

## Landlord COVID-19 Support Packet

*This packet seeks to provide tools and resources for landlords that may be experiencing loss of rental income and need help navigating the options that are available to them during the pandemic. The packet is in addition to the AZHC [Landlord Tool-kit for Responding to COVID-19 Impacted clients](#), which focuses on practical tips and resources to foster productive communication between landlords and tenants. We thank the Arizona 2-1-1 team for their support and partnership in the co-creation of this document.*

In this packet, you will find information on:

- Centers for Disease Control and Prevention (CDC) Eviction Moratorium
- CARES Act Moratorium
- Mortgage forbearance
- HUD Approved Housing Counseling Agencies
- Rental assistance resources
- Resources for landlords housing veterans
- Fair Housing and Arizona Residential Landlord and Tenant Act
- Small Business Administration Funds
- Other assistance options and helpful tips

### **Please note:**

This packet is not intended to tell landlords how to run their businesses nor should it be considered legal advice. None of the enclosed information is intended to change any of the terms or requirements established under the lease agreement between the parties nor waive or supplement any of the landlord's or tenant's rights or responsibilities under their existing lease agreement.

**Some of the information in this packet describes state and federal protections from eviction due to nonpayment of rent.** If you have issued a notice to your tenant that states another reason for eviction, or does not state a reason, *tenants may still be protected* from eviction by other federal, state, and local laws. You should contact a lawyer as soon as possible to find out what rules apply to your specific situation.

**This packet does not provide legal advice.** This packet provides information about the national moratorium issued by the Centers for Disease Control (CDC) *to Temporarily Halt Residential Evictions to Prevent the Further Spread of COVID-19*, but it does not give legal advice. You should not act or refrain from acting on the basis of information in this packet without first seeking legal advice from a lawyer. All liability with respect to actions taken or not taken based on the information in this packet are hereby expressly disclaimed.

# Centers for Disease Control and Prevention (CDC) Eviction Moratorium

## **What is the Centers for Disease Control and Prevention (CDC) Eviction Moratorium?**

On September 1, 2020, the Centers for Disease Control and Prevention (CDC) issued a *Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19* (the Order). The Order enforces a temporary national moratorium on most evictions for nonpayment of rent to help prevent the spread of coronavirus. The Order applies to all standard rental housing, including mobile homes or land in a mobile home park. However, it does not cover individuals renting hotels, motels, or other guest homes rented temporarily. **The Order took effect September 4, 2020, and lasts until June 30, 2021.** More details about the Order can be found on the [National Low Income Housing Coalition website](#).

## **Who qualifies for the moratorium?**

To qualify, an individual must 1) be a “tenant, lessee, or resident of a residential property” and 2) provide a signed declaration to their landlord stating that they:

- Have “used best efforts to obtain all available government assistance for rent or housing”
- Expect to earn no more than \$99,000 annually in 2020 (or no more than \$198,000 jointly), or were not required to report income in 2019 to the IRS, or received an Economic Impact Payment
- Are unable to pay rent in full or make full housing payments due to loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical costs (defined as any unreimbursed expense likely to exceed 7.5 percent of a household’s adjusted gross income for the year)
- Are making their best efforts to make timely partial payments as close to the full rental/housing payment as possible
- Would likely become homeless, need to live in a shelter, or need to move in with another person (aka live doubled-up) because they have no other housing options
- Understand they will still need to pay rent at the end of the moratorium
- Understand that any false/misleading statements may result in criminal and civil actions

## **Is there any action I need to take?**

We encourage you to talk with your tenants about the CDC Order. Both tenants and landlords are facing uncertain times due to COVID-19—tenants are struggling to pay their rent and landlords are struggling to meet their own financial obligations. Tenants and landlords need each other to be successful, and the relationship you have with your tenants is important, now more than ever.

You can download an unsigned declaration in English on the [CDC website](#). Declarations in 20 other languages can be found on the [U.S. Department of Housing and Urban Development website](#).

Consider working with your tenants that have been financially impacted by COVID-19 to create a payment plan in order to pay down rental arrearages and/or rent payments. The Arizona Housing Coalition has created a [Landlord Tool-Kit for Responding to COVID-19 Impacted Tenants](#) that contains a template of a rental repayment plan that can be used to help create an agreement with any affected tenants.

