

COVID-19 INDUSTRY IMPACT WATCH: REAL ESTATE

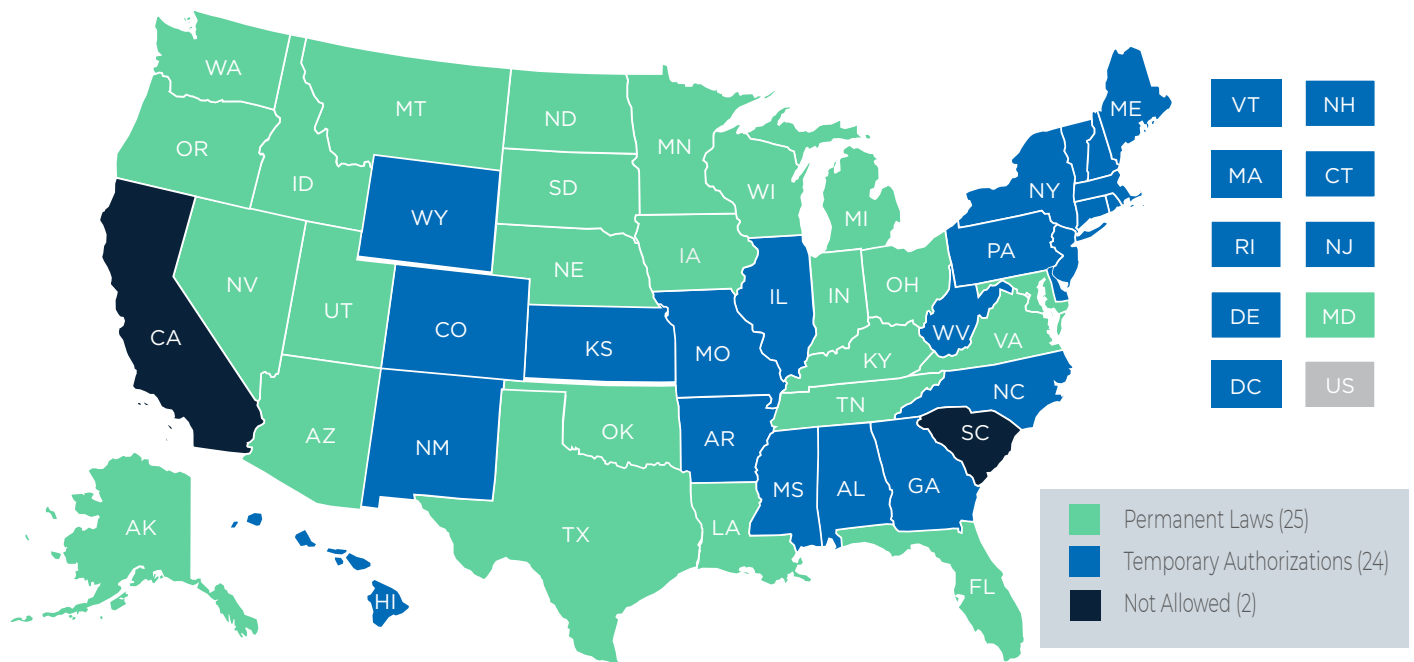
IN THIS ISSUE

- REMOTE ONLINE NOTARIZATION (1-2)
- REAL ESTATE LICENSURE (3-5)
- EVICTION AND FORECLOSURE MORATORIUMS (6-8)
- SHOWINGS (9-10)
- SHORT TERM RENTALS (11-12)
- FAIR HOUSING AND LANDLORD/TENANT ISSUES (13-14)

Welcome to Industry Impact Watch: Real Estate, a bi-weekly newsletter highlighting the most important COVID-19-related developments affecting the real estate industry from the National Association of Realtors, with research from FOCUS, A Leonine Business.

REMOTE ONLINE NOTARIZATION

Due to the pandemic, many states have temporarily authorized the performance of remote online notarizations (RON). In others, such notarizations were already allowed.



