

GUIDE: CREATING A RESPONSE PLAN FOR COVID-19



A Guide to Managing Properties During COVID-19

At Renters Warehouse, the health and safety of our clients, residents, and team members always come first.

This response plan has been created in response to the COVID-19 pandemic. It highlights the steps that we are taking and is designed to serve as a guide for other property management companies that are looking for a course of action to take in response to the rapidly shifting changes that are taking place throughout the industry as a result of, and in response to, the COVID-19 pandemic.

We, along with all reputable property management companies, are committed to keeping up-to-date with important changes and developments that impact our practices in the property management industry, as well as measures that will impact our homeowner clients and their residents. This includes both legislative measures, along with guidance from the Centers for Disease Control and Prevention (CDC) on best practices to help prevent the spread of COVID-19.

This is a rapidly developing situation and these policies are subject to change pending escalating federal, state, county, and city measures, along with ongoing new recommendations from the CDC.

It's important for property management companies to continue to do everything in their power to provide support to their team, as well as their homeowner clients and residents, helping them to stay safe and to carefully navigate any challenges in these uncertain times.

KEY TAKEAWAYS:

[HOW TO HANDLE SHOWINGS](#)

[HOW TO HANDLE MAINTENANCE](#)

[HOW TO HANDLE EVICTIONS](#)

[HOW TO HANDLE RENT COLLECTION](#)

[ASSISTANCE AND PROTECTION TO HOMEOWNERS](#)

HOW TO HANDLE PROPERTY SHOWINGS AND INSPECTIONS

First of all, it's important for property management companies to work to create a plan for workplace safety, along with property showings and inspections.

At Renters Warehouse, our Response Plan policies are created in line with guidance from the CDC.

It's important for all property management companies to continually monitor guidance from the CDC, to keep up-to-date with any changes and to help your team protect themselves and others and limit the spread of COVID-19. This applies both in the workplace and for team members who are out in the field.

Before creating a workplace safety plan, It's important to have a clear understanding of the terms quarantine and isolation. Both require abstaining from physical contact with others, but for different reasons.

[Here are the CDC definitions for the terms quarantine and isolation:](#)

QUARANTINE

Quarantine is used to keep someone who might have been exposed to COVID-19 away from others. Someone in self-quarantine stays separated from others, and they limit movement outside of their home or current place. A person may have been exposed to the virus without knowing it (for example, when traveling or out in the community), or they could have the virus without feeling symptoms. Quarantine helps limit further spread of COVID-19.

ISOLATION

Isolation is used to separate sick people from healthy people. People who are in isolation should stay home. In the home, anyone sick should separate themselves from others by staying in a specific "sick" bedroom or space and using a different bathroom (if possible).

[CDC Website: Social Distancing, Quarantine, and Isolation. Keep Your Distance to Slow the Spread](#)

Currently, CDC guidance advises anyone who has been in contact with a person who is infected with COVID-19 or recently traveled outside of the U.S. to self-quarantine. On the other hand, anyone who is experiencing symptoms of COVID-19 should self-isolate. [See symptoms to look for.](#)

As a property management company, it's important to inform any team member or agent who experiences symptoms should be instructed to follow the CDC's self-isolation guidelines. [This page is updated regularly.](#)

SOCIAL DISTANCING

Additionally, property management personnel who visit or enter a home should be asked to follow CDC guidance on social distancing whenever possible.

Social distancing is especially important for [anyone who is at a higher risk of getting very sick.](#)

[Here is the CDC guidance on social distancing:](#)

- Stay at least 6 feet (2 meters) from other people
- Do not gather in groups
- Stay out of crowded places and avoid mass gatherings

[Other precautionary measures that field personnel should be asked to take includes:](#)

- Wearing disposable gloves
- Wear protective facemasks
- Wear disposable booties
- Repeated and careful hand sanitization: "Wash your hands often with soap and water for at least 20 seconds. Use hand sanitizer with at least 60% alcohol if soap and water are not available." ([CDC](#)).

[See a complete list of CDC guidance on education for helping to prevent the spread of COVID-19.](#)

At Renters Warehouse, we are currently continuing to conduct move-in inspections and property showings as necessary in situations where it is safe to do so, and will be taking the appropriate precautions.