## **Can I still file for an eviction?**

On October 14, 2020, the Arizona Supreme Court released Administrative Order 2020-163 allowing property owners to file eviction actions, as well as allowing property owners to obtain judgments in nonpayment of

rent cases, even if a resident has provided a signed declaration to the owner. However, the CDC Order prohibits the actual removal of the resident (writ of restitution) if a CDC declaration was filed. If a judgment is granted and a resident has completed a CDC declaration, then the execution of the writ of restitution will be delayed until the expiration of the Order on June 30, 2021.

### **Can I challenge a CDC declaration?**

You can challenge any CDC declaration that you have received from your resident under limited circumstances. When challenging a CDC declaration, it is recommended that you do not demand or otherwise give the appearance that any information you are requesting from a resident is required. Residents are not required to provide any supporting documentation that a rental owner may request. It is recommended that you consult with your legal counsel if and when challenging any CDC declaration provided by a resident.

### **What happens if I violate the CDC Order?**

Any violation of the Order (in this case, the execution of the writ when a CDC declaration has been filed) could result in severe criminal penalties, including a \$500,000 fine and up to one year in prison.

## **CARES Act Moratorium**

### **What is the CARES Act Moratorium?**

The federal stimulus package in response to COVID-19 (The CARES Act) was passed on March 27th, 2020 and expired on July 25th, 2020. Landlords are still obligated *indefinitely* to provide a 30-day eviction notice for any property covered by the CARES Act. This 30-day notice overrides all state and local landlord-tenant law regarding notices for properties covered by CARES. The bill includes a moratorium on some residential evictions.

### **Is my property covered by the CARES Act Moratorium?**

The Act covers properties supported by HUD, USDA, and Treasury (Low Income Housing Tax Credit), and properties with federally-backed mortgages (e.g., FHA, Fannie Mae, and Freddie Mac). You can check your property's status in relation to mortgages supported by Fannie Mae, Freddie Mac, or the Federal Housing Administration (FHA) using their multifamily lookup tools.

- The Fannie Mae tool can be found [here](#).
- The Freddie Mac tool can be found [here](#).
- The FHA tool can be found [here](#). The FHA tool includes properties with FHA multifamily mortgages or in HUD's Multifamily programs, but not properties that are part HUD's Public and Indian Housing programs.

There are currently no lookup tools that include rental properties of one to four units backed by Fannie Mae or Freddie Mac.

## **Mortgage Forbearance**

### **What is mortgage forbearance?**

Forbearance is when your mortgage servicer (that's the company that sends your mortgage statement and manages your loan) or lender allows you to pause or reduce your payments for a limited period of time.

During the forbearance period there will be no additional fees or penalties added to your account. The CARES Act offers protections for federally-backed and GSE-backed (Fannie Mae or Freddie Mac) mortgages.

### **Will I still be required to pay back the missed payments?**

Forbearance does not mean your payments are forgiven. You will still be required to pay back the missed payments eventually, but you won't have to repay it all at once—after your forbearance ends unless you are able to do so.

### **Do I qualify for mortgage forbearance?**

If you are experiencing a financial hardship due to COVID-19 and have a federally-backed or GSE-backed mortgage, you may be able to get forbearance for up to 180 days (about 6 months). You are also able to request an extension for another 180 days beyond that if your hardship continues.

### **What foreclosure protections apply to me?**

If you have a federally-backed loan, the lender or loan servicer cannot foreclose until after March 31, 2021. Fannie Mae- and Freddie Mac-backed loans cannot be foreclosed until after June 30, 2021.

- To check if your loan is federally-backed, please visit one of these sites:
  - [loanlookup.freddie.com](https://loanlookup.freddie.com)
  - [knowyouroptions.com/loanlookup](https://knowyouroptions.com/loanlookup)
  - [mers-servicerid.org](https://mers-servicerid.org)

### **What should I do if my loan is not federally backed or is not backed by Fannie Mae or Freddie Mac?**

If your loan is not federally backed or is not backed by Fannie Mae or Freddie Mac, you should still contact your mortgage servicer to discuss additional options to avoid foreclosure.

### **When should I request mortgage forbearance?**

If you are facing financial hardship and are worried about foreclosure, you should contact your mortgage servicer and ask for forbearance immediately.

### **How can I request mortgage forbearance?**

You can request mortgage forbearance by contacting your mortgage servicer. Inform your servicer that you are experiencing a financial hardship due to the COVID-19 public health emergency and are requesting forbearance on your mortgage.

