

Rental Housing Industry Responds to the Coronavirus Outbreak

3.25.20

**Commentary by Tampa Partner [Meredith S. Delcamp](#)*

As America has increasingly become a nation of renters, and not homeowners, the rental housing industry has acknowledged and responded to the unsettling spread of COVID-19. Rental properties and units are currently occupied by 43 million households in the U.S., many of which are expected to suffer a loss of income as a result of the pandemic and could face an inability to pay rent. This burden would also create cash-flow challenges for multifamily businesses and service providers.

Recently there was announcement of a plan by the Department of Housing and Urban Development to provide relief for certain homeowners and certain renters by suspending evictions and foreclosures for 60 days. However, a vast majority of renters may not be covered by the protections, which currently only cover single-family homes with specific loans through the Federal Housing Administration. Similarly, the Federal Housing Finance Agency said it was directing Fannie Mae and Freddie Mac to suspend all foreclosures and evictions for at least 60 days for homeowners with mortgages backed by the government-sponsored enterprises. Since existing moratoriums do not provide relief for millions of American renters, the rental industry has committed to support impacted residents in a number of ways.

According to the National Multifamily Housing Council (NMHC), apartment firms nationwide are developing and executing plans to respond should a resident or employee become infected. The organization is also actively communicating with Congress, the White House, CDC and other federal agencies to share information and provide policy guidance. To aid in preparation efforts of apartment owners and operators who are preparing to educate residents and employees on COVID-19 exposure and prevention protocol, the [NMHC](#) compiled the following considerations:

- **Coronavirus Preparedness for Apartment Firms:** Outlines basic steps firms should take from an emergency preparedness perspective, including labor policies and procedures, legal liabilities, fitness center operations and more.
- **Coronavirus Resources for Apartment Firms:** Links to federal agency resources as well as documents addressing resident communications, cleaning protocols, workers' rights and more.
- **Emergency Preparedness:** Offers general advice in planning for any emergency.
- **Emergency Preparedness Listserve:** Provides a platform for industry members to share resources (member communications, cleaning protocols, travel guidance, etc.) as well as ask questions of fellow practitioners.

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The NMHC and the National Apartment Association (NAA) are also supporting Congress' enactment of the [following proposals](#) to provide direct assistance to individuals, and support for impacted owners and operators who provide housing:

- **Direct Assistance to Individuals**
 - Emergency Assistance Fund for Renter Households
 - Payroll Tax Cut
 - Unemployment Compensation Exclusion
- **Support for Impacted Owners and Operators**
 - Mortgage Forbearance
 - Student Housing Relief
 - Estimated Tax Payments
 - Net Operating Loss Carryback
 - Business Credit for Quarantined and Self-Isolated Employees or Those Taking Care of Dependents

To view NMHC and NAA's letter to the House and Senate outlining recommendations, please [click here](#).

While the NMHC has called on lawmakers to provide direct financial assistance to renters, the [National Rental Home Council](#) (NRHC) has also continued to act as advocates of the single-family rental industry and its residents. The NRHC and its members are taking measures to protect their workforce and, in the case of owner-operators, working with residents as issues arise.

Appropriately tailored coronavirus response plans should be created in order for owner-operators of professionally managed homes to remain compliant with their legal obligations. Shutts & Bowen attorneys are able to advise owner-operators of their obligations and rights in connection to the quickly evolving legal implications related to COVID-19.

To learn more about the protocols Shutts & Bowen is implementing to protect its employees and clients from COVID-19 exposure, [click here](#).

About Meredith S. Delcamp

[Meredith Delcamp](#) is a partner in the Shutts Tampa and Sarasota offices, where she is a member of the Business Litigation Practice Group. Meredith assists property owners, developers and business in a variety of transactional and litigation matters related to real property. With a background in environmental sciences, she advises clients on environmental and land use due diligence, permitting, and regulatory compliance matters involving federal, state, and local regulations. Meredith has experience litigating administrative challenges before the Florida Division of

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Administrative Hearings (DOAH), as well as experience with LEED certification and other green development and building needs. She holds a certificate in Environmental Law from Tulane University Law School.

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