

**Housing Authority of Clackamas County** 

### **Landlord News**

November 2020

### Keeping Clackamas County Landlords Informed

Due to COVID, our office is only open by appointment. To schedule an appointment call 503-650-3144.

# GET HOUSING AUTHORITY LANDLORD INFORMATION ON OUR WEBSITE AT

https://www.clackamas.us/housingauthority/landlords.html

## HOUSING QUALITY STANDARD (HQS) INSPECTIONS:

Due to COVID, the Housing Authority has delayed all tenant occupied unit inspections. The Housing Authority generally conducts inspections every 2 years.

#### MORATORIUM ON RENTS

There have been many moratoriums placed on rents from the President's Executive Order, the Centers for Disease Control and Prevention (CDC), Governor Brown's Executive Orders 20-13 and 20-56, House Bill 4213, and Multnomah County's Ordinance 1287.

As of today, these moratoriums expire on December 31, 2020. There may be extensions coming if COVID cases continue to rise.

All, including the City of Portland's moratorium, apply to rental properties within the legal limits of Portland, including those in Washington and Clackamas Counties.

There can be no residential evictions for nonpayment and most terminations without cause throughout the declared state of emergency and law enforcement officers in Oregon cannot serve, deliver, or act on any eviction notice related to those covered by the moratoriums. Multnomah County and the City of Portland both took their orders a step further. They established a sixmonth grace period after the emergency ends, which allows tenants to repay missed rent and avoid eviction.

Once Oregon's statewide moratorium ends, investment owners outside Multnomah County and Portland could theoretically begin the eviction process for nonpaying tenants. In Oregon, the moratoriums bar landlords from assessing or collecting late charges or other penalties related to nonpayment.





#### **Voucher Program Changes (cont.)**

Tenants who believe they'll be unable to pay rent should immediately notify their landlords. Tenants who receive rental assistance should also notify the Housing Authority. This is where we can help you, if a tenant is behind on rent due to loss of employment, if they notify the Housing Authority, we can adjust our portion of rental subsidy. So encouraging them to tell the Housing Authority may help both of the tenant and the property.

The Oregon ordinances create clear penalties for landlords who don't follow the law.

There are several great resources for understanding the moratoriums and the repayment agreement clauses and we highly recommend every landlord get acquainted with tenant rights. An excellent resource for understanding the tenants' rights exists here:

https://www.portland.gov/sites/default/files/2020-08/english-covid-tenant-protections.pdf

And they have it in multiple languages

https://www.portland.gov/phb/rentalservices/helpdesk/oregon-evictionmoratorium-faq#toc-what-if-a-landlorddoesn-t-comply-

#### ASSISTANCE TO TENANTS

All Tenants in Clackamas County that are impacted by COVID-19 may be eligible for rent assistance. Tenants should be encouraged to contact the Coordinated Housing Access Line at 503-655-8575 or request help online:

https://www.clackamas.us/communitydevelopment/cha

If Tenants are unable to pay rent they may also need other assistance to pay utilities or need food. Encourage them to connect directly by calling 2-1-1 or email: Help@211info.org

A great resource page is located here: <a href="https://www.clackamas.us/coronavirus/r">https://www.clackamas.us/coronavirus/r</a> esources

### ASSISTANCE TO PROPERTY OWNERS

There do exist Federal and Private Mortgage relief for homeowners unable to make their mortgage payments due to the impact of COVID-19. The relief is known as a mortgage forbearance plan. The plan would reduce or suspend mortgage payments for up to 12 months. This assistance is available to homeowners with single-family or condominium mortgages owned by Fannie Mae or Freddie Mac. It is available to owners regardless of whether their property is owner-occupied, a second home, or an investment property.

For more information go to: https://www.portland.gov/phb/helpdesk/mortgage-relief-faq#toc-what-help-is-available-for-homeowners-impacted-by-covid-19-

If your mortgage is not backed by the Federal Government, many banks and mortgage servicers are enacting their own deferment programs – call your mortgage servicer for more information. Other resources on actions by banks in Oregon can be found at:

https://www.oregonbankers.com/coronavirus-response.html

#### **Voucher Program Changes (cont.)**

# HOUSING ASSISTANCE PAYMENT (HAP) CONCERNS, QUESTIONS OR CHANGES NEEDED?

Please email us at: Landlordservices@clackamas.us

## QUESTIONS, COMMENTS, OR SUBMISSION SUGGESTIONS

Questions, comments, and submissions for HACC's Landlord Newsletter can be directed to: *HACC@clackamas.us*