

# COVID-19 INDUSTRY IMPACT WATCH: REAL ESTATE

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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.

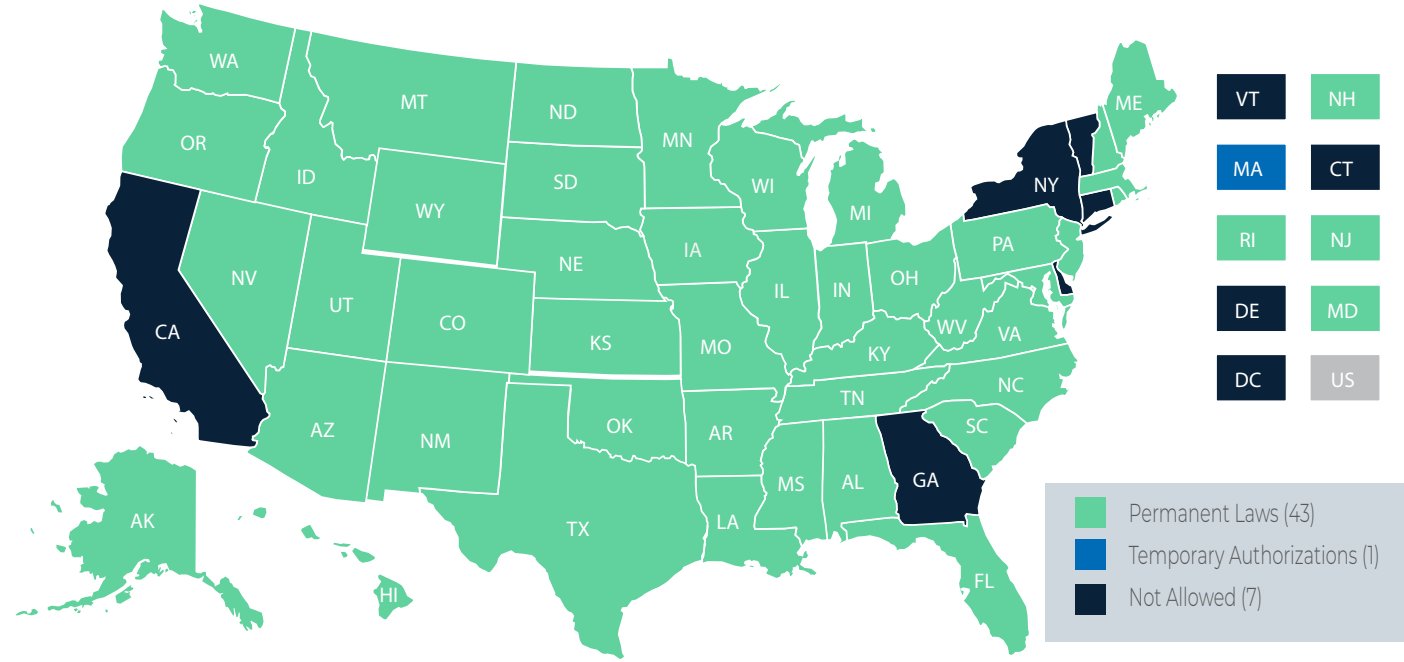
## ISSUE 56 UPDATES

### Remote Online Notary

- Illinois' State of Emergency expired on September 18, 2022. State law is in effect permitting remote online notarizations.
- Vermont's temporary remote notarization provisions expired on September 10, 2022.

# 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	Expiration
Alabama	<a href="#">Permanent law enacted.</a>
Arkansas	Expired on <a href="#">May 20, 2021.</a>
Colorado	<a href="#">Permanent rules adopted.</a>
Connecticut	Expired on <a href="#">February 15, 2022.</a>
Delaware	Expired on <a href="#">June 30, 2022.</a>
District of Columbia	Expired on <a href="#">February 4, 2022.</a>
Georgia	Expired on <a href="#">April 15, 2022.</a>
Hawaii	<a href="#">State law now in effect.</a>
Illinois	<a href="#">State law now in effect.</a>
Kansas	<a href="#">State law now in effect.</a>
Maine	<a href="#">Permanent rules adopted.</a>
Maryland	<a href="#">Permanent rules adopted.</a>
Massachusetts	<a href="#">December 15, 2023.</a>

