

WEBVTT

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00:00:17.160 --> 00:00:21.300

Larisa Kofman: Hi, everyone. Thank you so much for joining us to go

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00:00:22.320 --> 00:00:34.140

Larisa Kofman: We are really pleased to be able to move ahead and provide information insight to folks on the ground, working with survivors on a range of different topics.

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00:00:35.070 --> 00:00:44.850

Larisa Kofman: The domestic violence and housing technical assistance consortium, also known as the BH tak is hosting a weekly special topics series.

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00:00:45.450 --> 00:00:59.490

Larisa Kofman: And today we are focusing on the eviction moratorium, so we'll be looking at the federal moratorium and also providing some insight into state and local moratoriums that are

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00:01:01.500 --> 00:01:11.580

Larisa Kofman: That have some more guidance and information that is actually useful for advocates and survivors. So without further ado, let's go on to the

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00:01:12.690 --> 00:01:28.560

Larisa Kofman: Next actually hold on one second. We're actually not controlling the slides to just realize that. So in terms of the presenters today we have Sandra Park and Linda Morris with the ACLU and also run a while. Yeah, with the last project I got background noise.

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00:01:35.520 --> 00:01:39.930

Larisa Kofman: Like we have someone's audio and that is being heard.

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00:01:39.930 --> 00:01:42.060

Larisa Kofman: You out please mute yourself.

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00:01:42.810 --> 00:01:49.680

Debbie Fox: Yeah, I think that would be good and also talking to us about, like, I know a lot of states already using

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00:01:49.680 --> 00:01:51.120

Larisa Kofman: It at the fox.

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00:01:51.480 --> 00:01:53.520

Debbie Fox: I think like Georgia wavy and

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00:01:53.700 --> 00:01:56.130

Debbie Fox: You know, there's quite a lot of the conservative

13

00:01:56.700 --> 00:01:57.210

Debbie Fox: Party.

14

00:01:57.300 --> 00:01:58.080

Larisa Kofman: They are having a

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00:01:58.110 --> 00:01:59.670

Debbie Fox: package to everyone hold

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00:01:59.670 --> 00:02:00.690

Larisa Kofman: On a second please

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00:02:00.960 --> 00:02:01.590

Larisa Kofman: Yeah.

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00:02:01.800 --> 00:02:03.810

Debbie Fox: A good overview of it and then

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00:02:05.250 --> 00:02:09.240

Debbie Fox: How it could be modified to be comfortable database.

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00:02:15.600 --> 00:02:16.380

Debbie Fox: Difficulties

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00:02:23.610 --> 00:02:30.870

Larisa Kofman: We know we're having a tech issue right now looks like one of the panelists is not muted and we're able to hear

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00:02:33.120 --> 00:02:42.450

Larisa Kofman: And I think the mute happened. Wonderful. Okay. Wow. For everyone who's joining us. It really feels like a Monday for those of us on those

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00:02:43.110 --> 00:02:54.360

Larisa Kofman: Occasions today, but it is a Tuesday. All right, so I'm Marissa constant with two lines for safe housing and Carla Angus joining us also as a moderator with the national anthem for safe housing.

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00:02:54.930 --> 00:03:02.490

Larisa Kofman: And we are going to go ahead and get started so that you all can get the substance that you need, Jenny. Next slide please.

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00:03:05.520 --> 00:03:15.180

Larisa Kofman: Thanks so much. Okay. So as I said Sophistic violence and housing TA consortium is hosting this special topic series weekly for the next couple of weeks.

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00:03:16.320 --> 00:03:27.600

Larisa Kofman: And if you don't know about the consortium. Just very briefly. There are several national technical assistance providers that work closely with

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00:03:28.110 --> 00:03:33.990

Larisa Kofman: The federal agencies that also focus on safe housing for survivors. They're listed above.

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00:03:34.980 --> 00:03:51.090

Larisa Kofman: And you can see our technical assistance provider team here. We also work really closely with other national stakeholders, including those on this call today who are presenting the ACLU and NHL team. So let's go to the next slide where I think we are about to move into substance.

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00:03:52.380 --> 00:04:03.300

Larisa Kofman: All right. Before we start, I have two other important pieces of information to share one of them is that the substantive portion of this is going to be about 30 minutes

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00:04:04.020 --> 00:04:13.440

Larisa Kofman: We invite you all to use the chat box, as several of you have been doing to let us know that there were some tech issues on any hearing one of those one of the panelists.

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00:04:14.610 --> 00:04:27.060

Larisa Kofman: Please use the chat box for to any questions that you have. We are going to do our best to respond to the questions that come up in the chat box. We will also have about 15 to 20 minutes

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00:04:28.110 --> 00:04:47.340

Larisa Kofman: For Q AMP. A and Carlo is going to moderate that so she is going to post pull out questions that come up in the chat look for common themes and we're going to do our best to answer those towards the end. We also welcome hearing from you all on the ground.

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00:04:48.870 --> 00:04:52.560

Larisa Kofman: In terms of what you are seeing what is happening on the ground.

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00:04:54.060 --> 00:05:03.240

Larisa Kofman: What are survivors experiencing as it connects to being evicted or asked to leave their homes. So we want to hear from you as well.

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00:05:04.380 --> 00:05:17.190

Larisa Kofman: So now I can move on, since I got through the logistics. One other piece is that this is being recorded. We are going to share the recording and other resources and information with all of you.

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00:05:17.790 --> 00:05:26.100

Larisa Kofman: After the special topic and we will also have it posted those on the safe housing partnerships website.

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00:05:27.240 --> 00:05:37.560

Larisa Kofman: As well as our technical assistance partners will likely have it posted on their resource pages as well or link to it. So you all will have access and be able to share it.

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00:05:39.810 --> 00:05:56.280

Larisa Kofman: Now, last but not least, we are finally moving as a

substance. Thank you all so much for bearing with us with the range of tech issues and we can move ahead. So I'm going to go ahead and pass this on to Sandra and Linda at the ACLU and, I believe, Linda. Starting us off.

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00:05:57.960 --> 00:06:05.670

Linda Morris: Thanks so much, Clarissa. My name is Linda Morris by pronouns, or she, her hers, and I'm with the ACLU women's rights project.

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00:06:06.150 --> 00:06:16.560

Linda Morris: I'm here today with Sondra Park, who is also with the Women's Rights Project tool speed, who will be speaking a little bit later, but if we could go to the next slide and I can get started.

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00:06:18.420 --> 00:06:28.500

Linda Morris: So to start off, we'd like to discuss a few different potential housing issues that could be facing survivors of domestic violence and sexual assault at this time.

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Linda Morris: So one of the things that we're seeing facing survivors right now as an increased threat of eviction

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Linda Morris: And so there's a few different ways that we're seeing an increased risk of eviction and one of those ways is that even in states are localities that have eviction moratoria

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00:06:47.160 --> 00:06:56.550

Linda Morris: There are still exceptions for criminal activity are for exceptions for evictions based on criminal activity or other least violations.

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Linda Morris: And so these types of exceptions are these types of evictions can disproportionately impact survivors of domestic violence or sexual assault, who may experience abuse our experience.

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00:07:12.000 --> 00:07:16.050

Linda Morris: Other issues during this time that might result in their landlord evicting them.

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00:07:17.220 --> 00:07:26.940

Linda Morris: We also may see that survivors are facing the threat of eviction due to loss of income and economic abuse. So if a survivor, for example.

