

eFLORIDA CONSUMER **NEWSLETTER**

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PROTECTIONS FOR RENTERS DURING THE CORONAVIRUS PANDEMIC



By Lissan Anfune, Yuliya Rzad, and Beverly Yang, Consumer Financial Protection Bureau

If you're having trouble making rent payments as a result of the coronavirus pandemic, you are not alone. Across the country, many tenants are facing job losses, furloughs, or reduced hours, and having to make tough financial decisions in order to make ends meet. Fortunately, there are steps all renters can take, as well as many significant protections from eviction that apply in certain situations.

Federal, state, and local governments are taking action to offer relief, and this includes helping and protecting many renters. Keep reading to find out about these protections.

FEDERAL PROTECTIONS FOR RENTERS

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides certain protections from eviction and late fees due to nonpayment of rent for most tenants in federally subsidized or federally backed housing. These protections generally prohibit eviction from March 27 through July 25, 2020. It only applies to the nonpayment of rent and other charges, and not for other causes for an eviction.

Renters are expected to continue paying their rent during the eviction moratorium period, if they can. Those experiencing financial hardship should reach out to their landlord to discuss their situation and potential solutions.



Florida Department of Agriculture and Consumer Services

COVERED HOUSING

You may be protected from eviction if you receive federal rental assistance, live in federally subsidized housing, or your landlord has a federally-backed mortgage.

The CARES Act protections apply to you if:

- You receive federal rental assistance from one of these voucher or grant programs:
 - Section 8 housing voucher program
 - Rural housing voucher program
 - McKinney-Vento homeless assistance grants
 - Housing Opportunities for Persons with AIDS (HOPWA)
 - Rural Development Vouchers



You may be able to get assistance and find out what type of rental assistance you're receiving, by contacting HUD at (800) 955-2232, 9:00 a.m. – 5:00 p.m. E.S.T., Monday through Friday, or you can visit the National Low-Income Housing Coalition's multifamily housing [search tool](#).

- You or your landlord receive assistance through any of these federally-subsidized housing programs:
 - Public housing
 - Section 8 project-based housing
 - Section 202 housing for the elderly
 - Section 811 housing for people with disabilities
 - Section 236 or 538 multifamily rental housing
 - Below Market Interest Rate (BMIR) housing
 - Housing Opportunities for Persons with AIDS (HOPWA)
 - Rural Development multifamily housing programs, grants, or vouchers (Section 516 Farm Labor Housing Grants, Section 542 Rural Development Vouchers, Section 521 Rural Rental Assistance, Section 533 Housing Preservation grants);
 - Low-Income Housing Tax Credit Program (LIHTC)



To find out what type of housing you're in, contact HUD at (800) 955-2232, 9:00 a.m. – 5:00 p.m. E.S.T., Monday through Friday. Or you can visit the National Low-Income Housing Coalition's multifamily housing [search tool](#).

- Your rental home or apartment building has a [federally-backed mortgage](#). This includes:
 - FHA, VA, HUD, and USDA mortgages. If you live in a building with 5 or more units, you can [use this tool](#) to find out if your property has an FHA, VA, HUD, or USDA mortgage.
 - Mortgage loans backed by Fannie Mae and Freddie Mac. If you live in a building with 5 or more units, you can use these tools to find out if the mortgage on your building is backed by Fannie Mae or Freddie Mac.
 - ▶ [Fannie Mae lookup tool](#). For support, call the Fannie Mae Helpline at 877-542-9723
 - ▶ [Freddie Mac lookup tool](#). For support, call the Freddie Mac Helpline at 800-404-3097

Learn if your rental home or apartment building has a federally-backed mortgage.

- Your landlord can also check with [Freddie Mac](#), [Fannie Mae](#), [VA](#), or [USDA](#) to find out if their property is covered.

PROTECTIONS

If your housing falls into one of these categories above, then between March 27 and July 25, 2020, your landlord or housing authority may not:

- File a legal action to evict you for nonpayment of rent or other fees or charges
- Charge fees, penalties, or other charges related to nonpayment
- Give you a 30-day notice to vacate (leave the property) until after July 25, 2020

These CARES Act protections do not apply if:

- Your landlord filed a lawsuit to evict you before March 27, 2020. Note: in this situation, your state or local jurisdiction may be offering protection from eviction.
- You are being evicted for reasons other than nonpayment of rent or other fees and charges. For instance, your landlord can still try to evict you for breaking other agreements in your lease.

IF YOUR LANDLORD IS GETTING MORTGAGE RELIEF

The CARES Act gives landlords the right to temporary relief from making mortgage payments (forbearance) if they have a [federally-backed mortgage](#). You may not know if your landlord is getting this relief unless you talk with them or do further investigation. If they are getting relief, then you may be protected from eviction for a longer period of time.