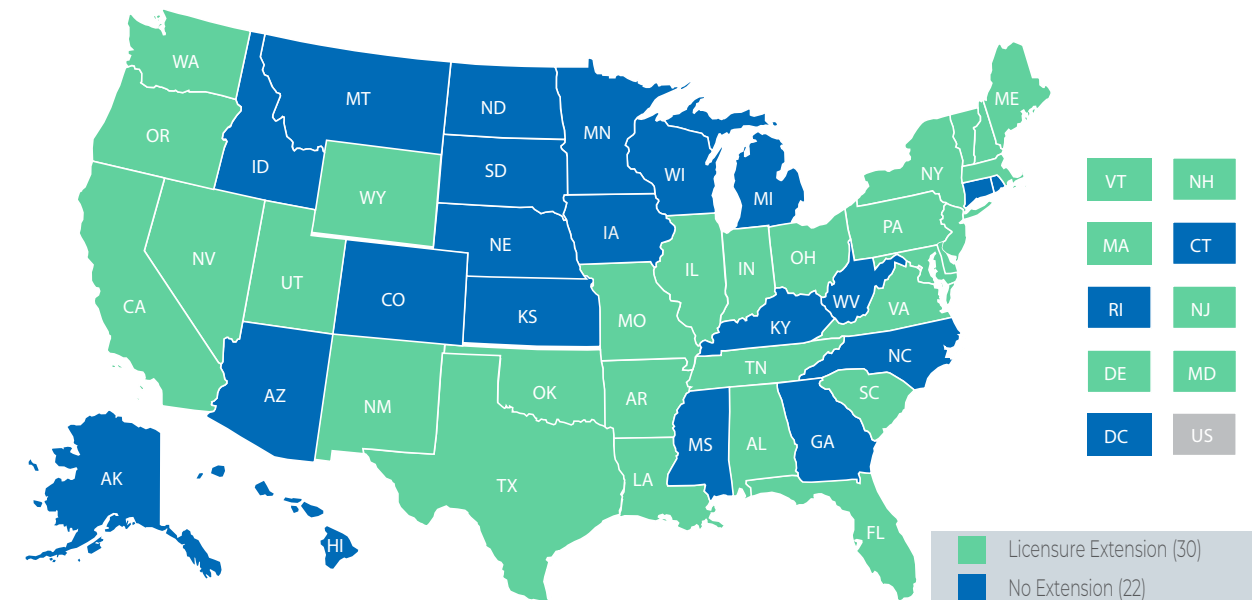
\* Indicates a state with both an active executive order and a permanent law.

State	Expiration
Minnesota	Expired on <a href="#">August 30, 2021.</a>
Mississippi	<a href="#">Permanent law enacted.</a>
New Hampshire	<a href="#">State law now in effect.</a>
New Jersey	Expired on <a href="#">July 4, 2021.</a>
New Mexico	Expired on <a href="#">June 25, 2021.</a>
New York	Expired on <a href="#">July 5, 2021.</a>
North Carolina	<a href="#">State law now in effect.</a>
Oregon	<a href="#">Permanent law enacted.</a>
Pennsylvania	<a href="#">State law now in effect.</a>
Rhode Island*	<a href="#">State law now in effect. SOE through September 30, 2022.</a>
South Carolina	<a href="#">Permanent law enacted.</a>
South Dakota	<a href="#">Permanent law enacted.</a>
Vermont	Expired on <a href="#">September 10, 2022.</a>
West Virginia	<a href="#">Permanent law enacted.</a>
Wyoming	<a href="#">Permanent law enacted.</a>

\* Indicates a state with both an active executive order and a permanent law.