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00:07:27.720 --> 00:07:38.610

Linda Morris: Is unable to pay rent or pay other bills because of either economic abuse or loss of income. I'm in some way, they may experience a higher threat of eviction at this time.

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00:07:40.170 --> 00:07:52.860

Linda Morris: Another issue that we are seeing come up and that we've heard from advocates, is that there has been an increase in sexual harassment by landlords. So during this time a lot of survivors are

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Linda Morris: You know, in light of the additional economic pressures related to covert and the pandemic.

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00:08:01.260 --> 00:08:10.440

Linda Morris: Many survivors are unable to pay rent are facing other financial issues are there just, you know, more vulnerable and at the home because

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00:08:11.010 --> 00:08:23.400

Linda Morris: Of the stay at home orders and so we are hearing from advocates that there may be increases in reports of sexual harassment through either quid pro quo arrangements landlords asking for sexual favors.

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00:08:24.030 --> 00:08:42.210

Linda Morris: In exchange for rental payment. We may also see hostile environment sexual harassment claims where landlords are sexually harassing their tenants and that harassment is so severe are pervasive that it is creating a hostile environment for survivors.

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00:08:43.470 --> 00:08:45.090

Linda Morris: Could you move to the next slide please.

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00:08:48.030 --> 00:09:02.970

Linda Morris: So to talk briefly about the impact of eviction what we know about eviction is that in addition to its immediate short term harm eviction often has a lot of far reaching and long term effects on people who experienced eviction

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00:09:04.170 --> 00:09:07.080

Linda Morris: Those impacts can range from job loss.

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00:09:08.940 --> 00:09:14.850

Linda Morris: medical and mental health issues as well as chronic housing instability and even homelessness.

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00:09:15.600 --> 00:09:21.870

Linda Morris: And what we also know is that it eviction disproportionately burdens women of color and specifically black women.

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Linda Morris: And so what we know from different studies is that black women are especially vulnerable to eviction as a result of many factors including both gaps and pay in equities and

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00:09:36.990 --> 00:09:43.140

Linda Morris: And that creates a real race and gender disparity when we're looking at the impact of eviction

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00:09:45.090 --> 00:09:54.600

Linda Morris: In addition to those disparities eviction has very long term consequences for people who experienced eviction and one of those consequences is

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00:09:55.590 --> 00:10:05.220

Linda Morris: The long term effects of a prior eviction record on an individual's ability to access housing in the future. And this is often referred to as tenant blacklisting

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00:10:05.790 --> 00:10:15.120

Linda Morris: So a prior eviction record can indefinitely block access to housing, regardless of whether that case was dismissed occurred. Many years ago, or was filed unlawfully

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00:10:15.660 --> 00:10:25.500

Linda Morris: And we've included a link here, which has more information about the impact of prior eviction filings on individuals and their ability to access housing.

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00:10:27.120 --> 00:10:28.290

Linda Morris: Because you have to the next slide.

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00:10:31.590 --> 00:10:49.050

Linda Morris: So this year, the ACLU in partnership with our data analytics department of did an analysis of eviction record data that we received from the eviction lab of the Princeton University through Matthew Desmond, and this eviction record data.

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00:10:51.180 --> 00:10:55.830

Linda Morris: Through this revision record data, we were able to do a race and gender analysis of

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00:10:57.240 --> 00:11:11.580

Linda Morris: Not all states in the United States, but a large majority of States, United States. And what we found was that black women renters had addictions filed against them at double the rate of white renters are higher and 17 of 36 states.

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00:11:13.200 --> 00:11:13.890

Linda Morris: Next slide.

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00:11:16.620 --> 00:11:22.560

Linda Morris: And those disparities and eviction are even more stark when we look at state and local levels.

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00:11:23.160 --> 00:11:33.600

Linda Morris: So our analysis focused in on Massachusetts. And what we found was that black women in Massachusetts were most likely to have evictions filed against them that were ultimately dismissed.

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00:11:34.170 --> 00:11:43.800

Linda Morris: And so what this means is that individuals in Massachusetts, who are African American were more likely to have evictions filed against them, even in cases where they ultimately won.

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00:11:44.490 --> 00:11:59.220

Linda Morris: And this is important because what it shows is that these eviction filings can have a disproportionate impact on access to housing, even when an individual is able to fight those eviction filings in court and ultimately prevail.

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00:12:00.660 --> 00:12:02.700

Linda Morris: And so, next slide please.

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00:12:04.770 --> 00:12:18.180

Linda Morris: And so with that, you know, we just wanted to give an overview of the types of housing barriers that are experienced by survivors right now and the impact on eviction and with that I'll turn it over to Renee Williams from the National Housing law projects.

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00:12:21.360 --> 00:12:28.320

Renee Williams: Great. Thank you so much. Linda and thank you everyone for for joining us today. Next slide please.

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00:12:29.940 --> 00:12:36.450

Renee Williams: So what I'm going to talk about is the federal eviction moratorium and so it was one day at a really

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00:12:37.620 --> 00:12:50.340

Renee Williams: Really did a great job in terms of setting up the overarching context around how addictions negatively impact survivors negatively impact women of color and sort of the particular

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00:12:51.630 --> 00:13:00.540

Renee Williams: You know urgency of evictions at this time and making sure that in the context of coven that we can keep survivors housed.

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00:13:01.470 --> 00:13:10.680

Renee Williams: I'm going to talk briefly about the federal eviction moratorium that you may have heard about in the news or may have, you know, just heard about

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00:13:11.220 --> 00:13:18.240

Renee Williams: being discussed and what those protections are and what they aren't. And then I'll briefly talk about

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00:13:18.600 --> 00:13:34.530

Renee Williams: Other eviction moratoria so you know eviction moratoria that are happening at the state and local level and then round out with some practical considerations that you can use when when thinking through issues with your clients are trying to figure out

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00:13:36.120 --> 00:13:39.420

Renee Williams: What makes the most sense. And in terms of your particular client.

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00:13:40.500 --> 00:13:51.240

Renee Williams: So in terms of a federal eviction more torreon what we're talking about is a piece of legislation called the Cures Act, which was signed into law on late March.

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00:13:52.110 --> 00:13:59.280

Renee Williams: And there's a lot in that legislation, but specifically here, I'm just going to talk about the eviction protections

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00:13:59.940 --> 00:14:08.040

Renee Williams: So what the moratorium does is it provides landlords who are covered by the moratorium and that's an important piece of this

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00:14:08.970 --> 00:14:29.670

Renee Williams: Landlord to recover better, more torn from filing new eviction actions for non payment of rent and in addition to that also includes prohibiting filing new evictions for not paying fees or other charges that are associated with non payment of rent.

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00:14:31.230 --> 00:14:37.260

Renee Williams: Importantly, it also prohibits landlords from charging fees penalties or other charges.

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00:14:37.830 --> 00:14:53.820

Renee Williams: Related to non payment. So an example would be landlords can't be assessing new charges. So say you have a client who, after the moratorium started say April 1 wasn't able to pay rent wasn't able to pay rent in its entirety.

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00:14:55.620 --> 00:15:09.810

Renee Williams: Not only can they not be evicted for that during the moratorium. They also the landlord can't assess late charges to the tenant, which is something that is pretty common practice that landlords will do

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00:15:11.580 --> 00:15:15.600

Renee Williams: I'm not has also noted in that Q AMP. A that

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00:15:17.700 --> 00:15:21.720

Renee Williams: That Lissa sent around, you know that talked about in the chat.