During this relief period, your landlord cannot:

- Evict you or start an eviction solely for nonpayment of rent or other fees or charges
- Charge you any late fees or penalties for late payments of rent
- Give you a 30-day notice to vacate

Renters living in multifamily properties with Fannie Mae or Freddie Mac backed mortgages who need support should reach out to Fannie Mae or Freddie Mac.

- [See Fannie Mae's Multifamily Loan Lookup Tool](#). For support, call the Fannie Mae Helpline at 877-542-9723.
- [See Freddie Mac's Multifamily Loan Lookup Tool](#). For support, call the Freddie Mac Helpline at 800-404-3097

These protections last until the National Coronavirus Emergency ends or December 31, 2020, whichever date comes first.



STATE AND LOCAL EVICTION PROTECTIONS

Many state and local governments have stopped evictions because of the coronavirus pandemic. The details of how renters are protected, and for how long, depend on where you live.

Some states have:

- Prohibited any eviction notices or action
- Stopped all court eviction hearings
- Stopped enforcing eviction orders or judgments

Visit the Eviction Lab's [list of state and local eviction and foreclosure limits](#) to find out if your state or local community has eviction protections during this time.



PROTECTIONS FROM UTILITY AND PHONE DISCONNECTIONS

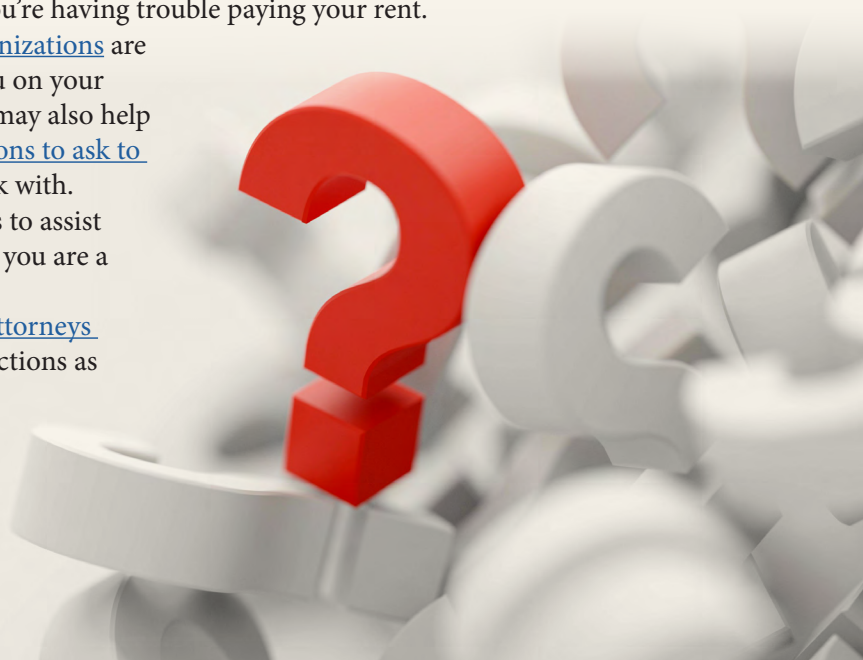
Utility Moratoria. Many states have suspended public utility disconnections. [Check with your state utility commission](#) or your local utility to see what protections or relief may be available. Municipal utilities and Rural Electric Cooperatives (REC) may be covered by your state's emergency proclamation. They may also have their own COVID-19 disconnection policy. Check with your municipal utility or REC for details.

Lifeline Terminations Suspended. To help keep Americans connected during the coronavirus pandemic, the Federal Communications Commission (FCC) has temporarily waived Lifeline usage requirements and general de-enrollment procedures until May 29, 2020. An [FCC order](#), released on March 30, 2020, will help ensure that no current Lifeline subscribers are involuntarily removed from the Lifeline program during this time of national crisis.

WHERE TO GET MORE HELP?

If you need help, you may want to reach out to a professional about your specific situation.

- **HUD-Approved Housing Counselors.** The U.S. Department of Housing and Urban Development (HUD)-approved [housing counselors](#) can discuss options with you if you're having trouble paying your rent.
- **Credit Counselors.** Reputable [credit counseling organizations](#) are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors. There are specific [questions to ask to help you find a credit counseling organization](#) to work with.
- **Lawyers.** If you need a lawyer, there may be resources to assist you through your [local bar association, legal aid](#), or if you are a servicemember, your local [Legal Assistance Office](#).
- **State Attorney General.** You can contact your [state attorneys general office](#) for more information about state protections as well as file a complaint.



CREDIT CARD DEBT DURING CORONAVIRUS: RELIEF OPTIONS AND TIPS



by Consumer Financial Protection Bureau

For many people, credit cards offer an important resource when money is tight, and if you've lost income recently because of the coronavirus pandemic, your credit cards may be serving as an important lifeline in meeting basic needs.