If necessary, our agents are also prepared and equipped to perform inspections or showings via FaceTime (video and audio), to ensure your asset continues to be managed, profitable, and safe at all times.

Important Steps All Property Managers Should Take Now:

It is important to send out email communication to all owners and residents at this time. Email templates can be found via the following links:

- [Example communication to Owners](#)
- [Example communication to Residents](#)

Important: Residents should be notified and instructed in an email that if someone in their household is experiencing COVID-19 symptoms and is scheduled for repairs or maintenance, they should contact their property management company.

Clients should be instructed that if they need to reschedule an inspection or a showing related to COVID-19, or if they have a resident who has any questions or concerns, they should notify their property management company.

Taking Steps to Limit In-Person Interactions:

Real estate services, including property management, have been classified as part of the nation's critical infrastructure as outlined in the [Department of Homeland Security's Cybersecurity and Infrastructure Security Agency \(CISA\)](#) memorandum guidelines published on March 28, 2020.

However, at Renters Warehouse, we are proactively working to eliminate any unnecessary in-person interactions. It's a good idea for any property management company with this capacity to work toward this step as soon as possible.

Whenever possible, move-in and move-out inspections should be conducted after residents have vacated in order to minimize in-person interaction.

If an owner would like to be present for an inspection, it's important that they let the property management company know as soon as possible. You can then inform them on whether this option is currently available, and if so, provide guidance on the best practices for limiting the spread of COVID-19.

In the meantime, work to advise owners and residents alike to continue to utilize your online platforms for any needs they may have.



HOW TO HANDLE MAINTENANCE

Property managers are committed to coordinating all maintenance requests, but for the safety of staff members, vendors, residents and the general public, it's important to inform residents and owners that all non-urgent work requests should be delayed whenever possible.

For this reason, it's advisable to send out an email to update owner clients and residents on these developments. This email should apologize for any inconvenience that this may cause, and inform owners and residents that you are committed to protecting and ensuring the safety of your staff, vendors, and residents, as well as the general public.

What Are Non-Urgent Tasks?

Non-urgent maintenance tasks are requests that do not impact the habitability of the rental property or threaten the structure itself.

Examples of nonessential maintenance or repairs include the following:

- Malfunctioning garbage disposal
- Dripping faucet (with no evidence of additional plumbing damage)
- Cosmetic fixes (such as paint, wall dents, etc.) as long as they are not a safety issue

During this time, landlords are still required to carry out all essential repairs and maintenance work. This includes essential plumbing repairs, fire safety, and heating failure.

However, in cases where a resident is self-isolating, then it is advisable to avoid having anyone visit the house. If there is an emergency repair that cannot wait –such as a severe water leak or electricity outage, then the residents should be asked to inform their property management company so that they can inform the contractors and they can take precautions necessary; such as masks and protective clothing.

Any owners who have any questions about whether a repairs or maintenance request is urgent should be advised to reach out to their property manager for clarification.



HOW TO HANDLE EVICTIONS

Unfortunately, there is a great deal of uncertainty right now, especially when it comes to the issue of evictions. No longer a relatively straightforward process, handling evictions amidst the COVID-19 pandemic is proving to be complicated and challenging –both from a practical standpoint and an ethical one as well.

With courts postponing hearings, delaying scheduling of new hearings or outright declaring moratoriums on evictions, there are a lot of changes to navigate. Additionally, many landlords feel concerned about the prospect of evicting tenants during this time; none of us want to evict someone in the middle of a pandemic.

However, at the same time, many landlords lack the resources or the wherewithal to keep a non-paying tenant in place for months to come. When it comes to unpaid rent, finding a solution is a balancing act that involves close communication with all parties, and carefully assessing each situation in line with the legislation that's currently in place.

At Renters Warehouse, we're continually gathering resources and information daily to share with residents in order to help provide some clarity and help when it comes to paying their rent. It's a good idea for property management companies to have a portal where you can update information, or to send regular updates to your owners via email.



Can Property Managers Waive Rent?

As a third-party, a property manager collects rent on behalf of the property owner. As a result, we do not have the ability to waive, defer, or reduce a resident's rent at any time during the COVID-19 pandemic.

We can, however, receive a resident's requests for accommodation and coordinate potential payment plans with the owner. We can also waive late fees, and at Renters Warehouse, we've committed to waiving all April late fees for those impacted by COVID-19.