- Once you have secured forbearance or another mortgage relief option, ask your servicer to provide written documentation that confirms the details of your forbearance agreement. Read it carefully so you're clear on what the terms are.

### **What documents should I have on hand when calling?**

You should have the following documents on hand when calling your mortgage servicer:

- Your most recent mortgage statement
- Payslips or other documents showing your household's monthly pre-tax income
- Your most recent tax return
- Second loan or home equity line of credit statements
- Account balances and minimum monthly payments on credit cards, car loans, student loans and other debt

- A short description of your financial hardship that is causing—or leading to—being late on your mortgage with supporting proof
- Your monthly budget

### **What are some important questions I should ask my mortgage servicer?**

- What options are available to help temporarily reduce or suspend my payments?
- Are there forbearance, loan modification, or other options applicable to my situation?
- When will you waive the late fees on my mortgage account?
- What should I do at the end of my forbearance period?
- What are my payment options at the end of the forbearance period?
- Will interest be charged on my unpaid mortgage payments during forbearance?
- Will I owe the entire unpaid amount in a lump sum once the pause period has ended or at the end of the loan term?
- Can the loan term be extended so that missed payments are added to the end of my mortgage?
- Will my subsequent monthly payments be higher for a period of time to make up the deferred amount?
- What restrictions and requirements will apply at the end of the forbearance period?

## **HUD Approved Housing Counseling Agencies**

### **What is a HUD Approved Housing Counseling Agency?**

HUD sponsors housing counseling agencies throughout the country that can provide free or low cost advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages.

### **How can a housing counseling agency help me?**

Financial counseling can help you avoid foreclosure or bankruptcy. If needed, consider contacting a U.S. Department of Housing and Urban Development (HUD) approved housing counseling agency to learn more about options that are available to you.

### **How can I find a HUD approved housing counseling agency near me?**

To find your local housing counseling agency, call the Arizona Mortgage Foreclosure Help Line at 1 (877) 448-1211 or visit [HUD Approved Housing Counseling Agencies list](#).

## **Rental Assistance**

### **Can I apply for rental assistance?**

Yes, you can! If you reside in Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Mohave, Navajo, Pinal, Santa Cruz, or Yavapai County, you can apply for rental payment assistance through the [Department of Economic Security \(DES\) Emergency Rental Assistance Program \(ERAP\)](#). Both renters and landlords can apply.

- For more information on the DES Emergency Rental Assistance Program, visit [Emergency Rental Assistance Program \(ERAP\) Frequently Asked Questions for Landlords](#).

If you reside in a county or city outside of what is covered by the DES Emergency Rental Assistance Program, please reference the chart below to see which rental assistance programs you are eligible to apply for as a landlord, and where to apply.

Rental Assistance Program	County or City Served
<a href="#">DES Emergency Rental Assistance Program</a>	Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Mohave, Navajo, Pinal, Santa Cruz, and Yavapai County
<a href="#">Tucson and Pima County Eviction Prevention/Emergency Rent and Utility Relief Program</a>	Pima County
<a href="#">Wildfire COVID-19 Emergency Rental Assistance Program</a>	Phoenix
<a href="#">City of Phoenix Human Services Department Emergency Rental Assistance Program</a>	Phoenix
<a href="#">Mesa Emergency Rental and Utility Assistance Program</a>	Mesa
<a href="#">Gilbert Save the Family Emergency Rental and Utility Assistance Program</a>	Gilbert
<a href="#">Maricopa County Emergency Rental Assistance Program</a>	Maricopa County

### Can my tenants apply for rental assistance?

Yes, they can! Encourage your tenants to call 2-1-1 or visit [211Arizona.org](http://211Arizona.org) to see if organizations in your community have rent assistance available. You can also find a list of COVID-19 specific rental assistance and eviction prevention programs on the [Arizona Housing Coalition website](#).

### Are there any other programs that can assist me with rent?

You may be eligible for relief under the Rental Property Owner Preservation Fund (RPOPF). RPOPF ensures rental property owners, both small and large, can continue to provide safe and reliable housing to their tenants and prevent pandemic-related foreclosures.

*Currently, the program is accepting applications for those who started an application prior to October 28, 2020 and are in "draft" status. Once these applications are reviewed, the portal may reopen to new applicants.*

For more information about the Rental Property Owner Preservation Fund (RPOPF), you can visit the [eCivis website](#), contact a member of the Economic Recovery Management Team at [ERMT@az.gov](mailto:ERMT@az.gov), or speak to a staff member at the Arizona Department of Housing by calling (602) 364-3020.