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00:15:22.530 --> 00:15:30.030

Renee Williams: This morning also clarified that landlords can't be assessing interest on past late charges during the moratorium either

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Renee Williams: So say you have a client who, in January or February and was having difficulty paying rent or paying rent late and they had some outstanding late charges the board torreon in HUD's interpretation of that means that starting on March 27 through the end of the moratorium.

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00:15:50.130 --> 00:16:01.200

Renee Williams: Landlords that are covered by this and it's not all landlords and I'll talk about that I'm seeing some questions about the coverage and we'll definitely talk about that in a sec.

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00:16:02.310 --> 00:16:12.480

Renee Williams: But in terms of these late fees. So landlords can't be compounding interest on outstanding late fees, which is an important point to note as well.

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00:16:12.960 --> 00:16:21.870

Renee Williams: Because when we come out on the other side of this moratorium, you know, there's going to be some issues about

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00:16:22.380 --> 00:16:36.450

Renee Williams: Paying background, etc. And we don't want landlords to also be kind of compounding additional charges as well. So we'll talk about that, but I just wanted to note that existing late charges also

can't be compounded during this time.

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00:16:37.230 --> 00:16:49.830

Renee Williams: So the eviction moratorium took effect on March 27 when the bill was signed into law and last for 120 days and then in July and hot has stated that that means July 24

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00:16:50.580 --> 00:17:03.810

Renee Williams: And then after the moratorium is ended to starting on July 24 there has to be an additional 30 day notice to evict a tenant from a cover housing program and so

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00:17:05.580 --> 00:17:06.450

Renee Williams: Next slide please.

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00:17:08.760 --> 00:17:16.350

Renee Williams: So in terms of the types of properties that are covered. Somebody alluded to, you know, and, and Carlos answered as well. But just to

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00:17:17.430 --> 00:17:27.600

Renee Williams: Just to hit the point to make a finer point of it. The Federal eviction more touring only applies to certain types of housing.

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Renee Williams: So basically, a tenant has to live in a property that participates in what is called the covered program.

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00:17:35.520 --> 00:17:43.800

Renee Williams: So there are four categories that the law includes one is the federal housing programs that are covered by valid 2013

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00:17:44.280 --> 00:17:48.270

Renee Williams: And on the next slide. There's a little bit of a refresher as to what those programs are

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00:17:48.960 --> 00:18:05.130

Renee Williams: Since we are talking, you know, we are group of DB advocates here on the line. I just want to make a side note, that just because Val was included in this legislation. There's no impact on our

rights or protections in terms of the valid.

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00:18:06.150 --> 00:18:15.960

Renee Williams: Statute and housing protections why Val was included was because valor, really, you know, tried to be

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00:18:16.590 --> 00:18:24.270

Renee Williams: pretty comprehensive in terms of the housing programs that are covered. And so that's why Congress decided to use it as a standard

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00:18:24.750 --> 00:18:40.620

Renee Williams: But note there were a few programs that were left out don't really have time to get into all of that today. But if you have a question about coverage, please reach out to us. My email is in the in the slides as well. So we have these federal housing programs that are covered by our

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00:18:41.850 --> 00:18:49.530

Renee Williams: We also have the rural housing voucher program, which was one of those programs that was actually left out of our 2013 but it's included here.

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00:18:50.160 --> 00:19:03.030

Renee Williams: And then we have properties that have federally backed mortgages. So what that means is we're talking about housing that has an FHA loan Ginnie Mae Fannie Mae, Freddie Mac.

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00:19:03.990 --> 00:19:15.720

Renee Williams: Veterans Administration loans HUD USDA LOANS. So basically these government back mortgages and we'll talk a little bit more about how to try and assess that out and find out.

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00:19:16.320 --> 00:19:32.190

Renee Williams: Whether a property is covered, but it's not easy. Here's the next slide that I was talking about in terms of just a quick refresher. So you'll see. Oh, sorry, can you go back one slide. I apologize. I'm so quick refresher on the program is covered by our

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00:19:33.720 --> 00:19:46.950

Renee Williams: A lot of these are going to be familiar, some maybe not as familiar, just depending on the types of housing that your

clients live in so public housing the Section eight Voucher Program.

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00:19:48.030 --> 00:19:57.990

Renee Williams: The Project Based Section eight assistance program so you know where the subsidy really stays with the unit. It's not a portable subsidy.

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00:19:59.100 --> 00:20:03.870

Renee Williams: A few programs within USDA low income housing tax credit program.

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00:20:05.040 --> 00:20:13.110

Renee Williams: And somebody I think I saw a question in the in the chat about McKinney Vento program programs. Those are also included

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Renee Williams: In our 2013

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Renee Williams: One just really quick note about vouchers.

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Renee Williams: And because generally many of the voucher you're using it. You might be using it on the private market.

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00:20:28.080 --> 00:20:37.230

Renee Williams: So hot has stated that, you know, if somebody has a voucher. It doesn't necessarily mean it doesn't mean that the whole property is cover.

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00:20:37.560 --> 00:20:46.950

Renee Williams: But again, you know, if you're trying to figure out whether your client lives in a covered property. I'm going to give some pointers at the end. You can also reach out to us at NH LP

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00:20:48.120 --> 00:20:51.690

Renee Williams: And Nash as well. Next slide please.

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00:20:53.910 --> 00:21:00.240

Renee Williams: So what is not covered by the Federal moratorium. So I

think somebody asked a question in the chat.

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00:21:01.440 --> 00:21:08.850

Renee Williams: I can't help but look at the chat. Sometimes, um, but in terms of what's not covered. Since it's really important to know what's not covered.

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00:21:09.180 --> 00:21:20.790

Renee Williams: So one I think somebody asked a question about, and I'm not sure if it was answered or not eviction cases that were filed before the moratorium took effect. So this means pieces that were filed

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00:21:21.870 --> 00:21:30.990

Renee Williams: In court to basically the landlord had to start the process, the eviction process. Those are not covered by the moratorium.

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00:21:31.350 --> 00:21:40.380

Renee Williams: And that means that if a landlord file an eviction action on March 26 they can move forward with it, even during the war torn, however.

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00:21:41.070 --> 00:21:50.610

Renee Williams: Just put to the side for a second there may be state and local moratorium place that may actually practically prevent that from happening. But let's put a pin in that for a sec.

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00:21:51.570 --> 00:22:00.060

Renee Williams: There are also eviction cases that involve non covered tendencies. So meaning private rental housing is basically what we're talking about here.

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00:22:01.830 --> 00:22:07.350

Renee Williams: So things that are strictly on the private market that don't have any that federal subsidy.

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00:22:08.970 --> 00:22:19.050

Renee Williams: And eviction cases based on anything besides non payment of rent or the associated non payment of fees or charges. So as an intervention criminal activity.

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00:22:20.730 --> 00:22:31.260

Renee Williams: You know, other least violations housing providers that are otherwise covered by this more 20 can still proceed under, under the cares act. Next slide please.

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00:22:33.930 --> 00:22:47.880

Renee Williams: So now that we sort of have a framework of the federal moratorium. It's also really, really, really important to check your state or locality, to see if they have an eviction moratorium.

