

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 4 UPDATES

Remote Online Notary

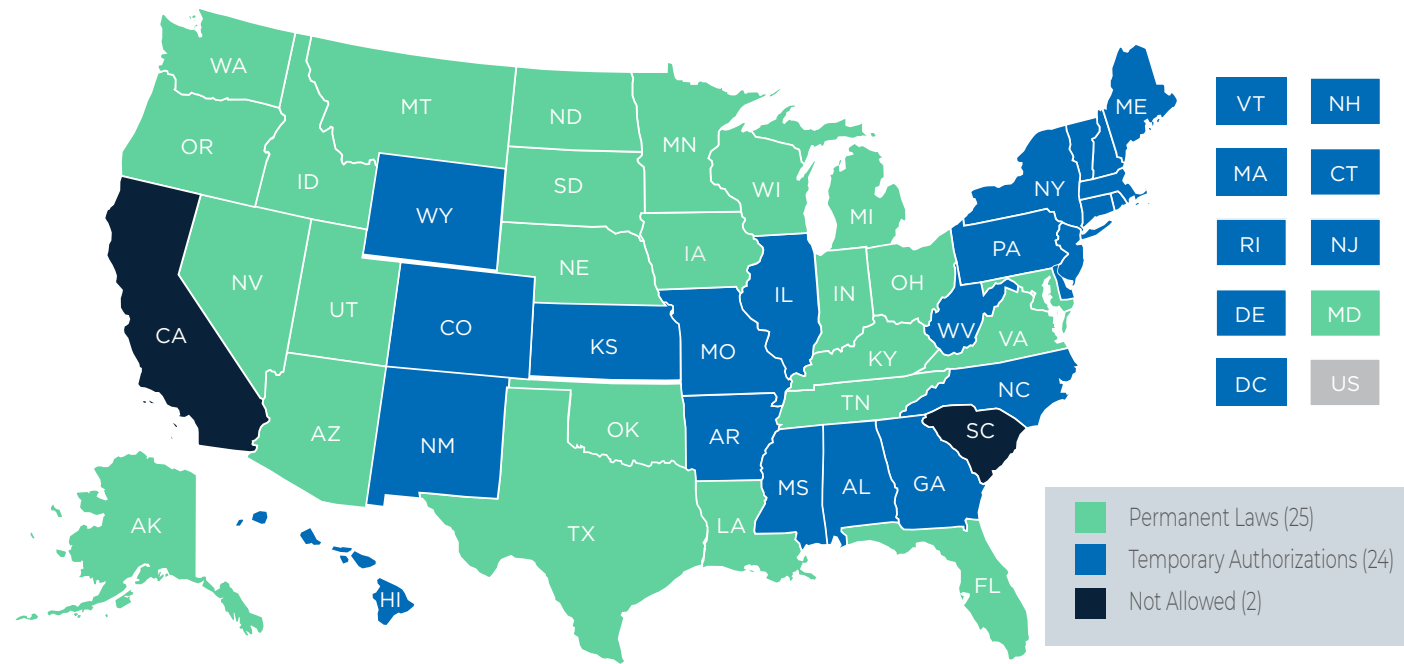
- Arkansas extended to October 13.
- Delaware extended to September 4.
- District of Columbia extended to November 16.
- Georgia extended to September 10.
- Hawaii extended to September 30.
- Illinois extended to September 20.
- Maine extended to September 4.
- New York extended to September 4.
- Rhode Island extended to September 2.

Eviction & Foreclosure Moratoriums

- Connecticut evictions extended through October 1.
- Hawaii evictions extended through September 30.
- Hawaii evictions extended through September 30.
- Illinois evictions and foreclosures extended through September 10.
- Kansas eviction moratorium imposed through September 15.
- Kentucky eviction and foreclosure moratorium expired August 15, however new restrictions apply.
- Maine eviction and foreclosure moratorium expired.
- Missouri requires judicial discretion for evictions.
- Montana added limited foreclosure and eviction protections.
- New York eviction and foreclosure moratorium extended to October 1.
- Ohio's governor has requested no evictions take place.
- Vermont eviction and foreclosure moratorium extended through September 15.
- Virginia has a court-imposed eviction moratorium through September 7.

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	End of State of Emergency (SOE), currently September 9.
Arkansas	October 13.
Colorado	October 24.
Connecticut	End of SOE, currently September 9.
Delaware	September 4.
District of Columbia	November 16.
Georgia	End of SOE, currently September 10.
Hawaii	End of SOE, currently September 30.
Illinois	End of SOE, currently September 20.
Kansas	September 15.
Maine	End of SOE, currently September 11.
Massachusetts	Indefinite; three business days after SOE ends.