### My tenant, or I, have applied for rental assistance, now what?

Applications for rental assistance must be reviewed and processed and it will take time for the funds to be distributed. In the meantime, consider working with your tenants that have been financially impacted by COVID-19 to create a payment plan in order to pay down rental arrearages and/or rent payments. The Arizona Housing Coalition has created a [Landlord Tool-Kit for Responding to COVID-19 Impacted Tenants](#) that

contains a template of a rental repayment plan that can be used to help create an agreement with any affected tenants.

## **Resources for Landlords Housing Veterans**

VA and its federal partners have programs, such as HUD-VASH and SSVF, that are dedicated to ending veteran homelessness. If you have a rental property, consider participating in one of these programs that have helped tens of thousands of veterans and their families overcome the challenges of homelessness and lead independent lives. The results may be more stable rental income, reduced vacancy times due to quick connections with renters, and access to support staff who can address tenancy issues. Other benefits to working with the VA may include:

- Reduced vacancies and turnover: VA can quickly refer tenants to fill vacancies, reducing the expense of advertising units and the time spent screening and interviewing tenants. Referrals of stable tenants at the outset can reduce turnover long term.
- Reduced costs: advertising, screening reports, unit turnover and tenant evictions are extremely expensive to landlords. VA services may help reduce or avoid these costs.
- Reduced involvement in disputes: complaints by other tenants can be communicated to program staff, who can intervene and resolve problems.

### **How do landlords benefit from these programs?**

Landlords who rent to veterans exiting homelessness may get tenants with an array of support services from the VA and other programs to enhance housing success and lower the risk of default, including:

- Case management support system for veterans to lean on during stressful or difficult times
- Wraparound care, including health services, medical insurance, and other VA benefits

### **What is HUD-VASH?**

The HUD-VASH program is a collaborative effort among the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Veterans Affairs (VA), and local public housing authorities. Under HUD-VASH (VA Supportive Housing), eligible low-income veterans receive a Section 8 rental voucher plus case management and supportive services from VA.

### **What are the benefits for landlords who participate in HUD-VASH?**

- Guaranteed income: see reliable monthly rental payments through the local housing authority and fair market rent on your property
- Having a say in security deposits: set your own amount based on local standards
- Annual property recertification: third-party inspections help to maintain quality
- Benefit of VA services: ongoing case management provides a safety net for tenants and lowers default risks

### **What are the steps to becoming a HUD-VASH landlord?**

1. Contact your [local public housing authority](#) to fill out the required paperwork, secure a spot on a list of approved HUD-VASH properties, and find out more about the HUD-VASH program.
2. Schedule a HUD Housing Quality Standards inspection to make sure your property is up to code.

3. Find eligible veterans by promoting your property as one that accepts HUD-VASH vouchers or by contacting the [VA homeless coordinator](#) in your area.
4. Screen tenants and have them approved by the housing authority.
5. Have your tenant review and sign your lease. Initial lease terms are generally 12 months and can't be broken without the owner's approval.

Visit [va.gov/homeless/landlords](https://va.gov/homeless/landlords) for housing inspection tips to help ensure your property passes a housing inspection the first time around.

### **What is SSVF?**

The VA's community-based partners use SSVF (Supportive Services for Veteran Families) to create safe, stable housing for very low-income veterans who are at imminent risk of becoming homeless or to rapidly re-house those who are homeless. SSVF provides case management and supportive services to prevent the loss of a veteran's existing home; identify a new, more suitable housing situation for the individual and his or her family; or to rapidly re-house veterans and their families who are homeless and might remain homeless but for this assistance. SSVF can fund time-limited payments to landlords and other third parties for services that promote housing stability.

### **How does SSVF work?**

Through referrals and direct outreach, nonprofit agencies and community cooperatives use SSVF funding to quickly house veterans and their families who are homeless and keep others from slipping into homelessness by providing time-limited supportive services that promote housing stability. Case management includes help securing VA and other benefits, such as educational aid and financial planning.