# REAL ESTATE LICENSURE CHANGES

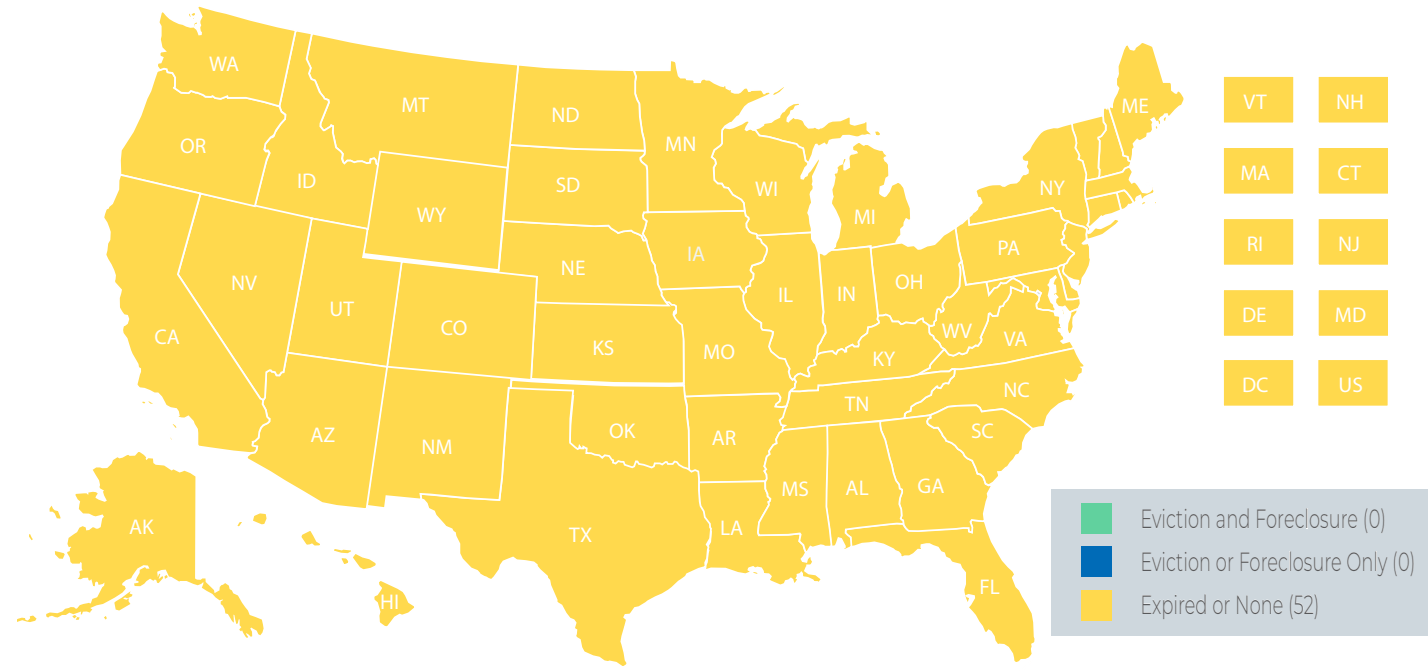
The following states have altered their professional licensing criteria due to the ongoing COVID-19 pandemic:



State	Licensure Extension?	Details
Alabama	Yes	<a href="#">Six-month exam deadline extension, continuing education (CE) deadline extended to December 31.</a>
Alaska	No	
Arizona	No	
Arkansas	Yes	<a href="#">Offering extensions for expired licenses and CE. License expiration dates extended.</a>
California	Yes	<a href="#">Extension for license expirations, examinations and CE through December 31.</a>
Colorado	No	<a href="#">CE authorized via webinar.</a>
Connecticut	No	
Delaware	Yes	<a href="#">CE requirements extended to 60 days after SOE. Expiration for licenses expired on August 31 extended to September 30.</a>
District of Columbia	No	
Florida	Yes	Extensions for <a href="#">initial licensure and renewals</a> through <a href="#">December 31</a> .
Georgia	No	
Hawaii	No	<a href="#">CE offered online.</a>
Idaho	No	<a href="#">CE offered online.</a>
Illinois	Yes	<a href="#">License renewal and online CE through September 30.</a>
Indiana	Yes	<a href="#">Examination window extended, CE offered online.</a>
Iowa	No	<a href="#">Fingerprinting temporarily waived, online CE offered.</a>
Kansas	Yes	<a href="#">All licensee expiration dates extended to November 15, 2020.</a> Expired.
Kentucky	No	
Louisiana	Yes	<a href="#">Renewals extended to June 15.</a>
Maine	Yes	CE <a href="#">deferred upon request</a> to 120 days after SOE.
Maryland	Yes	<a href="#">Extended</a> to 30 days after SOE.
Massachusetts	Yes	<a href="#">Original extension</a> to 90 days after SOE rescinded; <a href="#">later</a> extended to October 1 or “as scheduled” for those expiring after July 11.
Michigan	No	
Minnesota	No	
Mississippi	No	
Missouri	Yes	<a href="#">Brokers and salespersons renewals and CE extended to August 31.</a>