At the same time, if you're not able to make your payments on time, credit card debt can add up quickly and result in longer-term financial challenges. Many credit card companies, however, are prepared to work with customers impacted by the pandemic.

If you can't make your credit card payment, or think you might not be able to soon, notify your credit card company as soon as possible.

CORONAVIRUS CREDIT CARD RELIEF PROGRAMS

Many credit card companies are offering some form of financial relief to customers impacted by the coronavirus pandemic.

In order to take advantage of any of these relief programs, you will need to first contact your provider to formally request financial assistance. Be aware, however, that many companies are asking you to first visit their websites or use their mobile apps because they are experiencing longer-than-normal wait times on the phone.

While it'll vary based on the company, here are some of the most common forms of assistance that companies are offering:

1. Lowering or deferring your monthly minimum payment

Many credit card companies are offering emergency forbearance, which allows you to skip or reduce your payments for a limited period of time. Keep in mind you'll need to make up any skipped or reduced payments after your forbearance period ends. When forbearance ends, you won't be asked to make up missed payments immediately, but you will need to resume making at least your minimum monthly payments, which may have changed.

2. Waiving or refunding late fees

If you miss a payment, your credit card company would generally charge you a late fee. During the coronavirus pandemic, however, many companies are waiving or refunding late fees, if you request financial relief because of the pandemic.



3.Reducing your interest rate

A credit card's [interest rate](#) is the price you pay to the company for the ability to borrow money. Your credit card company may temporarily reduce your interest rates for a hardship if you ask for it. Remember that the credit card's interest rate will return to normal when the term ends.

4.Establishing a payment plan to pay off existing balances

If your hours have been reduced or you're only able to make a portion of your payment, you may also be able to secure a repayment plan that works better for your current situation.

HOW TO REQUEST HELP FROM YOUR CREDIT CARD COMPANIES IF YOU'VE BEEN IMPACTED BY THE CORONAVIRUS PANDEMIC

Missing a payment on your credit card or paying it late can result in fees or added interest, but it can also have a negative impact on your credit score. This is why it's important to contact your credit card companies immediately if you know you can't pay your bill.

Here are important steps to requesting relief.

1. Tell them you've been impacted by the coronavirus pandemic - First and foremost, make sure to tell them you've been financially impacted by the coronavirus pandemic and need help. Most [credit card companies are currently offering programs if you've lost income because of the pandemic](#). Be prepared to provide documentation about your current situation.
2. Ask questions about the credit card relief packages they offer - While your credit card company may offer up one or more options, have a list of questions prepared in advance. You want to make sure you're completely comfortable with the terms before you agree to these options.
Here are key questions to ask:
 - If I can't make my payment as a result of the coronavirus pandemic, do you have a financial relief program?
 - Are there fees associated with these options?
 - If I'm able to defer or lower my monthly payments, will interest continue to accrue during this relief period?
 - How long does the relief period last and when will I need to start repaying my bill?
 - What happens if my financial situation hasn't changed once the period ends? Is there an option to reevaluate?
 - What information will be reported to the credit reporting agencies? (Note: that the recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special [requirements on companies that report your payment information to credit reporting agencies](#) if they provide payment relief due to the coronavirus pandemic.
 - Will I lose the ability to charge anything to my card if I enroll or request relief?
3. Get a written copy of your agreement - If you choose to move forward with a financial relief option, it's important to understand the terms of the agreement before agreeing to anything. Once you've accepted a relief option, make sure to get a copy of the agreement in writing. During the relief period, you want to make sure to look at your statement each month for any errors or inaccuracies, and if you see anything, make sure to refer back to the agreement so you can dispute it.



HOW TO STAY ON TOP OF YOUR CREDIT CARD BILL

If you can't make your payments, you're likely facing a number of tough financial decisions, but even in difficult times, there are several good rules of thumb that can help you stay mindful of the credit card debt you have, so you're ultimately able to recover quicker.

- 1. Make your minimum payment, if possible** - This may be difficult guidance if you've lost your income and you're having to [prioritize your bills](#). There may be cases, though, where you get financial assistance from your credit card companies, but your interest continues to accrue. If this is the case, making the minimum payment—and making it on time—could help ease the burden later on.
- 2. Pay attention to your bill and look for errors** - If you think there's been an error on your credit card statement, send your credit card company a [billing error notice that disputes the charge](#). Under normal circumstances, your credit card company has 30 days to confirm receipt of your notice as well as two complete billing cycles – but no more than 90 days – to investigate and respond to you. However, as a result of the coronavirus pandemic, many card providers are facing operational challenges. This means that, in some cases, you may find that your credit card company is taking longer than 90 days to complete the billing error investigation.