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00:22:49.980 --> 00:23:02.220

Renee Williams: And a number of states and localities have moratorium on addictions, but it's really difficult to make a very general statement because they're all sort of operating differently.

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00:23:02.820 --> 00:23:18.180

Renee Williams: They have different features they may or may not stop at different points in the process. Um, one thing that's really important to know is that the state or local moratorium, maybe more protective, for example, they may cover private housing.

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00:23:19.560 --> 00:23:30.540

Renee Williams: They may cover housing beyond what's covered by the Federal more torreon and that moratorium would govern. If it's more protective. So that's, that's something to know

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00:23:32.370 --> 00:23:34.860

Renee Williams: And but at the same time.

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00:23:36.090 --> 00:23:44.250

Renee Williams: Some of these moratoria in other ways, maybe less protective one really big example is under the cares act. It's for anyone.

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00:23:44.550 --> 00:23:52.440

Renee Williams: Who can't who did not pay rent right that for any type of non payment is protected from eviction. So if I'm a household

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00:23:52.890 --> 00:24:01.920

Renee Williams: And even if I wasn't economically impacted by coven AND I DIDN'T PAY YOUR RENT. I can't be evicted under the Cures Act,

however.

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00:24:02.670 --> 00:24:12.720

Renee Williams: Certain states may for example require that attendant demonstrate economic hardship due to coven 2019. So again, you really have to to

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00:24:13.500 --> 00:24:21.360

Renee Williams: To kind of parse through that and figure out where the protections line. Unfortunately, it is sort of this mishmash of protections

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00:24:22.050 --> 00:24:34.950

Renee Williams: At any GOP and other places to been tracking the moratoria definitely use that as a kind of first um you know resource for further investigation.

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00:24:35.400 --> 00:24:46.530

Renee Williams: One practice tip for wouldn't really important practice tip is please don't rely on how an eviction more torreon is discussed in the media. We had this experience in California.

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00:24:47.550 --> 00:24:59.940

Renee Williams: Them, you know, local news is great and they provide a lot of really great information, but they may not be talking about the gaps in the moratorium things that are not covered. So in California.

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00:25:00.930 --> 00:25:07.890

Renee Williams: The, the government signing executive order and it was being reported in the media as a moratorium, but you know when

149

00:25:09.330 --> 00:25:16.590

Renee Williams: When we're tenant attorneys were looking at it wasn't actually a moratorium and that has been subsequently addressed by the courts.

150

00:25:17.010 --> 00:25:34.290

Renee Williams: But you don't want to just rely on information and so I definitely encourage those who are not landlord tenant attorneys to talk to a tenant lawyer to to understand the practical implications. Like, does my client, you know, can my clients still default

151

00:25:35.370 --> 00:25:49.530

Renee Williams: If an eviction notices serve and they don't answer, even though they might not be physically removed from the property until you know the emergency or the pandemic is over. So again, just really important to to understand those finer points looks like.

152

00:25:53.430 --> 00:26:03.690

Renee Williams: So one really important consideration. And I think it's one that's, you know, a lot of folks, you know, there's been a lot of conversation about, so an eviction moratorium doesn't mean

153

00:26:04.680 --> 00:26:19.890

Renee Williams: That there's cancellation of the rent code. So, so this is simply a pause. And so, you know, a couple of things that you can do in the meantime. And you know, I think, Linda made a really important point.

154

00:26:20.910 --> 00:26:27.780

Renee Williams: About you know the impact of eviction so basically after the moratorium is over.

155

00:26:28.200 --> 00:26:36.840

Renee Williams: Um, what is basically saying that, you know, if a tenant doesn't repayment or you know intern to some sort of repayment plan. They can be evicted down the road.

156

00:26:37.320 --> 00:26:42.630

Renee Williams: And as Linda talked about, you know, addiction, has a lot of downstream consequences.

157

00:26:43.500 --> 00:26:48.900

Renee Williams: So this is something that you definitely have to keep monitoring, but it doesn't mean the cancellation of rent owed.

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00:26:49.350 --> 00:26:59.670

Renee Williams: And so while they're not fees that are being assessed, you may have one, two, maybe even three months of rent back right that's when the moratorium is over.

159

00:27:00.360 --> 00:27:09.300

Renee Williams: So right now, at this time, and you know, everything

is sort of constantly evolving, but as of today, rent, still has to be repaid after the pandemic ends.

160

00:27:09.870 --> 00:27:22.740

Renee Williams: One thing that you can do if you have a client in one of the federally subsidized housing programs that base rent on income is that you can have your client requests an interim recertification

161

00:27:23.400 --> 00:27:42.870

Renee Williams: It's unclear. The extent to which these federal landlords are promoting this among tenants. But the idea is that when there's a loss of income in the household or, you know, honestly, if you're a survivor and and the abuser is evicted.

162

00:27:44.250 --> 00:27:51.300

Renee Williams: You can request an interview certifications to reflect the lower level of income in the household so that your basement is lower.

163

00:27:52.020 --> 00:28:09.810

Renee Williams: So that's something that we're definitely encouraging folks to do now, even during the pandemic and to try and get on that right away because a lot of providers, what a housing authorities, they're all working remotely and to try to get those interview certifications in as soon as possible.

164

00:28:11.430 --> 00:28:14.190

Renee Williams: Um, we do have

165

00:28:16.410 --> 00:28:25.560

Renee Williams: Our partners rather have a resource to try and figure out, you know, does my client live in one of the properties that are covered by the Federal moratorium.

166

00:28:26.100 --> 00:28:31.020

Renee Williams: And they can consult this resource. The National Income Housing Coalition has put together.

167

00:28:31.710 --> 00:28:41.250

Renee Williams: It is not an exhaustive resource by any means. And actually, on the website. It kind of spells out, you know, the types of housing that are included types of housing that are not included.

168

00:28:41.850 --> 00:28:52.110

Renee Williams: To sort of big exclusions would be the voucher program student Section eight vouchers, the rural housing vouchers are not going to be included in that database.

169

00:28:52.500 --> 00:29:04.290

Renee Williams: Again, if you have questions, you can definitely reach out to us in an LP to try and kind of walk through what you would look forward to try to determine what type of housing your client lives in

170

00:29:05.850 --> 00:29:06.690

Renee Williams: Next slide please.

171

00:29:09.720 --> 00:29:13.140

Renee Williams: So I'm just a couple of other really quick things.

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00:29:14.370 --> 00:29:17.400

Renee Williams: So as I mentioned before,

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00:29:18.630 --> 00:29:25.140

Renee Williams: You know, both in terms of the, the Federal moratorium and Linda mentioned this for the state moratoriums as well.

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00:29:26.550 --> 00:29:33.000

Renee Williams: A lot of these moratoriums have carve outs for basically issues that are not related to payment of rent.

175

00:29:34.200 --> 00:29:52.650

Renee Williams: And so I think one of the important things to know as we know survivors are often evicted because of the abuse committed against them. And so I'm just going to talk about the protections that are in place to, kind of, you know, take the place of these gaps, but just know that

176

00:29:54.300 --> 00:30:03.600

Renee Williams: You know, it's really, really, really important, even if the moratorium is in place, the client receives anything that looks like an eviction notice and notice to vacate

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00:30:04.020 --> 00:30:11.400

Renee Williams: They should consult a housing attorney immediately to discuss their rights and options because, as I mentioned, now all the more towards a patchwork

178

00:30:12.180 --> 00:30:26.700

Renee Williams: You don't. You want to make sure that the clients rates are preserved and they're not missing out on any opportunities to, you know, provide information or do anything. So even if there's a more tournament place or it looks like there's a moratorium in place.

