder - the slides will be shared after the webinar, and they include the links to websites.

from Ashley Frevert to everyone: 12:03 PM

ERAP = Emergency Rental Assistance Programs

from Barb Grant to host & presenter: 12:05 PM

Are states required to allow future payments? Our state currently only allows applications for back rent.

from Clint Cottam to all panelists: 12:06 PM

But that does not cover other evictions like nuisance, correct?

from Denise Waits to all panelists: 12:06 PM

from Barb Grant to host & presenter: 12:05 PM

Are states required to allow future payments? Our state currently only allows applications for back rent.

from SHAPREICE motley to all panelists: 12:07 PM

yes up to 3 months

from Clint Cottam to all panelists: 12:07 PM

My question is ERAP-related about future rent and evictions for non-payment issues.

from Loan Le to host (privately): 12:08 PM

will the chat and replies be included with the recording?

from Denise Waits to everyone: 12:08 PM

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from Denise Waits to Loan Le (privately): 12:09 PM

I can save the chat and email them to you. Please send me an email at dwaits@communityactionpartnership.com. Thanks!

from Loan Le to host (privately): 12:09 PM

the CDC moratorium only applied to non payment evictions, and not other types of evctions such as for nuisance or end of lease or tenant at will, right?

from Denise Waits to all panelists: 12:10 PM

from Loan Le to host (privately): 12:09 PM

the CDC moratorium only applied to non payment evictions, and not other types of evctions such as for nuisance or end of lease or tenant at will, right?

from Denise Waits to all attendees: 12:11 PM

If you choose "All Panelists" in the dropdown, that will guarantee your question goes to them, rather than me as "Host".

from Haley Tullish to all panelists: 12:12 PM

Is there any protection for homeowners to prevent foreclosure? Or any financial assistance program that can assist with mortgage payments?

from Dan Mulligan to host (privately): 12:13 PM

Great information! Look forward to the follow-up email to share the documentation and the recorded session.

from Denise Waits to all panelists: 12:13 PM

from Dan Mulligan to host (privately): 12:13 PM

Great information! Look forward to the follow-up email to share the documentation and the recorded session.

from Erin Jacobson to all panelists: 12:15 PM

The CDC moratorium is also in jeopardy after being struck down/vacated by a federal judge last week. There is currently a stay, but will the CFPB rules still stand if the stay is lifted and the moratorium is eliminated?

from Yvette Thomas to host & presenter: 12:16 PM

The CDC Declaration was provided to the landlord in this case. The eviction was granted.

from Denise Waits to all panelists: 12:17 PM

from Yvette Thomas to host & presenter: 12:16 PM

The CDC Declaration was provided to the landlord in this case. The eviction was granted.

from Beverly Yang to everyone: 12:21 PM

www.Consumerfinance.gov

from Denise Waits to everyone: 12:23 PM

<https://youtu.be/oODmNuXazqg>

from Ashley Frevert to everyone: 12:27 PM

<https://www.consumerfinance.gov/complaint/>

from Beverly Yang to everyone: 12:27 PM

You can order this flyer in bulk or download it to print yourself at

https://orders.gpo.gov/CFPB/COVID_MONEY.aspx

from Ashley Frevert to everyone: 12:27 PM

www.menti.com and code 31691029

from Ashley Frevert to everyone: 12:28 PM

Question: How will you help us share these resources and help renters avoid eviction?

from Maria Polanco to all panelists: 12:28 PM

Send email link to agencies, Property Managers I work with

from Maria Polanco to all panelists: 12:29 PM

refer to legal aid when landlords are abusive and want to violate renters rights

from Beverly Yang to everyone: 12:31 PM

Maria - 100% Also: We are working on plain language questions and answers about the emergency rental assistance program. If you sign up for updates, we'll let you know when they're published.

from Denise Waits to everyone: 12:32 PM

We want to hear from you! Please provide us your feedback for today's webinar:

<https://www.surveymonkey.com/r/May12NCAP>

from Connie Fahim to host (privately): 12:32 PM

Thank you

from Denise Waits to everyone: 12:32 PM

When the webinar closes, your browser will open the survey.

from Clint Cottam to all panelists: 12:32 PM

Thank you all!

from Denise Waits to all panelists: 12:33 PM

from Connie Fahim to host (privately): 12:32 PM

Thank you

from Yvette Thomas to all panelists: 12:33 PM

Thank you... great information!

from Crystal Hunt to host (privately): 12:33 PM

thank you