### **What are the benefits for landlords who participate in SSVF?**

- Landlord recruitment and retention: programs may actively recruit landlords who are willing to rent to program participants and work to retain their participation
- Tailored support: staff may provide landlords with customized, responsive support
- Income and other assistance: veterans may receive additional support through SSVF to facilitate rental success, including additional security deposits and/or last month's rent for high-barrier clients, dispute mediation, lease co-signing, or damage repair assistance

### **What are the steps to becoming an SSVF landlord?**

To participate in SSVF, reach out to a [local-area grantee](#) to see if you can work together. Beyond these basic participation parameters, you should work with your [local public housing authority](#) or community-based homeless providers to receive more guidance on how to get involved, list units for rent, and comply with other rules.

## **Fair Housing and Arizona Landlord and Tenant Acts**

### **What is Fair Housing?**

The Fair Housing Act, enacted as part of the 1968 Civil Rights Act, protects individuals' right to have a place to live and makes it unlawful for any person to discriminate in connection with housing because of an individual's race, color, religion, sex, national origin, familial status, or physical or mental disability.

## **Who is protected under the Fair Housing Act?**

Arizona law protects renters from housing discrimination and harassment based on many categories including race, color, national origin, sex, religion/creed, physical/mental disability, retaliation, and familial status. The Arizona Attorney General's Office provides educational resources about fair housing protection at [azag.gov/civil-rights/discrimination/housing](http://azag.gov/civil-rights/discrimination/housing).

## **What is prohibited under the Fair Housing Act?**

The following actions by housing providers or professionals are prohibited under the Fair Housing Act:

- Refusing to show, rent or sell
- Refusing to negotiate
- Charging more to buy, rent or asking for a larger security deposit
- Advising that the property is no longer for sale or rent when it really is
- Advertising that they want a certain type of person to buy or rent
- Denying access or use of the facility or service that is normally available with occupancy
- Telling owners or renters to move because the neighborhood is being integrated
- Suggesting a tenant move to an area where they don't want to live
- Allowing unlawful bias to affect the appraisal of a property
- Refusing to allow disability accommodations for an assistive aide, assistive animal, parking or physical modifications

## **What is the Arizona Residential Landlord and Tenant Act?**

The Arizona Residential Landlord and Tenant Act or "ARLTA", is the Arizona state law that says what the legal duties and rights of the landlord and tenant are when a tenant is renting an apartment, condo, townhouse, or house from the landlord. The ARLTA also applies if the tenant is renting both a mobile home and a lot space in a mobile home park from the same landlord.

The ARLTA does not apply if the tenant owns their own mobile home or manufactured home but is renting a lot space in a mobile home park from the landlord. In that case, the Arizona Mobile Home Parks Residential Landlord and Tenant Act or "Mobile Home Act" applies.

## **What is the Arizona Mobile Home Parks Residential Landlord and Tenant Act?**

The Arizona Mobile Home Parks Residential Landlord and Tenant Act or "Mobile Home Act" is the Arizona state law that says what the legal duties of the landlord and the tenant are when the tenant owns their mobile home or manufactured home and is renting a lot space in a mobile home park from the landlord.

The Mobile Home Act does not apply if the tenant is renting a lot space for a recreational vehicle or a park trailer or park model. In that case, the Recreational Vehicle Long-Term Rental Space Act or "RV Act" applies.

## **What is the Recreational Vehicle Long-Term Rental Space Act?**

The Recreational Vehicle Long-Term Rental Space Act or "RV Act", is the Arizona state law that says what the legal duties and rights of the landlord and the tenant are when the tenant owns their own recreational vehicle (motorhome, camping trailer, travel trailer, or portable truck camper), park trailer, or park model and is renting a lot space in a recreational vehicle park or mobile home park under a rental agreement of at least 180 days (six months).

## **How can I get more information on the various Arizona Landlord and Tenant Acts?**

For more information on the legal duties and rights of landlords and tenants, visit:

- [Arizona Residential Landlord and Tenant Act](#) - A.R.S. Title 33, Chapter 10
- [Arizona Mobile Home Parks Residential Landlord and Tenant Act](#) - A.R.S Title 33, Chapter 11
- [Recreational Vehicle Long-Term Rental Space Act](#) - A.R.S Title 33, Chapter 19

For information on landlord and tenant relations, contact the [City of Phoenix Landlord and Tenant Program](#) at (602) 262-7210. This program provides educational services and information to landlords and tenants on their rights under the Arizona Residential Landlord and Tenant Act.

If you are seeking guidance concerning the Arizona Residential Landlord and Tenant Act, you may wish to consult an attorney. Public members who are not represented by an attorney may find it helpful to contact free community legal services. You can find a no-cost lawyer or legal aid provider through AZLawHelp. To determine your eligibility for free or low cost legal help, you can complete a 5 minute screening online or via phone through AZLawHelp. You will then be referred to a free or low cost legal agency near you.