State	Licensure Extension?	Details
Montana	No	
Nebraska	No	
Nevada	Yes	<a href="#">Renewals were extended to May 2020.</a>
New Hampshire	Yes	<a href="#">Licensure examination and CE extended until 90 days after SOE.</a>
New Jersey	Yes	<a href="#">Initial licensure applications extended past typical one-year window.</a>
New Mexico	Yes	<a href="#">CE requirements temporarily waived. Waiver expired July 1, licensees must complete CE within 90 days of SOE expiration.</a>
New York	Yes	<a href="#">License renewals were extended to July 6.</a>
North Carolina	No	
North Dakota	No	
Ohio	<a href="#">Yes</a>	<a href="#">All professional license renewals were extended to the earlier of December 1 or 90 days after SOE.</a>
Oklahoma	Yes	<a href="#">Occupational licenses extended to 14 days following SOE. Real estate licenses further extended to December 15.</a>
Oregon	Yes	<a href="#">CE requirements extended to August 31 for July renewals and September 30 for August Renewals.</a>
Pennsylvania	Yes	<a href="#">One-year limitation for real estate appraiser licensing test waived. Online real estate courses permitted.</a>
Rhode Island	No	
South Carolina	Yes	<a href="#">Renewal deadline for providers, courses and instructors delayed to September 30. Certain exams delayed to September 30.</a>
South Dakota	No	
Tennessee	Yes	<a href="#">CE extensions available for licenses expiring through August 29.</a>
Texas	Yes	<a href="#">Licenses expiring March 31-June 30 extended to July 31, 2020.</a>
Utah	Yes	<a href="#">Phase I conditional license fingerprint requirements extended to September 30; Phase II extended to December 31.</a>
Vermont	Yes	<a href="#">Late fees waived, 180-day extension or licensees who cannot meet CE requirements.</a>
Virginia	Yes	<a href="#">Licenses extended to 30 days following SOE.</a>
Washington	Yes	<a href="#">Licenses extended to August 31.</a>
West Virginia	No	
Wisconsin	No	
Wyoming	Yes	<a href="#">Incomplete license applications allowed through July 28. Application waivers authorized.</a>

# 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	<a href="#">No - Expired</a>	June 1, 2020	<a href="#">No - Expired</a>	June 1, 2020
Alaska	<a href="#">No - Expired</a>	June 30, 2020	<a href="#">No - Expired</a>	June 30, 2020
Arizona	<a href="#">No - Expired</a>	October 31, 2020	No	-
Arkansas	No	-	No	-
California	<a href="#">No - Expired</a>	September 30, 2021	No - Expired	September 30, 2021
Colorado	<a href="#">No - Expired</a>	December 31, 2020	<a href="#">No - Expired</a>	June 15, 2020
Connecticut	<a href="#">No - Expired</a>	June 30, 2021	<a href="#">No - Expired</a>	September 9, 2020
Delaware	<a href="#">No - Expired</a>	July 13, 2021	<a href="#">No - Expired</a>	July 13, 2021
District of Columbia	<a href="#">No - Expired</a>	February 22, 2022	<a href="#">No - Expired</a>	February 22, 2022
Florida	<a href="#">No - Expired</a>	October 3, 2020	<a href="#">No - Expired</a>	October 3, 2020
Georgia	No	-	No	-