The Bureau recently [issued a statement](#) informing creditors of the Bureau's flexible supervisory and enforcement approach regarding the maximum timeframe for billing error resolution, if the credit card company can show good faith efforts to obtain the necessary information and make a determination as quickly as possible, and complies with all other requirements pending resolution of the error.

No matter how long the billing error investigation takes, the credit card company **can't do any of the following while the billing error is being investigated:**

- Ask you to pay the amount in dispute
- Report the amount in dispute as "unpaid" to credit reporting agencies
- Close your account solely because you filed a billing error notice that was in good faith

- 3. Check your credit reports regularly** – You can typically check your credit reports for free, once a year. However, the three major credit reporting agencies – Experian, TransUnion and Equifax – are currently allowing consumers to [check their reports weekly for free](#). If you sign-up for a credit card relief package and are meeting the terms of that relief package, such as making a lower minimum payment, the company must report to the credit reporting agencies that you are "current" on the account. However, if you were already behind on your payments at the time you receive relief, the lender is not required to report that you are current.

And, if you find an error, [you should work to dispute it](#), this is when it would be helpful to have a copy of the written agreement on hand. [Learn how to protect your credit during COVID-19](#)

- 4. Know your debt collection rights** - If you have a debt in collection or a collector is attempting to contact you, it can make a tense time feel even more stressful. It's important to first verify their identity to make sure it's a legitimate collector, but you also have a number of rights and collectors can work with you on realistic repayment plans. [Learn more about your debt collection rights, including how to contact and negotiate with collection companies](#)



BEHIND ON CAR PAYMENTS BECAUSE OF THE CORONAVIRUS?



by Amy Hebert, Consumer Education Specialist, Federal Trade Commission

Are you worried that you won't be able to make your next car payment because you've lost your job or income because of the Coronavirus? Or are you already behind on your payments? You're not alone.

Here's what you can do:

- Contact your lender now. Some banks, credit unions, and auto financing companies are letting people delay payments or renegotiate their payment schedules. If your lender agrees to any changes, make sure you have them in writing for later.
- Find out what rights you have in your state. Check with your [State Attorney General](#) or [local consumer protection agency](#). States have their own rules about how cars can be repossessed and what happens after. If lenders break the rules, they might lose other rights against you or have to pay you damages.
- See if you can refinance your loan. This makes sense if a lower interest rate or longer loan could make your car payment doable. Just make sure you refinance [with a credible lender or company](#). Depending on how much your car is worth and how much you owe on it, you also could look into selling your car or trading it in to get something cheaper before you miss a payment.
- Don't do nothing. Even if you have to miss a payment, don't be afraid to talk to your lender to learn about your options. If you miss payments, you could be charged a lot more in fees and hurt your credit. While many lenders have begun to voluntarily forego repossessions during the pandemic, if you get behind on your payments, your lender still could repossess your car — sometimes without warning.

If your car gets repossessed, check your state's laws to see what options you might have to buy it back or get any personal property left in the car.

You also might still owe money after your car is repossessed. You could be on the hook for any "deficiency" — the difference between what your car sells for and how much you still owe on it, plus any fees related to the repossession. In most states, your lender is allowed to sue you for it. An attorney can tell you whether you have grounds to contest a deficiency judgment.

The important thing to remember — you could have more options than you think, so don't wait to talk to your lender. The sooner you do, the better the chance you can work something out.



COVID-19 SCAMS TARGETING COLLEGE STUDENTS

by Ari Lazarus, Consumer Education Specialist, Federal Trade Commission



Hey college students: even though you're likely far from campus, scammers are still trying to find you. Maybe you or your friends have gotten an email claiming to be from the "Financial Department" of your university. The email tells you to click on a link to get a message about your COVID-19 economic stimulus check — and it needs to be opened through a portal link requiring your university login. Don't do it. It's a [phishing scam](#). If you click to "log in," you could be giving your user name, password, or other personal information to scammers, while possibly downloading malware onto your device.

How can you spot and avoid scams like these? Before you click on a link or share any of your sensitive information:

- **Check it out.** If you have concerns about an email, contact the sender directly. Look up their phone number or website yourself. Don't click on a link. That way, you'll know you're not about to call a scammer or follow a link that will download [malware](#).
- **Take a closer look.** While some phishing emails look completely legit, bad grammar and spelling can be a tip-off to phishing. Another clue that the email is not really from your school: they use the wrong department name. In one example we've seen, the scammers called themselves the Financial Dept instead of the Financial Aid Department.

If you spot something that looks like a phishing scam, report it. Forward the message to the Anti-Phishing Working Group (an organization which includes ISPs, security vendors, financial institutions, and law enforcement agencies) at reportphishing@apwg.org. You can also report phishing to the FTC at ftc.gov/complaint.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

**CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS,
MARKET WITHDRAWALS, & SAFETY ALERTS.**



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

**CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS,
MARKET WITHDRAWALS, & SAFETY ALERTS.**

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.