



MARYLAND **MULTI-HOUSING** ASSOCIATION, INC.

Industry Guidance during COVID-19: Relief for Renters

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Maryland Multi-Housing Association (MMHA), whose members consist of owners and managers of over 213,000 apartments across the State of Maryland and 259 associate member companies who provide goods and services to the industry, is committed to upholding its standard of excellence in providing safe, quality housing for renters, especially during the COVID-19 pandemic.

We fully understand this pandemic is not just compromising public health; it also threatens the financial viability of individuals and businesses. This is a difficult time. We recognize that our residents are not immune from facing these unprecedented pressures.

To protect renters and ensure that everyone has a home to self-isolate and stay safe in, MMHA recommends that our members adopt the following policies to help Maryland residents.

- **Communicate with residents** and encourage them to communicate with you. Make it clear that housing providers are committed to ensuring residents retain their housing. Create open lines of communications so residents who cannot pay their rent know to inform their housing providers as soon as possible.
- **Request documentation.** Once the line of communication is open ask those residents that are financially impacted due to Covid-19 to provide documentation that they have lost their job, been furloughed, etc.
- **Create payment plans** for residents who had previously outstanding eviction balances or cannot pay rent because of the COVID-19 outbreak and put them in writing.
- **Extend grace periods for late payments and consider waiving late fees*** for residents that have provided documentation of hardship. This may help renters in need and encourages at least partial payment.
- **Avoid rent increases** for those that have provided documentation of hardship for 90 days to help residents weather the crisis.
- **Identify government and community resources** that may assist renters, such as food assistance, financial, and healthcare resources. Visit the assistance for residents section of [MMHA's COVID-19 resources](#) page for more information
- **Remember that evictions have been halted** by the Governor and the district court. The federal government has also established an eviction moratorium for certain covered dwellings and properties.* Clarify however that the freeze on evictions does not rescind leases nor wipe out the responsibility to pay rent. However, residents and housing providers are encouraged to communicate with each other to create reasonable ways to resolve these situations.

The recommendations above include information from the [National Apartment Association](#) and the [National Multifamily Housing Council](#).

*Please consult with your legal counsel regarding your ability to charge fees, initiate evictions, or other actions.



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Owners and managers are facing intense financial pressure. Fortunately, the Federal Housing Finance Agency (FHFA) published an [announcement](#) to offer multifamily property owners mortgage forbearance with the condition that they suspend all evictions for renters unable to pay rent due to the impact of COVID-19. The suspension of evictions is in place for the entire duration of time that a property owner remains in forbearance. We appreciate FHFA's efforts to protect both residents and multifamily property owners during the COVID-19 pandemic.

MMHA and our members are committed to serving our residents and communities during these unprecedented times. If you have any questions, please contact Aaron Greenfield (agreenfield@mmhaonline.org), Jessie Keller (jkeller@mmhaonline.org), or Adam Skolnik (askolnik@mmhaonline.org).