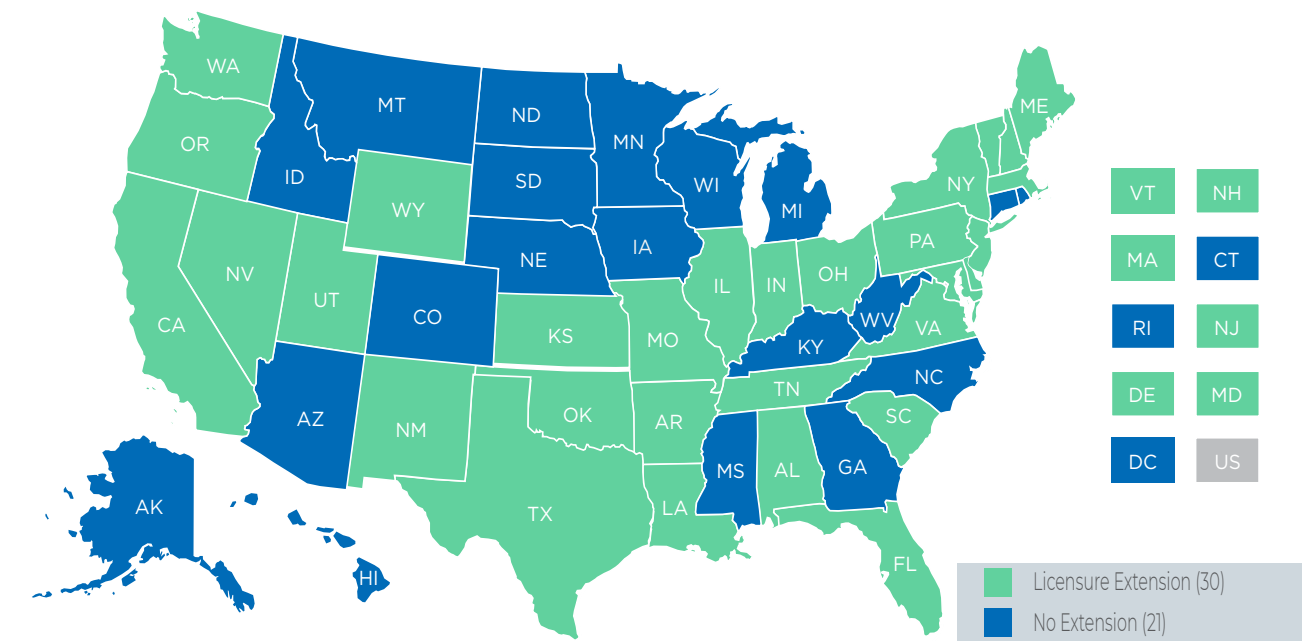
* Indicates a state with both an active executive order and a permanent law.

State	Expiration
Mississippi	Indefinite; 14 days after SOE ends.
Missouri	August 28.
New Hampshire	End of SOE, currently August 28.
New Jersey	Indefinite; end of SOE.
New Mexico*	Indefinite; when revoked by governor.
New York	September 4.
North Carolina	Indefinite; end of SOE.
Pennsylvania	October 31; 60 days after SOE ends.
Rhode Island	End of SOE, currently September 2.
Vermont*	September 20.
West Virginia	Indefinite; end of SOE.
Wyoming	December 31 or end of SOE.

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

REAL ESTATE LICENSURE CHANGES

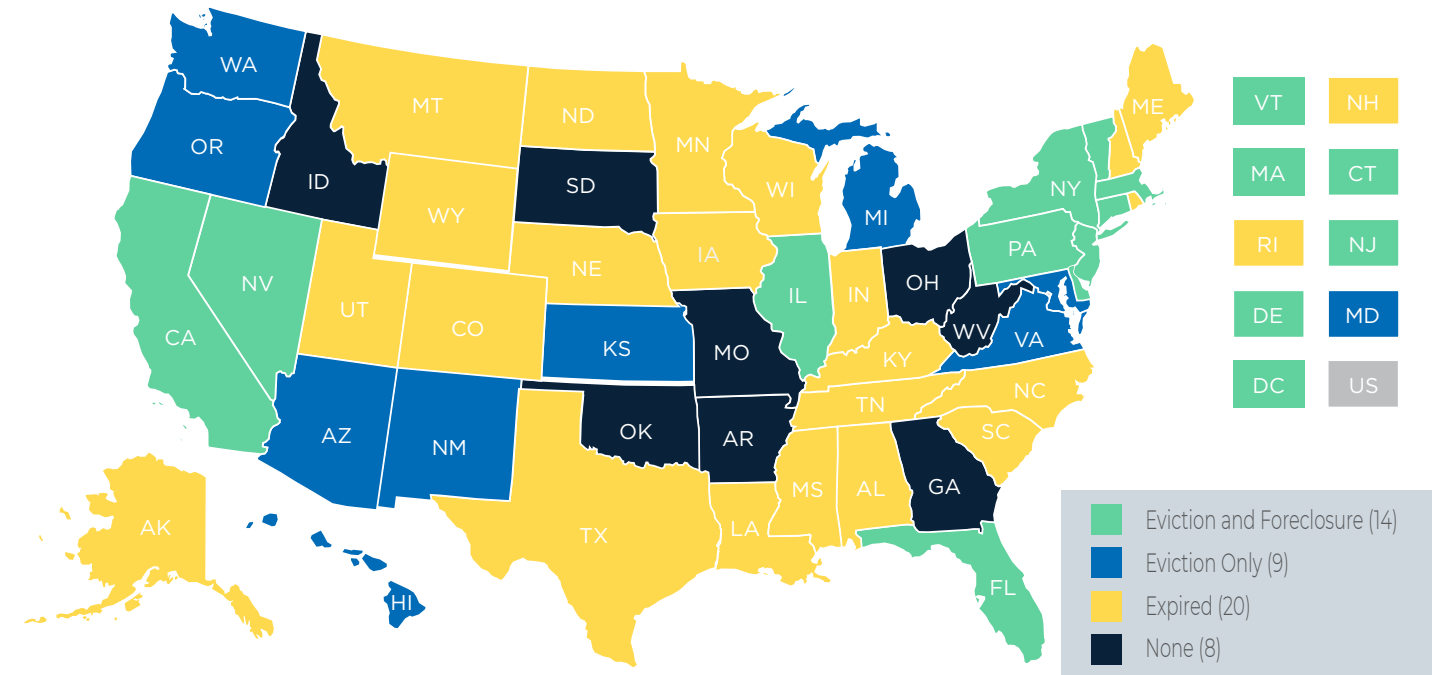
The following states have altered their professional licensing criteria due to the ongoing COVID-19 pandemic:



State	Licensure Extension?	Details
Alabama	Yes	Six-month exam deadline extension, continuing education (CE) deadline extended to December 31.
Alaska	No	
Arizona	No	
Arkansas	Yes	Offering extensions for expired licenses and CE. License expiration dates extended.
California	Yes	Extension for license expirations, examinations and CE through December 31.
Colorado	No	CE authorized via webinar.
Connecticut	No	
Delaware	Yes	CE requirements extended to 60 days after SOE.
District of Columbia	No	
Florida	Yes	Extensions for initial licensure and renewals through December 31.
Georgia	No	
Hawaii	No	CE offered online.
Idaho	No	CE offered online. Remote delivery minimum standards, student engagement rules and provider application updated July 21.
Illinois	Yes	License renewal and online CE through September 30.
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	Yes	Renewals extended to June 15.
Maine	Yes	CE deferred upon request to 120 days after SOE.
Maryland	Yes	Extended to 30 days after SOE.
Massachusetts	Yes	Original extension to 90 days after SOE rescinded; now extended to October 1 or “as scheduled” for those expiring after July 11.
Michigan	No	
Minnesota	No	
Mississippi	No	
Missouri	Yes	Brokers and salespersons renewals and CE extended to August 31.

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

EVICTON 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	No - Expired	June 1	No - Expired	June 1
Alaska	No - Expired	June 30	No	-
Arizona	Yes	October 31	No	-
Arkansas	No	-	No	-
California	Yes	September 30	Yes	90 Days after end of SOE - Indefinite.
Colorado	No - Expired; Evictions Discouraged	June 15	No - Expired	June 15
Connecticut	Yes	October 1	Yes	September 9
Delaware	Yes	End of SOE – September 5	Yes	End of SOE – September 5

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
District of Columbia	Yes	60 days after end of SOE – Indefinite	Yes	60 days after end of SOE – Indefinite
Florida	Yes	September 1	Yes	September 1
Georgia	No	-	No	-
Hawaii	Yes	End of SOE – September 30	No	-
Idaho	No	-	No	-
Illinois	Yes	September 10	Yes	September 10
Indiana	No - Expired	August 14	No - Expired	August 14
Iowa	No - Expired	May 27	No - Expired	May 27
Kansas	Yes	September 15	No - Expired	May 31
Kentucky	No - Expired; Restrictions Apply	August 25	No - Expired	August 25
Louisiana	No - Expired	June 15	No	-
Maine	No - Expired	August 3	No - Expired	August 3
Maryland	Yes	End of SOE - Indefinite	No - Expired	July 25
Massachusetts	Yes	October 17	Yes	October 17
Michigan	No - Expired	July 15	No	-
Minnesota	No - Expired; New Guidelines	July 14	No - Expired; New Guidelines	July 14
Mississippi	No - Expired	June 1	No	-
Missouri	No - Judicial Discretion Required.	-	No	-
Montana	No - Limited Protections Remain	May 24	No - Limited Protections Remain	May 24
Nebraska	No - Expired	May 31	No	-

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
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
New Mexico	Yes	End of SOE - Indefinite	No	-
New York	Yes	End of SOE – October 1	Yes	End of SOE – October 1
North Carolina	No - Expired	June 29	No - Expired	June 29
North Dakota	No - Expired	April 22		
Ohio	No - Governor Requests No Evictions	-	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 – September 15	Yes	End of SOE – September 15
Virginia	Yes	September 7	No	-
Washington	Yes	October 15	No	-
West Virginia	No	-	No	-
Wisconsin	No - Expired	May 26	No - Expired	May 26
Wyoming	No - Expired	May 31	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 – 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 and Guidance	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](#)