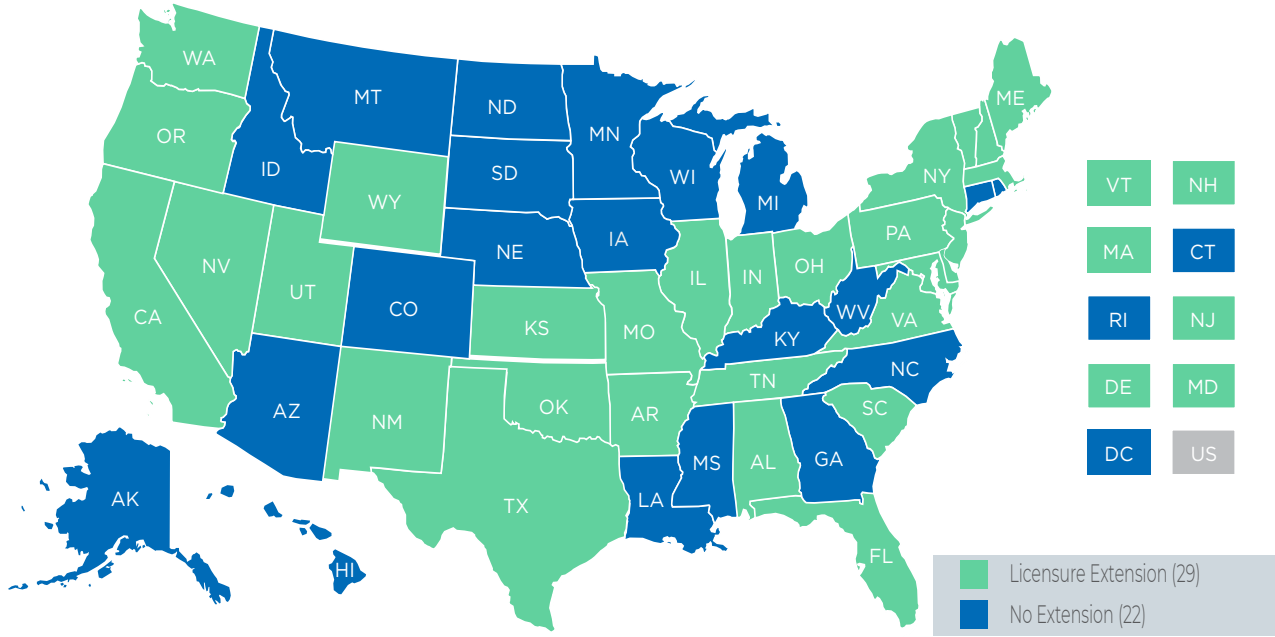
Temporary RON provisions will expire on the following dates:

State	Licensure Extension?
Alabama	End of State of Emergency (SOE), currently August 18.
Arkansas	August 18.
Colorado	October 24.
Connecticut	End of SOE, currently September 9.
Delaware	August 6.
District of Columbia	August 11.
Georgia	End of SOE, currently August 11.
Hawaii	End of SOE, currently July 31.
Illinois	End of SOE, currently July 26.
Kansas	September 15.
Maine	End of SOE, currently August 8.
Massachusetts	Indefinite ; three business days after SOE ends.
Mississippi	Indefinite ; 14 days after SOE ends.
Missouri	August 28.
New Hampshire	End of SOE, currently July 17.
New Jersey	Indefinite ; end of SOE.
New Mexico	Indefinite ; when revoked by governor.
New York	August 5.
North Carolina	Indefinite ; end of SOE.
Pennsylvania	October 31 ; 60 days after SOE ends.
Rhode Island	End of SOE, currently August 2.
Vermont	September 20.
West Virginia	Indefinite ; end of SOE .
Wyoming	December 31 or end of SOE .

With the major exceptions of California and South Carolina, every state has authorized some form of remote notarization authorization during 2020 or earlier.