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Hawaii	No - Expired	August 31, 2021	No	-
Idaho	No	-	No	-
Illinois	No - Expired	October 3, 2021	No - Expired	May 29, 2020
Indiana	<a href="#">No - Expired</a>	August 14, 2020	<a href="#">No - Expired</a>	August 14, 2020
Iowa	No - Expired	May 27, 2020	No - Expired	May 27, 2020
Kansas	No - Expired	May 28, 2021	No - Expired	May 31, 2020
Kentucky	<a href="#">No - Expired</a>	June 30, 2021	<a href="#">No - Expired</a>	August 25, 2020
Louisiana	<a href="#">No - Expired</a>	June 15, 2020	No	-
Maine	<a href="#">No - Expired</a>	August 3, 2020	<a href="#">No - Expired</a>	August 3, 2020
Maryland	<a href="#">No - Expired</a>	August 15, 2021	<a href="#">No - Expired</a>	August 15, 2021
Massachusetts	<a href="#">No - Expired</a>	October 17, 2020	<a href="#">No - Expired</a>	October 17, 2020
Michigan	<a href="#">No - Expired</a>	July 15, 2020	No	-
Minnesota	<a href="#">No - Expired</a>	Variable - August 13, 2021-June 1, 2022	<a href="#">No - Expired</a>	April 30, 2021
Mississippi	<a href="#">No - Expired</a>	June 1, 2020	No	-
Missouri	<a href="#">No - Judicial Discretion Required</a>	-	No	-
Montana	No - Expired	May 24, 2020	No - Expired	May 24, 2020
Nebraska	No	-	No	-
Nevada	<a href="#">No - Expired</a>	May 31, 2021	<a href="#">No - Expired</a>	August 31, 2020
New Hampshire	<a href="#">No - Expired</a>	July 1, 2020	<a href="#">No - Expired</a>	July 1, 2020
New Jersey	<a href="#">No - Expired</a>	December 31, 2021	<a href="#">No - Expired</a>	December 31, 2021
New Mexico	<a href="#">No - Expired</a>	March 4, 2022	No	-
New York	<a href="#">No - Expired</a>	January 15, 2022	<a href="#">No - Expired</a>	January 15, 2022
North Carolina	No - Expired	June 30, 2021	<a href="#">No - Expired</a>	June 29, 2020
North Dakota	No - Expired	April 22, 2020		

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Ohio	No - Governor Requests No Evictions	-	No	-
Oklahoma	No	-	No	-
Oregon	<a href="#">No - Expired</a>	February 28, 2022	<a href="#">No - Expired</a>	December 31, 2020
Pennsylvania	<a href="#">No - Expired</a>	August 31, 2020	<a href="#">No - Expired</a>	August 31, 2020
Rhode Island	<a href="#">No - Expired</a>	May 15, 2020	No	-
South Carolina	No - Expired	May 15, 2020	No - Expired	May 15, 2020
South Dakota	No	-	No	-
Tennessee	<a href="#">No - Expired</a>	June 1, 2020	No	-
Texas	<a href="#">No - Expired</a>	May 18, 2020	No	-
Utah	<a href="#">No - Expired</a>	May 15, 2020	No	-
Vermont	<a href="#">No - Expired</a>	July 15, 2021	<a href="#">No - Expired</a>	July 15, 2021
Virginia	<a href="#">No</a>	December 31, 2020	No	-
Washington	<a href="#">No - Expired</a>	October 31, 2021	No	-
West Virginia	No	-	No	-
Wisconsin	<a href="#">No - Expired</a>	May 26, 2020	<a href="#">No - Expired</a>	May 26, 2020
Wyoming	<a href="#">No - Expired</a>	May 31, 2020	No	-

## 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 – <a href="#">with guidelines</a> .
Colorado	Yes – <a href="#">with guidelines</a> .
Connecticut	Yes
Delaware	Yes – <a href="#">certification required</a> and <a href="#">with guidelines</a> .
District of Columbia	<a href="#">Yes</a>
Florida	Yes – <a href="#">with guidelines</a> .
Georgia	Yes – <a href="#">with guidelines</a> .
Hawaii	Yes – <a href="#">with guidelines</a> .
Idaho	Yes – <a href="#">with guidelines</a> .
Illinois	Yes – <a href="#">with guidelines</a> .
Indiana	Yes – <a href="#">with guidelines</a> .
Iowa	Yes
Kansas	Yes
Kentucky	Yes – <a href="#">with guidelines</a> .
Louisiana	<a href="#">Yes</a>
Maine	Yes
Maryland	Yes – <a href="#">with guidelines</a> .
Massachusetts	Yes – <a href="#">with guidelines</a> .
Michigan	Yes – <a href="#">with guidelines</a> .
Minnesota	Yes – <a href="#">with guidelines</a> .



