



We Strive to Enhance Lives,
Build on Strengths and
Create Community.

TO: All Public Housing Residents
SUBJECT: CARES Act Information from HUD and other Resources from LMHA
DATE: April 29, 2020

Yesterday the U.S. Department of Housing and Urban Development (HUD) issued the flyer printed on the reverse side of this notice. HUD developed it to provide you with important information so please review it carefully. Below are Louisville Metro specific resources for you.

If you are having trouble paying your rent, please call to speak to management office staff or email as soon as possible and request an interim reexamination.

- LMHA needs verification of income decrease (letter from employer or other source of income provider)
 - If you cannot get a letter right away, you can complete a Self-Verification form
 - Once there is third-party verification another interim reexam will be completed
- LMHA needs verification of unemployment benefits
 - For information on applying for unemployment insurance visit:
<https://kcc.ky.gov/Pages/default.aspx>
 - Regular unemployment benefits are considered income. But the \$600 per week enhancement provided by the CARES Act will not affect your rent calculation
- For information on Economic Impact Payments visit:
 - <https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions>
 - These stimulus payments will not affect your rent calculation
- The One Louisville: COVID-19 Response Fund will provide flexible funding resources via \$1,000 payments to eligible households visit:
 - <https://louisvilleky.gov/government/city/one-louisville-covid-19-response-fund>
- For help with food visit:
 - <https://www.jefferson.kyschools.us/sites/default/files/Emergency%20Feeding%20Sites.pdf>
 - <https://daretocare.org/need-food/>
 - <https://louisvilleky.gov/government/resilience-and-community-services/senior-nutrition-program>
- For additional information visit:
 - <https://louisvilleky.gov/news/what-you-need-know-about-coronavirus>
- If the interim reexam does not result in lower rent:
 - Contact the Eviction Prevention Program at 568-1437 or 568-1438
 - Contact Legal Aid Society at <https://www.yourlegalaid.org/> or 502-584-1254
 - Contact LMHA to set up a repayment agreement

420 South Eighth Street, Louisville KY 40203 | Main: (502) 569-3400 | www.lmha1.org



Notice of Right of Reasonable Accommodation: If you or someone else in your household has a disability – and as a result of this disability, this person needs a reasonable accommodation in order to participate fully in Public Housing Program – please contact the Ombudsman to discuss accommodation options. The Ombudsman for Public Housing can be reached at (502) 569-1168. TDD 502-587-0831.





Addressing Tenant Concerns Regarding Rent and the Temporary Suspension of Evictions for Nonpayment of Rent

The U.S. Department of Housing and Urban Development (HUD) developed this flyer to provide Housing Choice Voucher (HCV), Public Housing, and Section 8 Moderate Rehabilitation (Mod Rehab) participants with important information and resources about paying rent during the national emergency concerning the coronavirus pandemic.

What is the suspension of evictions about?

Evictions for nonpayment of rent, and charges/fees for nonpayment of rent, have been temporarily suspended. This applies to all HUD-assisted participants from March 27, 2020 to July 24, 2020¹. Although your Public Housing Authority's (PHA) Admissions and Continued Occupancy Policies (ACOP) and/or Administrative Plan may not be updated, please be aware that the suspension of evictions for nonpayment of rent is in place.

Having trouble making rent?

- **Voucher and public housing participants:** If you lost your job or had a significant loss of income, **request an interim reexamination** with the housing authority as soon as possible. Your rent can be adjusted to reflect the change in income or you may be eligible for a financial hardship exemption. Your housing authority may also know about other local resources.
- **Voucher participants only:** **Contact your landlord right away.** Reach out early to discuss potential payment plans or accommodations. Due to loss in income and the resulting interim reexamination, your rent adjustment may be retroactive. Confirm with the PHA and your landlord whether you will receive a credit for the previous month.

What else should you know?

- **Rent is still due** during this time period and will accumulate if unpaid.
- Your landlord and the PHA cannot initiate a new eviction action for nonpayment of rent and you should not receive a notice to vacate for nonpayment of rent from March 27, 2020 – July 24, 2020.
- Your landlord and the PHA cannot charge any late fees, or accrue charges/fees, and your assistance cannot be terminated for past due rent in April, May, June and July 2020.
- If you are behind on rent after the suspension of evictions expire: **Voucher participants** need to negotiate directly with your landlord to determine requirements to repay unpaid rent. Otherwise, your landlord could file an eviction. **Public housing participants** need to work with the PHA to pay unpaid rent in a lump sum or set up a repayment agreement. Otherwise, your assistance could be terminated and/or the PHA could file an eviction.
- Evictions for nonpayment of rent filed with the court before March 27, 2020 can proceed if there is no conflict with state or local laws.
- The PHA or your landlord can still terminate assistance and evict for drug abuse, criminal activity, lease violations, fraud, repeated minor violations, other good cause, etc.
- HUD does not intervene or participate in eviction proceedings. If you feel you are being wrongfully evicted, contact your local legal aid organization or social service agencies. If you are a Voucher participant, you may also contact your local PHA.



¹ Enacted in Section 4024 of the Coronavirus Aid, Relief, and Economic Security Act, 2020 "CARES Act" (Public Law 116-136).