REAL ESTATE LICENSURE CHANGES

The following states have altered their professional licensing criteria due to the ongoing COVID-19 pandemic:

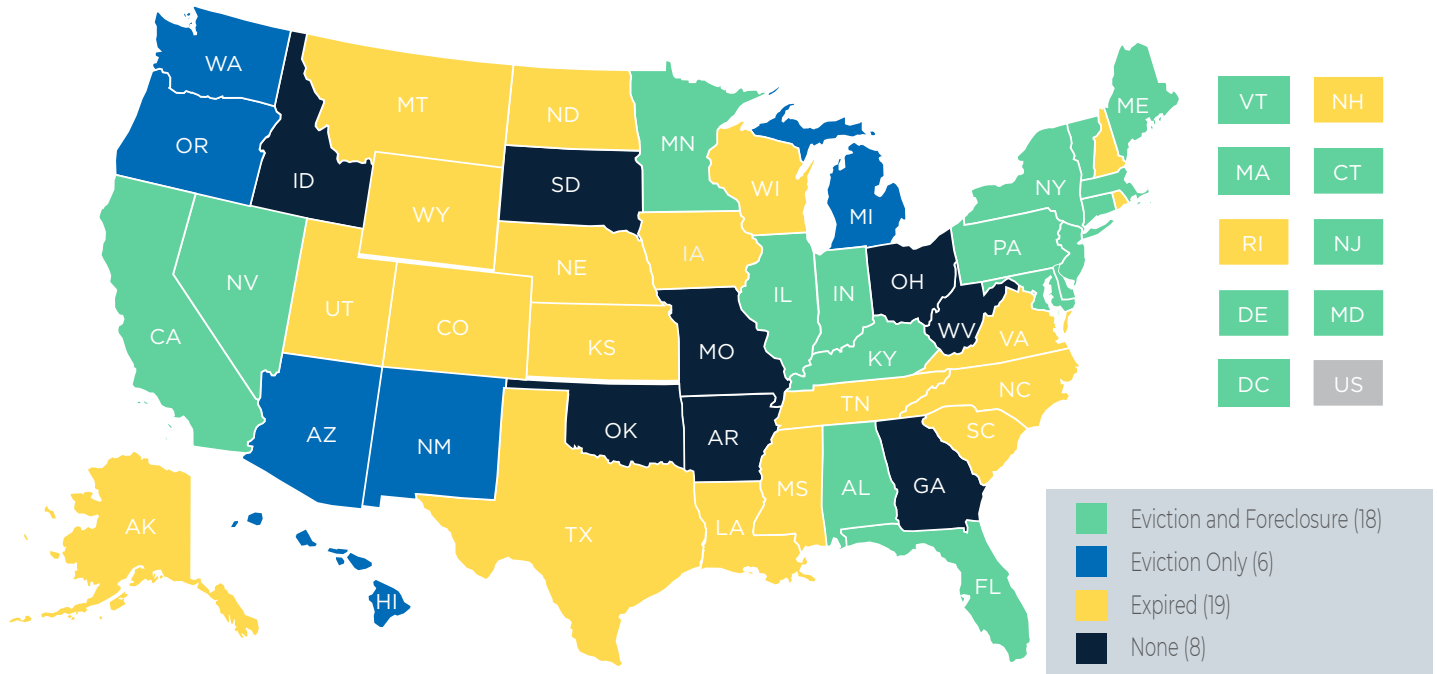


State	Licensure Extension?	Details
Alabama	Yes	<u>Six-month exam deadline extension, continuing education (CE) deadline extended to December 31.</u>
Alaska	No	
Arizona	No	
Arkansas	Yes	<u>Offering extensions for expired licenses and CE. License expiration dates extended.</u>
California	Yes	<u>60-day extension for license expirations, examinations and CE.</u>
Colorado	No	<u>CE authorized via webinar.</u>
Connecticut	No	
Delaware	Yes	<u>CE requirements extended to 60 days after SOE.</u>
District of Columbia	No	