State	Showings Allowed?
Mississippi	Yes
Missouri	Yes – <a href="#">with guidelines.</a>
Montana	Yes – <a href="#">with guidelines.</a>
Nebraska	Yes – <a href="#">with guidelines.</a>
Nevada	Yes – <a href="#">with updated guidelines for October 1.</a>
New Hampshire	Yes
New Jersey	Yes – <a href="#">with guidelines.</a>
New Mexico	Yes
New York	Yes – <a href="#">with guidelines.</a>
North Carolina	Yes
North Dakota	Yes
Ohio	Yes – <a href="#">with guidelines.</a>
Oklahoma	Yes
Oregon	Yes – <a href="#">with guidelines.</a>
Pennsylvania	Yes – <a href="#">with guidelines.</a>
Rhode Island	Yes – <a href="#">with guidelines.</a>
South Carolina	Yes – <a href="#">with guidelines.</a>
South Dakota	Yes
Tennessee	Yes
Texas	Yes – <a href="#">with guidelines.</a>
Utah	Yes
Vermont	Yes
Virginia	Yes – <a href="#">with guidelines.</a>
Washington	Yes – <a href="#">with guidelines.</a>
West Virginia	Yes
Wisconsin	Yes – <a href="#">with guidelines.</a>
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	No – <a href="#">prohibited through December 31, 2020.</a>
Colorado	Yes – <a href="#">with guidelines.</a>
Connecticut	Yes – <a href="#">with guidelines.</a>
Delaware	Yes – <a href="#">not bound by hotel guidelines.</a>
District of Columbia	Yes – <a href="#">with guidelines.</a>
Florida	Yes – <a href="#">with county approval.</a>
Georgia	Yes
Hawaii	<a href="#">No</a> – <a href="#">operating in some counties.</a>
Idaho	Yes
Illinois	Yes
Indiana	Yes
Iowa	Yes
Kansas	Yes
Kentucky	Yes
Louisiana	Yes – <a href="#">local permit extensions allowed in New Orleans.</a>
Maine	Yes
Maryland	Yes
Massachusetts	Yes – <a href="#">ban expired. Guidelines.</a>
Michigan	Yes – <a href="#">ban expired.</a>
Minnesota	Yes