179

00:30:28.260 --> 00:30:39.720

Renee Williams: To confuse things even further landlords can still send reminder notices, at least the ones in the federal programs can still send reminder notices about past you rent.

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00:30:40.350 --> 00:30:51.570

Renee Williams: And so it's really important you know if a tenant receives a notice and you're confused or concern or if they have limited English proficiency in the length of the notice is not translated

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00:30:52.680 --> 00:31:00.900

Renee Williams: Again, try to talk to housing attorney so that they can parse through what this actually means and and what next steps may be necessary.

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00:31:02.700 --> 00:31:03.330

Renee Williams: Um,

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00:31:05.010 --> 00:31:07.530

Renee Williams: I think that is it.

184

00:31:08.940 --> 00:31:26.280

Renee Williams: Let's see. I will. I'm looking for some of the questions and I will try to get to them during the q&a but I want to pass it on to Sondra up but please keep the questions coming because this is a really important piece Sondra leave your up

185

00:31:28.530 --> 00:31:35.460

Sandra Park: Great. Thank you, Renee. Hi, everyone. My name is Sandra Park. I'm an attorney with the ACLU women's rights project.

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00:31:36.810 --> 00:31:38.760

Sandra Park: And I use she her pronouns.

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00:31:39.870 --> 00:31:46.980

Sandra Park: You know, I think we were going to do a very quick refresher on existing housing protections for survivors.

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00:31:47.670 --> 00:32:04.620

Sandra Park: Because as Renee mentioned, there are some, you know, very important for stuffs in terms of eviction moratorium that have been adopted, both at the federal and state and local levels. But there are a lot of situations that are not going to fall within those

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00:32:05.850 --> 00:32:17.580

Sandra Park: And then there are also going to be situations that are specific to people's experiences with violence. So I just wanted to do a very brief overview of what some of those protections are

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00:32:18.780 --> 00:32:27.570

Sandra Park: And, you know, obviously we're all happy to talk more about these situations. If you have people you're working with, who are facing them.

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00:32:28.710 --> 00:32:41.040

Sandra Park: So at the federal level, there is the Violence Against Women Act which Renee mentioned, and those are protection specifically for survivors of domestic violence, sexual assault dating violence, and stalking.

192

00:32:41.610 --> 00:32:57.540

Sandra Park: And they applied to those programs that Renee have listed on an earlier slide, most notably public housing Section eight and low income housing tax credit. Credit properties and it contains valid code is a bunch of different protections

193

00:32:58.800 --> 00:33:09.270

Sandra Park: The key one is prohibiting denials housing are eviction based on violence bible also provides for least bifurcation has certain confidentiality provisions.

194

00:33:10.110 --> 00:33:19.110

Sandra Park: voucher portability. For those who hold vouchers and need to leave earlier than their term and want to port that to another location.

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00:33:19.860 --> 00:33:35.670

Sandra Park: And then it also requires covered housing providers to adopt a plan for emergency transfers. When did we use it and you need to transfer is connected to your experience of violence. So, you know, so that's a very, very brief overview of those protection.

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00:33:36.840 --> 00:33:46.410

Sandra Park: We also had a Fair Housing Act, which applies pretty much to all properties, including privately owned properties with some very minor exceptions.

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00:33:47.010 --> 00:34:05.670

Sandra Park: And the Fair Housing Act does not specifically named survivors as a protected group, but it has been used by lawyers and advocates to prohibit discrimination that survivors experience based on the prohibition on sex discrimination.

198

00:34:06.720 --> 00:34:15.150

Sandra Park: It also prohibits discrimination based on race, disability and national origin and other types of characteristics that

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00:34:15.960 --> 00:34:22.440

Sandra Park: Survivors may have that are then targeted in relationship to their experience of violence.

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00:34:22.950 --> 00:34:37.110

Sandra Park: And so sort of the classic way that the Fair Housing Act has been used is where, for example, a landlord is taking action against the survivor, because for example the survivor has experienced domestic violence.

201

00:34:37.710 --> 00:34:47.910

Sandra Park: But would not take similar action against another tenant who had experienced a different form of violence or crime, for example, or burglary.

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00:34:49.770 --> 00:34:59.310

Sandra Park: So that is an important protection. It also includes protections against sexual harassment and so as Linda mentioned at the start of the webinar.

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00:34:59.820 --> 00:35:07.020

Sandra Park: We have been very concerned about the rise of sexual harassment or the possibility of sexual harassment by landlords

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00:35:07.800 --> 00:35:20.340

Sandra Park: In during this pandemic and so it's an important reminder to note that the Fair Housing Act specifically protects against forms of sexual harassment and housing and

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00:35:21.300 --> 00:35:34.170

Sandra Park: And there are regulations, and other you know forms of law to really implement that I've listed here. Links to two sets of resources, there are many more, but that cover these federal protections, but

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00:35:35.010 --> 00:35:41.820

Sandra Park: I think those are, you know, good starting points if people are looking for more information on the federal side. Next slide.

207

00:35:44.970 --> 00:35:50.610

Sandra Park: And then at the state level. There are also additional layers of legal protections in many states.

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00:35:51.720 --> 00:36:02.430

Sandra Park: And, you know, some states have specifically included victims or survivors of different forms of domestic violence, sexual violence.

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00:36:02.910 --> 00:36:11.910

Sandra Park: As protected classes. So along with, you know, the Fair Housing protection against race discrimination sex discrimination and

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00:36:12.390 --> 00:36:23.730

Sandra Park: The federally recognized protected characteristics. Some states have also added survivor status as a survivor of domestic violence or sexual assault as a protected class.

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00:36:24.840 --> 00:36:39.270

Sandra Park: Other states have not done that but they have adopted protection for survivors. Nonetheless, such as giving survivors and eviction defense if the election is connected to their experience of abuse.

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00:36:40.470 --> 00:36:45.150

Sandra Park: Some states have provided for early least termination. If a survivor needs to leave her

213

00:36:46.260 --> 00:36:57.570

Sandra Park: There least early. There are also some that are left released bifurcation lot changes and a myriad of other measures and I think the best resource on

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00:36:58.530 --> 00:37:07.290

Sandra Park: You know, finding out what your state has that if you're just wanting a starting point is looking at the National Housing law projects Compendium on state law.

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00:37:07.800 --> 00:37:15.450

Sandra Park: And your state may have more recently adopted do updates and so it's always good to check on that as well but I think

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00:37:15.930 --> 00:37:29.310

Sandra Park: That Compendium does a great job at collecting what so many states and localities have done and then I also, you know, think that the state fair housing laws also provide an additional

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00:37:30.210 --> 00:37:46.410

Sandra Park: Source of production and at the state level, you know you can. I mean as Renee said, I think the first step in any of this is hopefully for people to be able to consult with an attorney on what the legal options are. But there are also options in terms of

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00:37:47.520 --> 00:37:55.560

Sandra Park: filing complaints with the state human rights or civil rights commission or sometimes that those kinds of conditions exist at the city level.

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00:37:56.010 --> 00:38:09.930

Sandra Park: And then at the federal level HUD except Fair Housing Act complaints and so just to give folks a minder of those places that do accept complaints on these issues.