State	Licensure Extension?	Details
Florida	Yes	Extensions for initial licensure and renewals through December 31, 2020 .
Georgia	No	
Hawaii	No	CE offered online .
Idaho	No	CE offered online .
Illinois	Yes	Online CE through July 31 .
Indiana	Yes	Examination window extended, CE offered online .
Iowa	No	Fingerprinting temporarily waived, online CE offered .
Kansas	Yes	All licensee expiration dates extended to September 15 .
Kentucky	No	
Louisiana	No	
Maine	Yes	CE deferred upon request to 120 days after SOE.
Maryland	Yes	Extended to 30 days after SOE.
Massachusetts	Yes	Extended to 90 days after SOE.
Michigan	No	
Minnesota	No	
Mississippi	No	
Missouri	Yes	Brokers and salespersons renewals and CE extended to August 31 .
Montana	No	
Nebraska	No	
Nevada	Yes	Renewals were extended to May 2020 .
New Hampshire	Yes	Licensure examination and CE extended until 90 days after SOE .
New Jersey	Yes	Initial licensure applications extended beyond typical one-year window .
New Mexico	Yes	CE requirements temporarily waived. Waiver expired July 1, licensees must complete CE within 90 days of SOE expiration .
New York	Yes	License renewals were extended to July 6 .
North Carolina	No	

State	Licensure Extension?	Details
North Dakota	No	
Ohio	Yes	<u>Real estate appraiser license renewals extended to December 1 or 90 days after SOE, whichever is earlier.</u>
Oklahoma	Yes	<u>Occupational licenses extended to 14 days following SOE.</u>
Oregon	Yes	<u>CE requirements extended to August 31.</u>
Pennsylvania	Yes	<u>One-year limitation for real estate appraiser licensing test waived. Online real estate courses permitted.</u>
Rhode Island	No	
South Carolina	Yes	<u>Renewal deadline for providers, courses and instructors delayed to September 30. Certain exams delayed to September 30.</u>
South Dakota	No	
Tennessee	Yes	<u>CE extensions available for licenses expiring through August 29.</u>
Texas	Yes	<u>Licenses expiring from March 31-June 30 are extended to July 31.</u>
Utah	Yes	<u>Fingerprinting requirement waived.</u>
Vermont	Yes	<u>Late fees waived, 180-day extension or licensees who cannot meet CE requirements.</u>
Virginia	Yes	<u>Licenses extended to 30 days following SOE.</u>
Washington	Yes	<u>Licenses extended to August 31.</u>
West Virginia	No	
Wisconsin	No	
Wyoming	Yes	<u>Incomplete license applications allowed through July 28.</u>

EVICTIION AND FORECLOSURE MORATORIUMS



The following list outlines which states have eviction or foreclosure moratoriums, and when they are scheduled to expire.

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Alabama	Yes	End of SOE – August 18	Yes	End of SOE – August 18
Alaska	No - Expired	June 30	No	-
Arizona	Yes	July 22	No	-
Arkansas	No	-	No	-
California	Yes	September 30	Yes	July 28
Colorado	No - Expired	June 15	No - Expired	June 15
Connecticut	Yes	August 25	Yes	August 4
Delaware	Yes	End of SOE – August 6	Yes	End of SOE – August 6
District of Columbia	Yes	60 days after end of SOE – Indefinite	Yes	60 days after end of SOE – Indefinite

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Florida	Yes	August 1	Yes	August 1
Georgia	No	-	No	-
Hawaii	Yes	End of SOE – July 31	No	-
Idaho	No	-	No	-
Illinois	Yes	July 26	Yes	July 26
Indiana	Yes	July 31	Yes	July 31
Iowa	No - Expired	May 27	No - Expired	May 27
Kansas	No - Expired	May 31	No - Expired	May 31
Kentucky	Yes	End of SOE - Indefinite	Yes	End of SOE - Indefinite
Louisiana	No - Expired	June 15	No	-
Maine	Yes	30 days after SOE – August 9	Yes	July 31
Maryland	Yes	End of SOE - Indefinite	Yes	July 25
Massachusetts	Yes	End of SOE - Indefinite	Yes	August 18
Michigan	Yes	July 15	No	-
Minnesota	Yes	End of SOE – August 13	Yes	End of SOE – August 13
Mississippi	No - Expired	June 1	No	-
Missouri	No	-	No	-
Montana	No - Expired	May 24	No - Expired	May 24
Nebraska	No - Expired	May 31	No	-
Nevada	Yes	July 31-August 31 Phase-out	Yes	July 31-August 31 Phase-out
New Hampshire	No - Expired	July 1	No - Expired	July 1
New Jersey	Yes	Two months following end of SOE - Indefinite	Yes	Two months following end of SOE - Indefinite