- Complete an over the phone screening to check your eligibility for free or reduced fee legal help by calling 866-637-5341.
- Complete an online screening by visiting [AZLawHelp.org](#).

## **Small Business Administration Funds**

### **What is the Small Business Administration?**

The Small Business Administration (SBA) is an autonomous U.S. government agency established to provide assistance to small businesses.

### **What programs are available to me under the SBA?**

The CARES Act includes programs through the Small Business Administration (SBA) for helping small businesses. As a landlord, you may qualify for the Paycheck Protection Program (PPP) or the Economic Injury Disaster Loan (EIDL) program, however, you must:

1. Own your rental properties under an LLC, and
2. Apply for relief as a business with not more than 500 employees.

### **What is the Paycheck Protection Program (PPP)?**

The Paycheck Protection Program (PPP) is an SBA-backed loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. The loan is a potentially forgivable loan for employers who maintain their payroll during the COVID-19 crisis.

- To learn more about the process for applying to the Paycheck Protection Program (PPP), please visit the [Paycheck Protection Program](#).

### **What is the Economic Injury Disaster Loan (EIDL)?**

The Economic Injury Disaster Loan helps small businesses impacted by COVID-19 with no minimum loan requirement. Additionally, all small businesses are eligible to apply for an advance of up to \$10,000.

- To learn more about the process for accessing SBA's COVID-19 disaster relief lending, please visit [Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#) or contact the SBA disaster assistance customer service center: 1-800-659-2955 (TTY: 1-800-877-8339) or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## **Additional Assistance**

### **Arizona Housing Coalition Landlord Toolkit**

The Arizona Housing Coalition has created a [Landlord Tool-Kit for Responding to COVID-19 Impacted Tenants](#) to provide tools and resources for small- and large-scale landlords as they face unprecedented loss of rental income and uncertainty. In the tool-kit, you will find:

- Talking points for communicating with tenants
- A template of a letter to be sent to tenants discussing ways in which you are reacting to the COVID-19 pandemic and your process to work with tenants
- A template of a rental repayment plan that can be used to help create an agreement with the tenant on how to pay rental arrearages and/or rent payments during the tenant's financial hardship
- General resources for landlords and tenants

### **AZLawHelp.org**

For information on housing, including: evictions, foreclosure, public housing, housing discrimination, landlord and tenant rights and responsibilities, landlord and tenant rights related to mobile home parks, and more, or to ask a question related to any of these issues, visit [AZLawHelp.org](#).

### **Azcourts.gov**

For information on landlord and tenant disputes and eviction actions, visit [Azcourts.gov](#).

### **Arizona Multihousing Association**

For a variety of resources and information related to COVID-19, visit the [Arizona Multihousing Association website](#).

### **Institute of Real Estate Management (IREM)**

For COVID-19 related resources for property managers, visit the [Institute of Real Estate Management website](#).

## **Helpful Tips**

### **Keeping Records**

Remember to keep records. Records to keep might include:

- Copies of your tenants' lease/rental agreement
- Written/email/text communications with your tenants
- Written/email communications with your mortgage provider
- Bank statements
- Proof of payments made and/or missed by tenants
- Copies of any signed CDC declarations provided to you by your tenants

You should also keep documentation of any attempts your tenants have made to secure rental assistance, including screenshots from their mobile device or computer. These types of records may be helpful if you're negotiating a solution with your tenant, meeting with your mortgage provider, or meeting with a legal aid representative.

## **Mediation**

What is mediation?

- Mediation is a voluntary and confidential way for people to resolve their disagreements. During mediation, people meet at a safe and neutral place to discuss their options for effectively resolving their problem. One or two mediators guide the process to help keep communication respectful.

Why should I try mediation?

- Mediation can be an effective first step in trying to resolve a conflict. It saves time, money, and energy that might otherwise be spent tangled in a frustrating legal process. In mediation, people in conflict decide for themselves the solution that is right for them. Mediation helps people clear the air so they can preserve their relationship, which otherwise might be damaged if they went to court.

Find more information and frequently asked questions about mediation at [AZLawHelp.org](https://www.azlawhelp.org).

For questions or to provide feedback on this information packet, please contact Joanna Carr directly at [joanna@azhousingcoalition.org](mailto:joanna@azhousingcoalition.org)