220

00:38:11.910 --> 00:38:25.140

Sandra Park: I think now I am going to turn it over to Linda and she's going to just briefly talk about some of the advocacy, we are doing right now, given everything that we've just covered, Linda.

221

00:38:26.850 --> 00:38:45.960

Linda Morris: Thanks so much. I'm so, so yeah, so like Sondra said there's a lot that can be done at a state and local level to advocate for a stronger protections against eviction for survivors of gender based violence. And so I think first starting off.

222

00:38:47.010 --> 00:39:01.500

Linda Morris: As Renee mentioned it's, it's important to understand what protections currently exist in your state and to understand whether survivors covered by any existing moratoria including the cares act or including any anything more local

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00:39:02.610 --> 00:39:12.180

Linda Morris: So in addition to the Cures Act. Many states and cities as Renee mentioned have issued their own moratorium on evictions and importantly, some have not

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00:39:12.570 --> 00:39:24.000

Linda Morris: And so, Renee shared a resource on her slides for checking state and local moratoria the eviction lab also put out something yesterday.

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00:39:24.900 --> 00:39:35.640

Linda Morris: A Guide for checking every states moratoria or lack there of which can be found through this site on this slide. And just to reiterate,

226

00:39:36.630 --> 00:39:57.420

Linda Morris: A point that Renee raised, it's really important to look at the actual order or proclamation that your jurisdiction has issued. These are great resources, but oftentimes it helps to go straight to the source and get a better understanding of what your state or city is has actually implemented.

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00:39:58.740 --> 00:40:09.570

Linda Morris: In addition to understanding what protections currently exists where you are. The National Housing Law Project has put together a really incredible collection of resources on

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00:40:09.930 --> 00:40:21.030

Linda Morris: eviction moratoria and protections that exists for tenants. And so I've provided a link to those resources here in this slide. And that can be a great

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00:40:21.510 --> 00:40:32.010

Linda Morris: A great place to find out more about the cares Act and the Federal moratorium that exists right now, as well as guidance on what makes an effective eviction moratorium.

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00:40:33.330 --> 00:40:35.190

Linda Morris: And for

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00:40:36.240 --> 00:40:43.710

Linda Morris: In addition to those things. So the ACLU will be working with our state affiliates across the country to advocate for states to issue.

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00:40:44.370 --> 00:40:54.240

Linda Morris: Their own moratoria if they haven't already are to expand upon existing moratorium and so if you're interested in engaging and statewide advocacy where you live.

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00:40:54.660 --> 00:41:01.740

Linda Morris: Please feel free to reach out to myself or to Sondra. For more information, and we'd be happy to connect with you.

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00:41:02.520 --> 00:41:15.270

Linda Morris: And the last point that I'll mention is in addition to these moratoria a lot of organizations, including the National Housing Law Project have been advocating for guidance from HUD and other agencies.

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00:41:15.960 --> 00:41:28.950

Linda Morris: To really clarify what these what protections currently exist for all tenants, but also for survivors and so there may be ways

for you to further engage in that advocacy as well.

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00:41:29.970 --> 00:41:37.080

Linda Morris: But that is all I have. And so I guess I'll turn it to, I think, Carlo for discussion and questions.

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00:41:38.700 --> 00:41:47.910

Karlo Ng: Thank you so much, everyone. Thank you to Renee Linda and Sandra, for that wonderful information that's much needed right now.

238

00:41:49.770 --> 00:42:01.260

Karlo Ng: I just want to remind everyone that the slides and the recording for this call are going to be circulated after this call. So for folks who are asking about the slides, please.

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00:42:02.340 --> 00:42:16.290

Karlo Ng: Wait a day or so, and you'll get those links to both the slides and also the recording. Oh, there's also a question okay about contact information for the presenters. I believe there's a slide on that as well.

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00:42:18.840 --> 00:42:27.000

Karlo Ng: There, I think there are some folks on the call, who actually called in and may not have access to video. And so for the folks who just have the audio.

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00:42:27.390 --> 00:42:32.580

Karlo Ng: I'm going to go ahead and read up some questions that have are actually already been answered in the chat.

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00:42:33.180 --> 00:42:45.240

Karlo Ng: But if they if folks don't can't see the chat, they won't be able to see the answer. So go ahead and highlight those as well. So there are quite a few questions that came in about the federal eviction more tutorial.

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00:42:47.190 --> 00:42:55.920

Karlo Ng: They sort of categorize each one of them. The first set of questions is about coverage. So in terms of the federal moratorium.

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00:42:57.570 --> 00:43:04.230

Karlo Ng: There were questions about whether or not certain programs are covered. There was a question about whether or not the CMC rapid rehousing program is covered

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00:43:04.590 --> 00:43:18.450

Karlo Ng: And since that's the McKinney Vento program that is covered by the Federal moratorium, there are questions about how do you generally figure out whether or not someone is in a unit that is subsidized by a program that is covered by the Federal moratorium.

246

00:43:19.950 --> 00:43:21.690

Karlo Ng: Can someone enter that

247

00:43:23.220 --> 00:43:36.420

Renee Williams: Sure. This is Renee there. There are a few ways in the PowerPoint, there is in my section of the slides. There is a link to the National Income Housing Coalition.

248

00:43:37.560 --> 00:43:40.920

Renee Williams: Database and mapping, they've been trying to

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00:43:41.940 --> 00:43:52.770

Renee Williams: gather this information to the extent possible, but as I noted that is definitely a starting point for some programs like this. Section eight Voucher Program. Those are not going to be included.

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00:43:53.640 --> 00:44:01.290

Renee Williams: So a couple of other ways to figure that out one you know if your client deals with the Housing Authority.

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00:44:02.940 --> 00:44:11.520

Renee Williams: It's very likely that they're going to be in either public housing or the voucher program, but they can reach out to the housing authority to get clarity.

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00:44:11.910 --> 00:44:26.640

Renee Williams: On what type of housing that they're living in because sometimes housing authorities also manage other programs as well. So it's not it's not a perfect one for one so you can reach up to the housing authority, you can ask your housing provider.

253

00:44:27.660 --> 00:44:32.340

Renee Williams: To to tell you what sort of subsidies are on the property.

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00:44:33.660 --> 00:44:46.140

Renee Williams: Other ways would be, for example, if you don't know if you have a rural housing voucher. And you can actually contact world of development and they would be able to tell you

255

00:44:46.980 --> 00:44:57.720

Renee Williams: So there's, there's a lot of different ways. They're also you know if your work. If your client is working with an advocate or attorney and they have a copy of their lease.

256

00:44:58.590 --> 00:45:12.900

Renee Williams: You know that will provide some clues as to what type of subsidy, there is. So it's a little bit of investigation and it's not you know all completely neat, but I would definitely encourage you, you know, to reach out to myself.

257

00:45:13.920 --> 00:45:22.140

Renee Williams: Or the folks at Nash to, kind of, you know, walk through what that might look like depending on you know where client is living so

258

00:45:23.430 --> 00:45:35.400

Renee Williams: Step one would be used the coalition National Income Housing Coalition database as a starting point. If you don't find anything there definitely reach out and we can help you sort of figure that out.

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00:45:37.980 --> 00:45:47.970

Karlo Ng: Great. Thank you, Renee. And just a note for those who might be working with survivors who are funded through the continuum of care or emergency solutions grant program.