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
New Mexico	Yes	End of SOE - Indefinite	No	-
New York	Yes	End of SOE – August 20	Yes	End of SOE – August 20
North Carolina	No - Expired	June 29	No - Expired	June 29
North Dakota	No - Expired	April 22		
Ohio	No	-	No	-
Oklahoma	No	-	No	-
Oregon	Yes	September 30	No	-
Pennsylvania	Yes	August 31	Yes	August 31
Rhode Island	No - Expired	May 15	No	-
South Carolina	No - Expired	May 15	No - Expired	May 15
South Dakota	No	-	No	-
Tennessee	No - Expired	June 1	No	-
Texas	No - Expired	May 18	No	-
Utah	No - Expired	May 15	No	-
Vermont	Yes	End of SOE – August 15	Yes	End of SOE – August 15
Virginia	No - Expired	June 28	No	-
Washington	Yes	August 1	No	-
West Virginia	No	-	No	-
Wisconsin	No - Expired	May 26	No - Expired	May 26
Wyoming	No - Expired	May 31	No	-

Since the beginning of the COVID-19 crisis, at least 152 eviction and foreclosure moratorium bills have been introduced in state legislatures across the nation. Such bans are currently ongoing in 24 states.

REAL ESTATE SHOWINGS

Showings are currently authorized in all states; however many states have put in place guidelines that real estate professionals must follow when showing a property or holding an open house:

State	Showings Allowed?
Alabama	Yes
Alaska	Yes
Arizona	Yes
Arkansas	Yes
California	Yes – with guidelines .
Colorado	Yes – with guidelines .
Connecticut	Yes
Delaware	Yes – certification required and with guidelines .
District of Columbia	Yes
Florida	Yes – with guidelines .
Georgia	Yes – with guidelines .
Hawaii	Yes – with guidelines .
Idaho	Yes – with guidelines .
Illinois	Yes – with guidelines .
Indiana	Yes – with guidelines .
Iowa	Yes
Kansas	Yes – with guidelines .
Kentucky	Yes – with guidelines .
Louisiana	Yes
Maine	Yes – virtual only for occupied units .
Maryland	Yes – with guidelines .
Massachusetts	Yes – with guidelines .
Michigan	Yes – with guidelines .
Minnesota	Yes – with guidelines .

State	Showings Allowed?
Mississippi	Yes
Missouri	Yes – with guidelines.
Montana	Yes – with guidelines.
Nebraska	Yes – with guidelines.
Nevada	Yes – with guidelines.
New Hampshire	Yes
New Jersey	Yes – with guidelines.
New Mexico	Yes
New York	Yes – with guidelines.
North Carolina	Yes
North Dakota	Yes
Ohio	Yes – with guidelines.
Oklahoma	Yes
Oregon	Yes – with guidelines.
Pennsylvania	Yes – with guidelines.
Rhode Island	Yes – with guidelines.
South Carolina	Yes – with guidelines.
South Dakota	Yes
Tennessee	Yes
Texas	Yes – with guidelines.
Utah	Yes – with guidelines.
Vermont	Yes – with guidelines.
Virginia	Yes – with guidelines.
Washington	Yes – with guidelines.
West Virginia	Yes
Wisconsin	Yes – with guidelines.
Wyoming	Yes

SHORT-TERM RENTALS

While several states previously had short-term rental bans in place, all statewide bans except in **Hawaii** have expired. In the place of bans, many states have put guidelines in place, and some county or municipal level bans are still in effect.

