

COVID – Eviction Moratorium/Mortgage Assistance

Housing Bureau Rental Services Office: 503-823-1303, rentalservices@portlandoregon.gov

Multnomah County/City of Portland COVID-19 Eviction Moratorium of March 17, 2020 will end February 1, 2021 so after February 1st all counties in the state will be covered only by the State Eviction Moratorium which has a current expiration of June 30, 2021. On March 22, 2020 the Governor issued Executive Order 20-11 -90-day moratorium on residential evictions for nonpayment of rent statewide. State has extended the moratorium through **June 30, 2021**

County FAQ - <https://multco.us/chair-kafoury/covid-19-eviction-moratorium-information>

Statewide FAQ - https://882003fc-e262-4826-807e-d719e296689e.filesusr.com/ugd/16c8ca_a4d4d24af24a4aa69f641a694003b261.pdf

Tenants need to provide a **Declaration of Financial Hardship Form** to landlords starting January 2021 - <https://www.courts.oregon.gov/forms/Documents/FED-NoticeProtectionDeclHardship.pdf> **State HB 4213** did away with requirement of tenant to demonstrate substantial loss of income, through documentation or other objectively verifiable means, resulting from the COVID-19 pandemic, including County, state and federal restrictions imposed to mitigate its spread, on or before the day rent is due. This legislation was only in effect through 12/31/20.

Court website with all Eviction related forms -

<https://www.courts.oregon.gov/forms/Pages/landlord-tenant.aspx>

Relocation Ordinance Modification - On 9/16/20 City Council approved temporary change in code requiring landlords to pay for **relocations costs** if rent is increased by any amount through 3/31/2021. Normally only required to pay if rent increased 10% or more.

Landlords concerned about not receiving rent payments - The Mayor and the City are aware of the issue and are working to ensure an equitable outcome for everyone along the economic cycle affected by the situation. Prosper Portland has formed a Reduce Commercial Evictions Task Force to find solutions for both the issue of business tenants having problems paying rent and commercial property owners losing income from lack of rent being received. Property owners should contact their lenders about options for payment deferral as the Federal Government has enacted suspensions on deferral on some mortgage/loan products for owners of rental housing properties. The State has issued a prohibition on lenders from pursuing foreclosures against homeowners and other borrowers through **December 31, 2020.**

Landlord Fund - Oregon House Bill 4401

(<https://olis.oregonlegislature.gov/liz/2020S3/Measures/Overview/HB4401>) passed December 21, 2020 also established a **Landlord Fund**, open for applications in early January 2021 (exact date to be determined) that would pay landlords as much as 80% of back-due rents if the

landlord agrees to forgive the remaining 20% of rent owed. To sign up for updates go to <https://www.oregon.gov/ohcs/housing-assistance/Pages/landlord-compensation-fund.aspx>

Prosper Portland List of Resources for Commercial Tenants and Landlords -
<https://prosperportland.us/covid-19-tenant-landlord-resources/>

Homeowners concerned about mortgage payments - Loans backed by the Federal Government (about 2/3rds of all mortgages in US) have had federal agencies enact suspension/deferrals on mortgage payments if you can demonstrate loss of income due to the pandemic through 12/31/20. Still obligated to repay missed payments but can be delayed without late fees. Contact mortgage servicer to determine if loan is federally backed. In addition, there are many banks enacting their own deferment programs.

Oregon Homeownership Stabilization Initiative - COVID19 Mortgage Relief Program - Provides assistance to homeowners who have experienced financial hardship due to the pandemic to help them avoid foreclosure. Program administered by Oregon Housing and Community Services.

Program eligibility criteria:

- > Became past due on mortgage payments after 1/1/20
- > Experienced financial hardship such as job loss, reduced income, high medical costs, disability, death in the family, or divorce.
- > Mortgage payment is no more than 45% of household monthly income.

Apply online at <https://www.oregonhomeownerhelp.org/how-to-apply>

OHSI: 503-986-2025, homeowner.help@oregon.gov

Historical Rent/Household Assistance Program Efforts:

Rental Assistance - On August 7th the City announced \$29 million in rental assistance would be made available to households impacted by the COVID emergency. Will provide up to 3 months of rent assistance to eligible households, prioritizing rent payments due on and after October 1st as rent moratorium allows rent accrued through January 8, 2021 to be deferred. Expected to help more than 4,300 households between now and December 31st. In addition, \$15 million will be distributed in the form of \$500 gift cards to assist impacted Portlanders with food, household supplies, dependent care costs, etc. **Contact 211** to request rent assistance.

Emergency Household Stabilization Fund - In April 2020 the Portland Housing Bureau provided \$1 million to support up to 2000 low income households with up to \$500 in direct assistance for food, medication, rent support and other urgent needs. About \$800k was distributed through the Short-Term Rent Assistance providers to existing clients and \$200k was distributed via 211 in the form of \$250 gift cards to households earning no more than 50% Area Median Income. Funds allocated and distributed the last week of April 2020.