Residents who are struggling to pay rent due to COVID-19 are instructed to email their property manager to explain their circumstances and to request that they engage with the property owner on a payment plan or some other accommodation.

Residents should also research and utilize resources available through local, state, and federal levels for financial assistance during the COVID-19 pandemic. Available options include expanded unemployment benefits to small cash grants from resources in their industry.

Property managers must always advise tenants that they are still responsible for all rent pursuant to their lease agreement. While many states have issued a moratorium on evictions, this does not forgive any rent owed. States and the Federal Government, along with landlords and property managers are all working hard to accommodate renter's needs during the COVID-19 pandemic, but residents must be proactively making arrangements as well.

Without alternative arrangements, residents must be informed that they will remain responsible for all rent, just as property owners remain responsible for their mortgage payments. It's important to keep all owners with pending evictions updated on any changes that take place.

Renters Warehouse has compiled a number of resources to share with our residents and owners, available here.

We will continue to add to this list as new updates come through.

EVICTION PROCEDURE EXAMPLES:

Renters Warehouse Eviction Procedures:

To show you what our steps for evictions look like in this current climate, here's a look at our guidelines that are in place for evictions.

You will want to create your own process that breaks down how you will be handling evictions that were filed for unpaid March rent, as well as unpaid rent for April and beyond.

Eviction filed for unpaid March rent (or earlier):

If an eviction has already been filed and received by the court, it is in line for a hearing as soon as the courts are scheduling again. However, every jurisdiction is different when it comes to scheduling delays and even closures. Several of our trusted eviction attorneys are encouraging the courts to make arrangements for telephonic hearings to reduce the backlog and keep the system moving. We will continue to keep our owners with pending evictions updated of all developments and will be in touch with them as soon as we receive notification that the court proceedings are back up and running again.

Given the likely delay in court scheduling for filed evictions, owners who are interested in pursuing a payment plan or alternative solution with a delinquent resident are advised to contact us. We understand that this may not always be the best course of action in all circumstances, but we are happy to work with all owners to find a solution.

No eviction filed for unpaid March rent:

Some states have an explicit moratorium on evictions for non-payment of rent or have fully shut down the ability to e-file altogether. For Renters Warehouse, these states include WA, TX, KS, AL, and GA –but things are changing quickly and this list is subject to change.

In other states, evictions may be able to be filed, even if the courts are closed or hearings aren't being scheduled. Starting the proceedings early means that the process will be able to move forward when the courts are scheduling hearings again. Some landlords right now are postponing evictions, given the current situation that many tenants are finding themselves in, due to no fault of their own.

For owners who would prefer to delay an eviction, or who own a rental that is in a state with a declared moratorium, or for those who are federally-backed and thus covered by the CARES Act moratorium on evictions, Renters Warehouse can assist with attempting to coordinate a payment plan. We can arrange this with the resident so that any rent that can be paid is collected during these delayed court times.

Future evictions for unpaid April rent and beyond:

As noted above, many Americans have the potential for disrupted or lost income outside of their own control.

For owners with a resident who does not pay April rent, Renters Warehouse will continue our normal processes of rent collection efforts, followed by moving forward with filing an eviction action wherever and whenever possible, if so directed by the owner.

If we hear from a resident regarding an inability to pay rent, we will engage a team member to reach out to the owner to inquire about the possibility of a payment plan or alternative solution.

In all of our communications with residents, in no uncertain terms, Renters Warehouse will make clear that full and complete rent is expected as always unless alternative arrangements have been made and entered into by all parties.

If a payment plan agreement is reached, no rent is forgiven. The failure to pay pursuant to the payment plan remains grounds for moving forward with an eviction (once an eviction can be pursued).

HOW TO HANDLE RENT COLLECTION

Many people have been impacted financially by COVID-19, both directly and indirectly. Challenges abound and include everything from business and school closures to a loss of work due to having to self-quarantine due to symptoms or illness.

Residents are not exempt from these hardships, and many will be out of work or experiencing a loss of income during this pandemic.

Unfortunately, at this time, there is no finalized federal resource available to assist with mortgage or rent payments, though it does appear to be a major focus. We hope that we will have some clarity on assistance programs shortly and it is important for property managers to continue to monitor this situation closely.