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

## FAIR HOUSING AND LANDLORD/TENANT ISSUES

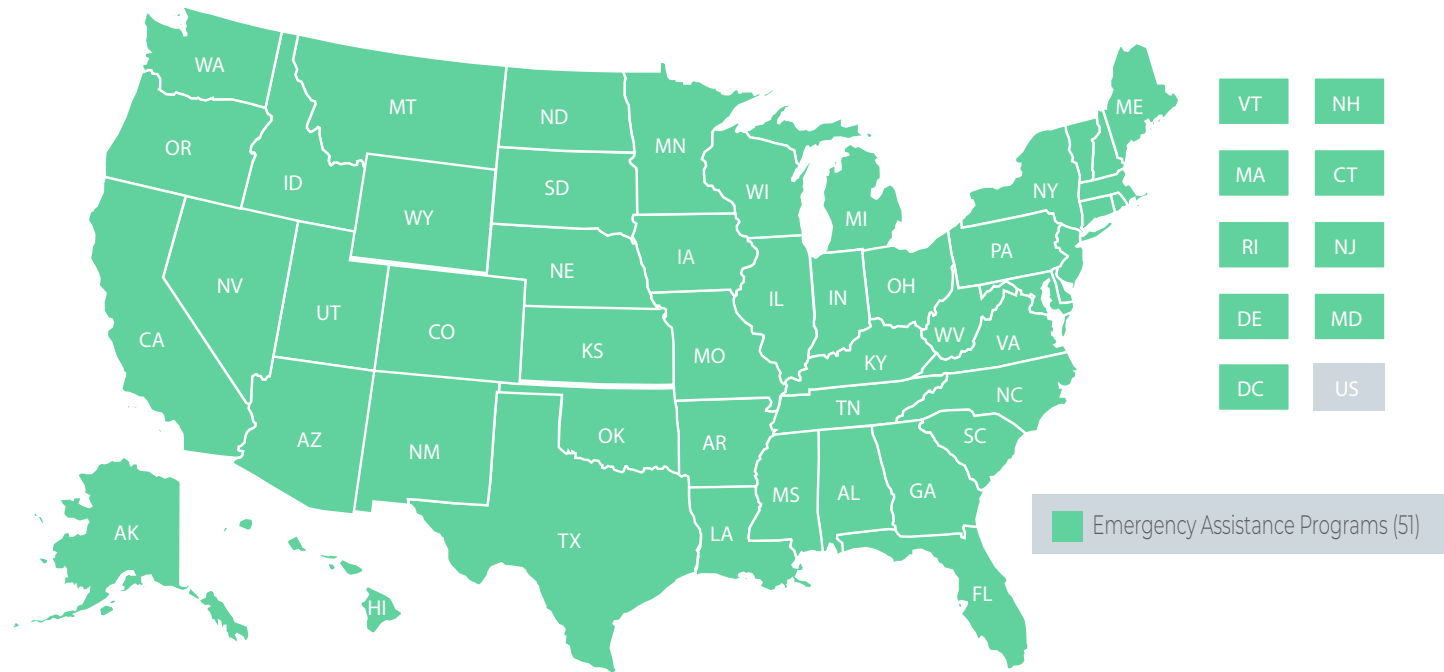
The U.S. Department of Housing and Urban Development [has released a statement](#) on the Fair Housing Act and COVID-19 indicating that it will treat those who have the virus as a protected class. The Consumer Financial Protection Bureau has also offered [guidance relating](#) to tenant protections during 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	
<a href="#">Alabama Guidance and FAQs</a>	<a href="#">Alaska Guidance</a>
<a href="#">Arizona Guidance</a>	<a href="#">Arkansas Guidance</a>
<a href="#">California Guidance</a>	<a href="#">Colorado Guidance</a>
<a href="#">Connecticut Guidance</a>	<a href="#">Delaware Resources</a>
<a href="#">District of Columbia Tenant Rights and Housing Resources</a>	<a href="#">Florida Resources</a>
<a href="#">Georgia Housing Info and Considerations</a>	<a href="#">Hawaii Landlord Tenant Guidance and Resources</a>
<a href="#">Idaho Housing and Finance Services</a>	<a href="#">Illinois Housing Authority Resources</a>
<a href="#">Indiana Housing Resources</a>	<a href="#">Iowa Legal Housing Resources</a>
<a href="#">Kansas Housing Information</a>	<a href="#">Kentucky Resources</a>
<a href="#">Louisiana Information and Resources</a>	<a href="#">Maine Housing Updates</a>
<a href="#">Maryland Tenant Guidance</a>	<a href="#">Massachusetts Resources and Guidance</a>
<a href="#">Michigan Guidance</a>	<a href="#">Minnesota COVID-19 Housing Guidance</a>
<a href="#">Mississippi Guidance</a>	<a href="#">Missouri Guidance</a>
<a href="#">Montana Housing Guidance</a>	<a href="#">Nebraska Guidance</a>
<a href="#">Nevada Housing Resources and Guidance</a>	<a href="#">New Hampshire Guidance</a>
<a href="#">New Jersey Tenant Resources</a>	<a href="#">New Mexico Housing Resources</a>
<a href="#">New York Tenant Guidance</a>	<a href="#">North Carolina Housing Resources and Guidance</a>
<a href="#">North Dakota Guidance</a>	<a href="#">Ohio Information and Resources</a>
<a href="#">Oklahoma Housing Information</a>	<a href="#">Oregon Housing Info and Protections</a>
<a href="#">Pennsylvania Housing Guidance</a>	<a href="#">Rhode Island Housing Resources</a>
<a href="#">South Carolina Resources</a>	<a href="#">South Dakota COVID-19 Information</a>

State-level Guidance	
<a href="#">Tennessee Guidance</a>	<a href="#">Texas Resources and Information</a>
<a href="#">Utah Housing Guidance</a>	<a href="#">Vermont Housing Guidance</a>
<a href="#">Virginia Housing Resources</a>	<a href="#">Washington Information</a>
<a href="#">West Virginia Information</a>	<a href="#">Wisconsin Guidance</a>
<a href="#">Wyoming Information</a>	

