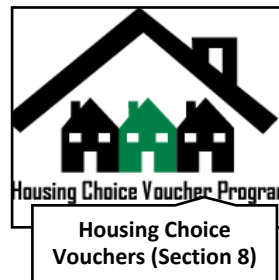
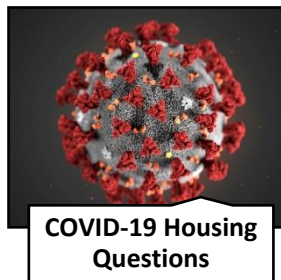


Metro Detroit Fair Housing News

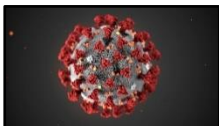


An e-newsletter to you from the Fair Housing Center of Metropolitan Detroit

(April 9, 2020)



COVID-19 Housing Related Questions



The health and safety of the Fair Housing Center's staff and clients remain paramount. In the last couple of weeks, the Center has received numerous questions regarding the status of eviction and mortgage foreclosures given the COVID-19 pandemic and Michigan Governor Gretchen Whitmer's Executive Order 2020-21 (the shutdown order). This e-Newsletter answers several frequently asked questions (FAQ's).

Eviction Moratorium



Each Michigan district court determines its own eviction moratorium. The best approach is to search online for "Michigan district court" along with the city or township where you live. For example, the 36th District Court handles all eviction cases arising in Detroit. The 36th District Court's moratorium on eviction cases runs through April 17, 2020. The 36th District Court's website explains that "[i]n recent days, the Court has received questions which suggest there is confusion on whether a tenant's obligation to pay rent was eliminated or suspended by the

Governor's Executive Order. To be clear, a tenant's obligation to pay rent remains unchanged. Tenants are still obligated to pay rent under a lease. A landlord may not, however, physically deliver a demand for payment of rent during this time."

Evictions for Southfield, Lathrup Village, Beverly Hills, Bingham Farms and Franklin are handled by the 46th District Court. The 46th District Court has suspended all landlord tenant eviction cases until April 30, 2020. All matters on the Court's landlord tenant docket will be reset to May 11, 2020 or later.

Housing Choice Vouchers



HUD has issued COVID-19 FAQs for Housing Choice Voucher (HCV), Public Housing and Native American Programs. Many participants in these programs have been required to stay home due to the COVID-19 pandemic and the Governor's shut down order. Participants unable to satisfy their rent obligations due to a loss of income have asked about eviction prevention measures. According to HUD, families receiving assistance under HCV and public housing programs should report decreases in income. A PHA, in turn, should adjust the family share of the rent. A PHA should also grant hardship exemptions consistent with the PHA's policies and applicable regulations.

HUD also emphasizes that a decrease in family income should not be the basis for a termination of tenancy action (HCV program) or eviction from public housing. HUD has directed PHAs and owners to prevent displacing families through evictions, as evictions significantly increase the risk of homelessness and overcrowding.

Moratorium on Mortgage Foreclosures



The Federal Housing Administration (FHA) has issued a 60-day moratorium period on the initiation of foreclosures and the completion of foreclosures in process for all FHA-insured Single-Family mortgages and home equity conversion mortgages. The 60-day moratorium period began on March 18, 2020 and continues through May 17, 2020. According to the FHA, the full range of loss mitigation options are available to financially distressed borrowers to avoid foreclosure, including those impacted by COVID-19. These options include payment forbearance, which permits affected borrowers to suspend mortgage payments for up to 12 months. Options also include "short and long-term forbearance options, mortgage modifications, and other mortgage payment relief options available based on the borrower's individual circumstances."

The Federal Housing Finance Agency (FHFA), which oversees Fannie Mae and Freddie Mac, has also issued a 60-day moratorium period on foreclosures of Fannie Mae and Freddie Mac loans. The FHFA also permits affected borrowers to receive loan forbearance up to 180 days and permit an extension of up to another 180 days, provided borrowers request such help from their mortgage servicers. The FHFA will also grant loan forbearance to landlords of multifamily housing provided the landlords do not evict renters impacted by COVID-19.

The Fair Housing Center's staff remain available to answer questions from homeowners, tenants and housing providers on these and other matters. The Center and its Board offer their best wishes for health and safety.

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