At Renters Warehouse, we are compiling market and state-specific resources for residents, as well as resources for homeowners during this difficult financial time. Currently, we're also using all commercially reasonable means to collect any unpaid rents on our owners' behalf. It may also be an idea for property management companies to reach out to their homeowner clients, asking them to consider thinking about what course of action they would be prepared to take should a resident fall behind on the rent due to COVID-19.

Some residents are already proactively reaching out to inquire about payment plans or leniency on late fees for April rent for those dealing with financial impacts as a result of COVID-19.

While landlords are not required to allow payment plans, at Renters Warehouse, we have been humbled by how our community of owners has responded to this crisis. An incredible number have already reached out to inform us of their ability and willingness to assist their residents in some way should they need it.

However, as a property manager, it's important to ensure that you do not proactively engage with residents regarding this information. Instead, it is better to react to an inquiry from the resident in the event they are impacted and reach out.

If a payment plan is needed, then you can work on a case-by-case basis with your owner clients and their residents to coordinate a solution.



Contacting the property manager is the best course of action for a resident who has been impacted by COVID-19. Once the property manager hears from a resident, they can then reach out to the owner to inquire about alternative solutions.

PROTECTION AND ASSISTANCE FOR HOMEOWNERS

For your owner clients who are suffering from disrupted income as a result of COVID-19, the following information and resources may be able to help.

The Coronavirus Aid Relief Economic Relief Security Act (CARES Act):

On March 27, 2020, [The Coronavirus Aid Relief Economic Relief Security Act \(CARES Act\)](#) passed. This brings additional guidance on some issues for homeowners and tenants alike.

Under the CARES Act, landlords who have a Federally Backed Mortgage Loan on a single-family (or multi-family up to fourplex), can call their loan servicer to see if they qualify to suspend mortgage payments for 180 days from March 27, 2020. Likewise, if their rental home has a Federally Backed Mortgage Loan, then landlords are prohibited from posting a notice to vacate, file for an eviction, evict, or charge any fees related to late payments for 120 days from March 27 as well.

Landlords who are concerned about their mortgage obligations, whether as a result of potentially delayed rent or due to their own disrupted income resulting from COVID-19, and do not benefit from any current foreclosure moratorium decrees may consider reaching out to their mortgage servicer as soon as possible. Landlords should be ready to explain their exact circumstances, provide details on their income, expenses, and other assets, as well as if they are a service member. They may also be asked to complete a formal mortgage assistance application, which may result in various loss mitigation options during this difficult time.

Landlords who are struggling to make their mortgage payments due to the COVID-19 pandemic should:

- Visit the [Consumer Financial Protection Bureau](#) for up-to-date resources and information.
- Consider [contacting a HUD-approved Housing Counselor](#) in your State. Housing Counselors may be able to assist with your specific needs.
- Consider other alternative options to consider may be refinancing (potentially with a greatly reduced interest rate), loan modifications.

Other resources that may provide some relief during these uncertain times:

[Small Business Disaster Loan Assistance Program:](#) The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to Washington small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

[Student Loans Deferment:](#) Student Loan Deferment or Forbearance.

[Unemployment Insurance Flexibilities:](#) New guidance was just passed outlining state flexibilities in administering their unemployment insurance programs to assist Americans affected by the COVID-19 outbreak.

You may be eligible if any of the following apply to you during this time:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; or
- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

The above programs are subject to change, and new homeowner assistance programs may be forthcoming soon. It's important for landlords who are impacted by COVID-19 to remember that things can change quickly. It's crucial that they keep up-to-date on new programs and developments that could help them through these challenging times.

CONCLUSION:

This is a rapidly developing situation and these policies are subject to change pending escalating federal, state, county, and city measures, along with ongoing new recommendations from the CDC.

It's important for property management companies to continue to do everything in their power to provide support to their team, as well as their homeowner clients and residents, helping them to stay safe and to carefully navigate any challenges in these uncertain times.

Renters Warehouse is one of the fastest-growing and highest reviewed residential property management companies in America. Renters Warehouse now manages more than \$3 billion in residential real estate, servicing over 14,000+ investors across 22,000+ residential homes over 42 markets and 25 states.