## RENTAL/MORTGAGE RELIEF PROGRAMS



State	Rental or Mortgage Assistance Program
Alabama	<a href="#">Alabama Housing Finance Authority</a>
Alaska	<a href="#">Alaska Housing Relief</a>
Arkansas	<a href="#">Arkansas Department of Human Services</a>
Arizona	<a href="#">Arizona Emergency Rental Assistance Program</a>
California	<a href="#">California COVID-19 Tenant Relief Act</a>
Colorado	<a href="#">Colorado Emergency Rental and Mortgage Assistance</a>
Connecticut	<a href="#">Connecticut Rental Assistance Program</a>
Delaware	<a href="#">Delaware Rental Assistance Program</a>
District of Columbia	<a href="#">District of Columbia Housing Assistance Program</a>
Florida	<a href="#">Florida Department of Children and Families</a>

State	Rental or Mortgage Assistance Program
Georgia	<a href="#">Georgia Rental Assistance</a>
Hawaii	<a href="#">State of Hawaii Department of Budget and Finance</a>
Idaho	<a href="#">Idaho Housing Protection Program</a>
Illinois	<a href="#">Illinois Rental Payment Program</a>
Indiana	<a href="#">Indiana Emergency Rental Assistance Program</a>
Iowa	<a href="#">Iowa Rent and Utility Assistance Program</a>
Kansas	<a href="#">Kansas Emergency Rental Assistance Program</a>
Kentucky	<a href="#">Kentucky Healthy at Home Eviction Relief</a>
Louisiana	<a href="#">Louisiana Emergency Rental Assistance Program</a>
Maine	<a href="#">Maine Emergency Rental Assistance Program</a>
Maryland	<a href="#">Maryland Eviction Partnership Program</a>
Massachusetts	<a href="#">Massachusetts Rental Assistance Programs</a>
Michigan	<a href="#">Michigan COVID Emergency Rental Assistance</a>
Minnesota	<a href="#">Minnesota COVID-19 Emergency Rental Assistance</a>
Mississippi	<a href="#">Rental Assistance for Mississippians Program</a>
Missouri	<a href="#">Missouri State Assistance for Housing Relief</a>
Montana	<a href="#">Montana Rental Assistance Programs</a>
Nebraska	<a href="#">Nebraska Emergency Rental Assistance Program</a>
Nevada	<a href="#">Nevada Housing Assistance Program</a>
New Hampshire	<a href="#">New Hampshire Emergency Rental Assistance</a>
New Jersey	<a href="#">New Jersey Department of Community Affairs</a>
New Mexico	<a href="#">New Mexico Department of Finance and Administration</a>
New York	<a href="#">New York State Office of Temporary and Disability Assistance</a>
North Carolina	<a href="#">Housing Opportunities and Prevention of Evictions (HOPE) Program</a>
North Dakota	<a href="#">North Dakota COVID-19 Emergency Rent Bridge</a>
Ohio	<a href="#">Ohio Home Relief Grants</a>
Oklahoma	<a href="#">OK Community Cares Partners</a>
Oregon	<a href="#">Oregon Supporting Tenants Accessing Rental Relief</a>
Pennsylvania	<a href="#">Pennsylvania Emergency Rental Assistance Program</a>



State	Rental or Mortgage Assistance Program
Rhode Island	<a href="#">Rent Relief Rhode Island</a>
South Carolina	<a href="#">South Carolina SHFDA</a>
South Dakota	<a href="#">South Dakota Housing Assistance Program</a>
Tennessee	<a href="#">Tennessee COVID-19 Rent Relief</a>
Texas	<a href="#">Texas Rent Relief Program</a>
Utah	<a href="#">Utah Rent Relief</a>
Vermont	<a href="#">Vermont Emergency Rental Assistance</a>
Virginia	<a href="#">Virginia Rent Relief Program</a>
Washington	<a href="#">Washington Rent Assistance and Homelessness Prevention Programs</a>
West Virginia	<a href="#">West Virginia Mountaineer Rental Assistance Program</a>
Wisconsin	<a href="#">Wisconsin Emergency Rental Assistance Program</a>
Wyoming	<a href="#">Wyoming Emergency Rental Assistance Program (EARP)</a>