State	STR Allowed?
Alabama	Yes
Alaska	Yes
Arizona	Yes
Arkansas	Yes
California	Yes – guidance . County level restrictions exist .
Colorado	Yes - with guidelines .
Connecticut	Yes - with guidelines .
Delaware	Yes – not bound by hotel guidelines .
District of Columbia	Yes - with guidelines .
Florida	Yes – with county approval .
Georgia	Yes
Hawaii	No – operating in some counties .
Idaho	Yes
Illinois	Yes
Indiana	Yes
Iowa	Yes
Kansas	Yes
Kentucky	Yes
Louisiana	Yes – permit extensions allowed.
Maine	Yes – ban expired .
Maryland	Yes
Massachusetts	Yes – ban expired . Guidelines .
Michigan	Yes – ban expired .
Minnesota	Yes

State	STR Allowed?
Mississippi	Yes
Missouri	Yes
Montana	Yes
Nebraska	Yes
Nevada	Yes
New Hampshire	Yes – ban expired . 14-day quarantine required for out-of-state travelers.
New Jersey	Yes – ban expired . Local restrictions exist .
New Mexico	Yes – ban expired .
New York	Yes
North Carolina	Yes
North Dakota	Yes
Ohio	Yes
Oklahoma	Yes
Oregon	Yes
Pennsylvania	Yes – ban expired.
Rhode Island	Yes
South Carolina	Yes – partial ban expired .
South Dakota	Yes
Tennessee	Yes
Texas	Yes – municipal bans exist .
Utah	Yes – some county bans .
Vermont	Yes
Virginia	Yes – ban expired. Out of state travelers require 14-day quarantine .
Washington	Yes – county bans exist .
West Virginia	Yes
Wisconsin	Yes
Wyoming	Yes

FAIR HOUSING AND LANDLORD/TENANT ISSUES

The U.S. Department of Housing and Urban Development [has released a statement](#) on the Fair Housing Act and COVID-19 indicating that it will treat those who have the virus as a protected class. The Consumer Financial Protection Bureau has also offered [guidance relating](#) to tenant protections during the COVID-19 emergency.

Because there are numerous levels of overlapping state, federal and local laws at place here, many state-based organizations have issued best practices for navigating COVID-19 as a landlord. Where available, we have compiled a list of guidance documents for each state.

State-level Guidance

[Alabama Guidance and FAQs](#)

[Alaska Guidance](#)

[Arizona Guidance](#)

[Arkansas Guidance](#)

[California Guidance](#)

[Colorado Guidance](#)

[Connecticut Guidance](#)

[Delaware Resources](#)

[District of Columbia Tenant Rights and Housing Resources](#)

[Florida Resources](#)

[Georgia Housing Info and Considerations](#)

[Hawaii Landlord Tenant Guidance and Resources](#)

[Idaho Housing and Finance Services](#)

[Illinois Housing Authority Resources](#)

[Indiana Housing Resources](#)

[Iowa Legal Housing Resources](#)

[Kansas Housing Information](#)

[Kentucky Resources](#)

[Louisiana Information and Resources](#)

[Maine Housing Updates](#)

[Maryland Tenant Guidance](#)

[Massachusetts Resources and Guidance](#)

[Michigan Guidance](#)

[Minnesota COVID-19 Housing Guidance](#)

[Mississippi Guidance](#)

[Missouri Guidance](#)

[Montana Housing Guidance](#)

[Nebraska Guidance](#)

[Nevada Housing Resources](#)

[New Hampshire Guidance](#)

[New Jersey Tenant Resources](#)

[New Mexico Housing Resources](#)

[New York Tenant Guidance](#)

[North Carolina Housing Resources and Guidance](#)

[North Dakota Guidance](#)

[Ohio Information and Resources](#)

[Oklahoma Housing Information](#)

[Oregon Housing Info and Protections](#)

[Pennsylvania Housing Guidance](#)

[Rhode Island Housing Resources](#)

[South Carolina Resources](#)

[South Dakota COVID-19 Information](#)

State-level Guidance

[Tennessee Guidance](#)

[Texas Resources and Information](#)

[Utah Housing Guidance](#)

[Vermont Housing Guidance](#)

[Virginia Housing Resources](#)

[Washington Information](#)

[West Virginia Information](#)

[Wisconsin Guidance](#)

[Wyoming Information](#)