

Partnering with Families to Build Economic Security During Emergencies



Partnering with Families to Access Housing Protection Information

Families may experience unstable housing during an emergency or natural disaster. Head Start and Early Head Start **family services staff and home visitors** can partner with families to:

- Learn about housing protections for homeowners
- Learn about housing protections for renters
- Track progress and celebrate successes

Share Information about Housing Protections for Homeowners

The Families First Coronavirus Response Act of 2020 puts in place time-limited protections for homeowners with mortgages that are backed or funded by the federal government or a Government Sponsored Enterprise (GSE).

- A lender or loan servicer may not foreclose on homeowners until June 30, 2020.
- If families experience financial hardship due to the coronavirus pandemic, they have a right to request and obtain a forbearance for up to 180 days.
 - A forbearance is when a mortgage company allows homeowners to pause or reduce their payments for a limited period of time.
 - Forbearance does not erase what families owe. They will have to repay any missed or reduced payments in the future.
 - NOTE: Families have the right to request and obtain an extension for up to another 180 days.

- You can share information with families about mortgage relief options. Visit the Consumer Financial Protection Bureau (CFPB) website for resources and details.

Share Information about Housing Protections for Renters

The CARES Act: The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides certain protections from eviction and late fees due to nonpayment of rent for most tenants in federally subsidized or federally backed housing. You can share information with families about protections for renters from the CFPB website.

- If families are renting from an owner who has a federally insured or GSE-backed mortgage, or received federally subsidized housing, grants, or vouchers, they cannot be evicted for nonpayment of rent until July 24, 2020.
- Renters living in a federal Housing and Urban Development (HUD) Multifamily Assisted property or Federal Housing Administration (FHA)-insured property are covered by a temporary eviction moratorium.
 - This means that renters may not be serviced with an eviction notice solely for nonpayment of rent until July 25, 2020, and the notice must give renters 30 days to leave the property.
 - During the 120-day eviction moratorium, a landlord may not charge renters late fees, penalties, or other charges for paying rent late.
 - It is important to note that the eviction moratorium does not relieve tenants from paying rent. It merely forbids a landlord from evicting tenants during that period for late payment.
- HUD has property data available online to help renters determine if they are renting in a HUD Multifamily Assisted property or FHA-insured Multifamily property. HUD also offers additional information on protections for renters. Visit the U.S. Department of Housing and Urban Development website to learn more.

State and local eviction policies: Many state and local governments have also paused tenant evictions because of the impact of the coronavirus pandemic. Find more information about policies in your state or jurisdiction from the Eviction Lab website.

HUD's Disaster Response Network: Renters living in either a HUD Multifamily Assisted property or FHA-insured property have free access to HUD's Disaster Response Network. For renters experiencing financial challenges from a natural disaster or other difficulties, the Disaster Response Network's housing counselors may be able to help with a range of needs. Call 877-542-9723.

Legal aid services: Government-funded legal aid services are available throughout the country to assist families with low incomes with a range of needs, including housing issues such as evictions and foreclosures. Find your local grantee using the Find Legal Aid locator tool on the Legal Services Corporation website.

Track Progress and Celebrate Successes

Follow up with families to ensure they are finding the housing protections they may need. Celebrate their successes!



Staff Tip

You may also find that you need housing protection during an emergency. Review the information in this tip sheet and use it to address any needs you may have related to housing stability.

Check out the other tip sheets in the *Partnering with Families to Build Economic Security During Emergencies* series for staff. Review and share the Family Tip Sheets in this series with families. These tip sheets include valuable information families can use to improve their family economic security during emergencies.

Related Resources

- **Learn More.** All of the resources mentioned in this tip sheet are available on the Head Start Early Childhood Learning and Knowledge Center (ECLKC) website. To learn more about how to support parents' and families' goals for economic mobility, explore all of the resources in the Building Foundations for Economic Mobility series available on the ECLKC.
- **Join the Economic Mobility Learning Community.** Engage with your colleagues around the country in the online Economic Mobility learning community hosted on the MyPeers platform. You can network, share, and learn from each other about partnering with families to achieve their financial security.
- **Subscribe.** The Building Foundations for Economic Mobility (BFEM) E-newsletter is produced quarterly by the National Center on Parent, Family, and Community Engagement (NCPFCE). It is dedicated to staff working with families.

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