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00:45:48.420 --> 00:46:02.250

Karlo Ng: Those homeless assistance dollars are often more flexible than some of the mainstream programs like public housing in Section eight and because of that survivors and also the recipients, the nonprofit recipients of these dollars.

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00:46:03.420 --> 00:46:21.240

Karlo Ng: Can actually go into some of those funds to get additional financial support, especially during these very difficult times. So things like rental assistance supplemental rental assistance security deposits for transfer, etc. You can request additional funds for those purposes.

262

00:46:22.950 --> 00:46:24.810

Karlo Ng: In the CSC and ESP programs.

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00:46:26.310 --> 00:46:36.210

Karlo Ng: There was a question about whether or not all landlords, including large complexes are banned from charging late fees, and I believe Renee answered that during her presentation.

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00:46:37.470 --> 00:46:56.010

Karlo Ng: Basically, the Federal moratorium only covers the programs that are covered by our charter certain federal housing programs. And so the landlord is subsidized through the, the Federal have those federal housing programs and they be covered by the eviction more torreon the federal one

265

00:46:57.750 --> 00:46:59.280

Karlo Ng: There was a question about

266

00:47:00.510 --> 00:47:10.710

Karlo Ng: Is the moratorium only for 10 into qualifying due to loss of income because of the quarter note coronavirus those who have gotten the virus or are in quarantine.

267

00:47:13.590 --> 00:47:25.050

Renee Williams: I can. I'm this is running, I can, I can answer that, as well. So that is one of the really helpful things about the federal more torreon it is across the board.

268

00:47:25.620 --> 00:47:37.200

Renee Williams: Prohibition on evictions for non payment or for the non payment of fees associated with the non payment, meaning it can be any reason, it could be a tenant.

269

00:47:38.580 --> 00:47:45.720

Renee Williams: You know, just for whatever reason, you know, lost their job, but may not be able to document that or there's a connection to coven

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00:47:46.470 --> 00:47:52.470

Renee Williams: Or there's no connection to coven it is across the board and eviction moratorium and that

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00:47:53.400 --> 00:48:05.730

Renee Williams: Differs from, you know, some of the state moratoria. So again, you know, if you're looking at your state moratoria there may be additional requirements for there may be a narrower set of folks who are protected.

272

00:48:07.020 --> 00:48:12.060

Renee Williams: So, but for the Federal one it's anyone who's Mr rental payment.

273

00:48:16.590 --> 00:48:33.570

Karlo Ng: Set of questions has to do with reasons for eviction if people are paying their rent, but they are in violation of their lease, can they be evicted right now. So for example if folks are doubling up which we all know folks are living with each other because of the virus.

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00:48:34.680 --> 00:48:40.650

Karlo Ng: Is this something that folks could be evicted for under the Federal more time.

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00:48:45.990 --> 00:48:50.130

Renee Williams: I'll take that one as well. Unless Sondra Linda want to take it or want to chime in.

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00:48:51.300 --> 00:49:02.580

Renee Williams: So the answer is that the Federal moratorium is is narrow in the sense that it applies to non payment only it doesn't apply to other types of lease violations.

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00:49:03.690 --> 00:49:12.930

Renee Williams: And you know as Linda and I believe so. Under also mentioned, you know, one thing one one issue where that might arise is

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00:49:13.590 --> 00:49:31.890

Renee Williams: If there's criminal activity. And that's the reason for the eviction and, you know, a survivor is being evicted because of, quote unquote, the criminal activity. So survivors could still be at risk, even under the Federal moratorium, so it's it's really important.

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00:49:33.540 --> 00:49:42.330

Renee Williams: I mentioned, you know, if there's an eviction notice to to really get that under eyes of an attorney and eviction defense attorney quickly.

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00:49:44.010 --> 00:49:48.210

Renee Williams: And then in terms of issues like doubling up you know i know that

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00:49:49.650 --> 00:50:04.080

Renee Williams: Has happened as far as I know, HUD is not issued any particular guidance on that piece I did see in the Q AMP. A this morning, they did talk about abandonment of a unit and the step because, you know, folks.

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00:50:05.280 --> 00:50:21.660

Renee Williams: Maybe have left the unit to quarantine with other family or maybe, you know, spending time with other families. So they did address the issue of abandonment and how you know housing authorities need to be mindful of the circumstances. But I will say if folks are doubling up

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00:50:22.740 --> 00:50:28.680

Renee Williams: And it's related to a disability. So, for example, maybe somebody needs care.

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00:50:29.880 --> 00:50:48.750

Renee Williams: Related to a disability, and no one else can provide it because of the pandemic, it might be able to request a reasonable accommodation and as long as their presence doesn't violate any sort of health or safety codes, there's a good chance that you know somebody might be able to stay

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00:50:49.890 --> 00:50:58.650

Renee Williams: You know, at least a little bit. But, you know, of

course, every situation is fact specific. But think about the tools I can use them all accommodations that might be able to apply here.

286

00:51:00.240 --> 00:51:04.770

Renee Williams: But yes, they can still be evicted for for lease violations like that I should just mention

287

00:51:08.910 --> 00:51:16.410

Karlo Ng: This next question has to do with it's partly sort of a question that I want to post you so that folks are aware

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00:51:17.100 --> 00:51:29.790

Karlo Ng: Sandra and Linda mentioned that there could be reasons for eviction that are related to the domestic violence that is committed against an individual and sometimes you know that reason for eviction could lead to an eviction

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00:51:30.870 --> 00:51:41.190

Karlo Ng: But the actual reason for eviction is not might not be that there was domestic violence that occurred. So I was wondering if you could provide some examples for the audience of what

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00:51:41.670 --> 00:51:53.160

Karlo Ng: That kind of eviction could look like in real life so that advocates could be on the lookout. And what should advocates do if they think that there might be an eviction thats related to domestic violence and as a violation of our the fair housing laws.

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00:51:57.120 --> 00:52:13.800

Sandra Park: Sure, I can start and Linda, feel free to add. Yeah. I mean, there are, you know, there are times when the landlords will all be eviction notice actually say something about domestic violence or violence incident, but the more typical scenario is that there's some other

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00:52:15.000 --> 00:52:21.000

Sandra Park: Reason that once you actually look into it, it is connected to violence, but the notice itself.

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00:52:22.440 --> 00:52:28.740

Sandra Park: Will not necessarily make that clear and and it's also possible and more doesn't necessarily know about the connection.

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00:52:29.970 --> 00:52:44.250

Sandra Park: So, you know, there could be situations of what's considered on now throws off. You can see where the abuser may not live officially be attended in the hole, but it's often coming to the home.

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00:52:45.240 --> 00:52:56.520

Sandra Park: Often forcing you know stays there. And the survivor than may be subject to unauthorized occupancy evictions because

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00:52:57.660 --> 00:53:07.080

Sandra Park: The tenant has in the landlord sighs allowed somebody to be president and residing in the hall in violation of the lease.

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00:53:07.650 --> 00:53:21.900

Sandra Park: So that's one type of scenario. Another topic type of scenarios around property damage that the the unit sustain some form of property damage associated with the violence.

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00:53:23.190 --> 00:53:26.340

Sandra Park: And the eviction that is based on property damage.

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00:53:27.720 --> 00:53:39.510

Sandra Park: And there again, you would want to be able to do advocacy both first informing the landlord of the actual basis of whatever the property cause the property damage and how it's connected to violence.

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00:53:40.350 --> 00:53:49.230

Sandra Park: To be able to then invoke the legal protections whether, under the Federal law or state and local law. Another type of scenario could be

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00:53:52.830 --> 00:53:56.370

Sandra Park: You know, economic related abuse, so

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00:53:57.660 --> 00:54:07.560

Sandra Park: You know, there may be situations where tenant is unable to pay rent because their funds have been withheld from them Jewish economic abuse.

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00:54:08.730 --> 00:54:16.260

Sandra Park: And you know there has been some very creative advocacy done it to, in some cases, to connect that economic

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00:54:17.370 --> 00:54:26.610

Sandra Park: Inability to pay or what's seen as a failure to pay with the history of economic abuse in an intimate partner relationship.

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00:54:27.840 --> 00:54:37.590

Sandra Park: And again, that's where advocacy would be so important in terms of helping to explain that the reason was not paid

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00:54:38.580 --> 00:54:53.130

Sandra Park: It connected to a larger cycle of economic of us that landlords either may not understand or may not be aware of. And so I think, again, trying to explain that situation and putting my mode. So notice

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00:54:54.150 --> 00:54:59.400

Sandra Park: That domestic violence in that type of scenario is an issue in the case

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00:55:01.080 --> 00:55:04.800

Sandra Park: And then, you know, another situation we've worked a lot on is where

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00:55:05.970 --> 00:55:07.170

Sandra Park: There are situations.

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00:55:08.280 --> 00:55:26.190

Sandra Park: Where abuse or violence is considered to be disruptive to other tenants are to the property. One way. This is often triggered is if there are calls for police service, and they unload it's considered that a nuisance or disruptive to other tenants at the property.

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00:55:28.140 --> 00:55:46.950

Sandra Park: And again, you know, making that link and telling the story of how those calls for service are connected to the experience of domestic violence or sexual assault. It's really important in terms of invoking the legal protections that my apply and that type of scenario.

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00:55:48.900 --> 00:55:54.000

Sandra Park: I think those are the ones I see most commonly but when they're certainly thing for you'd want to add

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00:55:55.410 --> 00:56:02.640

Linda Morris: No, I think those are the types of situations that what I can think of. Immediately, I would just add

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00:56:03.840 --> 00:56:06.660

Linda Morris: That especially on the economic abuse piece we

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00:56:07.800 --> 00:56:15.900

Linda Morris: Have worked on on matters where that advocacy has been really important to sort of draw that that

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00:56:17.700 --> 00:56:26.310

Linda Morris: Just really like make that explanation clear to a court. And so I think to the extent that we can provide resources that would be helpful in that point, I would just offer again.

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00:56:27.870 --> 00:56:29.460

Linda Morris: To to reach out to us.

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00:56:31.890 --> 00:56:40.620

Karlo Ng: Thank you so much. That was very helpful. There are a few questions about post federal moratorium and what happens is, folks. Oh, rent.

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00:56:41.700 --> 00:56:49.800

Karlo Ng: So for example, if a person does own Oh, a significant amount of grandmothers double or triple the amount of rent. That's old monthly

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00:56:51.540 --> 00:56:57.510

Karlo Ng: They understand that they cannot be the different on payment of rent during this period of time when the moratorium has an effect.

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00:56:58.620 --> 00:57:08.310

Karlo Ng: But can the landlord's requests, all of the old rent at

once, once in a moratorium expire. So essentially, there's a balloon payment once more time expires.

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00:57:15.450 --> 00:57:19.260

Renee Williams: This is a huge that that's a really good question.

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00:57:20.910 --> 00:57:36.480

Renee Williams: You know, I think what HUD is doing right now is to encourage owners that are covered by the moratorium to enter the payment plan and I'm actually looking right now at the new release that went out this morning.

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00:57:38.130 --> 00:57:49.770

Renee Williams: What it says is for any any unpaid rent during the war torn the family must repay the housing authority in this case or sign a repayment agreement to pay them out load after the moratorium is ended.

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00:57:50.820 --> 00:58:10.650

Renee Williams: So you know if it gets really unclear as to what is going to be permissible at the end you know of the moratorium. I think that's still, you know, sort of an evolving issue. I will say, and just one thing that I want to reiterate

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00:58:11.700 --> 00:58:16.770

Renee Williams: That I mentioned before that, if you do have a client who's living in federally assisted housing.

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00:58:17.700 --> 00:58:33.720

Renee Williams: That is covered by the moratorium and their and their rent is based on their income and they've experienced a significant loss of income, such as loss of a job. They should really try to get the ball rolling on getting an intern recertification because that will

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00:58:34.890 --> 00:58:46.680

Renee Williams: The ideas that that will reduce the overall amount of rent. Oh, but I completely understand the concern. And so as we get closer to the end of the moratorium.

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00:58:47.700 --> 00:58:55.290

Renee Williams: You know it's you know it's likely but not guaranteed

that perhaps have will issue more guidance on this question.

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00:58:56.340 --> 00:58:58.860

Renee Williams: But right now, you know, it's just sort of

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00:58:59.940 --> 00:59:03.870

Renee Williams: Assessment is really limited to, you know, talking about repayment agreements.

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00:59:05.250 --> 00:59:15.810

Renee Williams: But, you know, there's not a ton of information right now, but it is conceivable there may be some arguments as to why that would not be permissible, but

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00:59:16.290 --> 00:59:28.320

Renee Williams: You know, again, we just kind of have to wait and see. At this point, which I know is not a huge comfort. But one of the things that can be within attendance control is to to get that entire recertification process going.

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00:59:29.310 --> 00:59:37.890

Karlo Ng: Thanks for anything. So they renew raise some very, very important point. So the recertification is really important for families that are experiencing an income loss.

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00:59:38.280 --> 00:59:45.930

Karlo Ng: And therefore. During this time, the amount of rent that they owe should decrease in their for their subsidies should increase. And so getting that certification.

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00:59:46.230 --> 00:59:51.030

Karlo Ng: Will get the ball rolling in terms of having folks get a larger subsidy during this difficult time.

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00:59:51.780 --> 01:00:02.670

Karlo Ng: And then it sounds like based on the HUD guidance that we've received so far coming out of HUD central that really repayment agreements and negotiating for repayment agreements at the end of the period.

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01:00:03.150 --> 01:00:12.570

Karlo Ng: Where folks might be owing more than they normally would, because of the crisis that that those negotiations are encouraged during this time.

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01:00:13.140 --> 01:00:20.220

Karlo Ng: So advocates working with survivors who might be facing those circumstances should definitely work towards negotiating with landlords and owners.

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01:00:20.670 --> 01:00:31.710

Karlo Ng: On behalf of survivors. So we are actually at the end of our time. I just want to remind folks that the resources, the slides, the recording.

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01:00:32.040 --> 01:00:40.320

Karlo Ng: We're also going to have a Q AMP. A thats related to domestic violence, sexual assault and safe housing during the virus.

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01:00:40.830 --> 01:00:51.600

Karlo Ng: Up on our website will have many of these questions that were answered during this call and also previous calls and calls in the future. Also included as part of that Q AMP. A so If folks want

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01:00:51.930 --> 01:01:04.770

Karlo Ng: More information, please visit those resources and I just want to thank you once again to all of our presenters who provided such great information during this critical time thank you to Sondra to Linda and also to Renee.

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01:01:06.900 --> 01:01:10.050

Karlo Ng: Take care everyone and have a great rest of your day.