

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)
- RENTAL/MORTGAGE RELIEF PROGRAMS (14-16)

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 35 UPDATES

Remote Online Notary

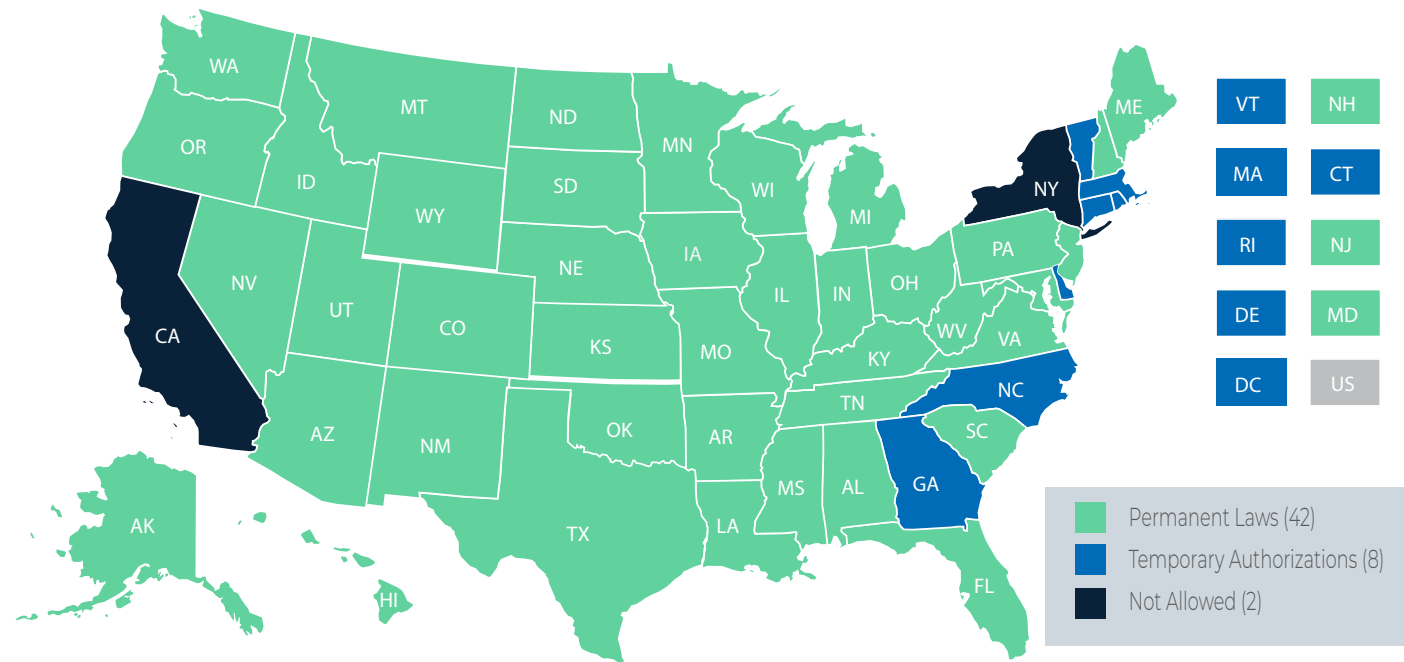
- Rhode Island extended the State of Emergency to November 27, 2021.

Eviction & Foreclosure Moratoriums

- New Mexico's eviction moratorium will expire on November 12, 2021.
- Washington's eviction moratorium expired on October 31, 2021.

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	Expired on July 6, 2021 . Permanent law enacted.
Arkansas	Expired on May 20, 2021 .
Colorado	Permanent rules adopted.
Connecticut	End of SOE, currently February 15, 2022 .
Delaware	June 30, 2022 .
District of Columbia	February 4, 2022 .
Georgia	November 27, 2021 .
Hawaii*	End of SOE, currently November 30, 2021 .
Illinois	End of SOE, currently November 14, 2021 .
Kansas	Expired on July 15, 2021 . SB 106 will take effect January 1, 2022.
Maine	Permanent rules adopted.
Massachusetts	December 15, 2021 .

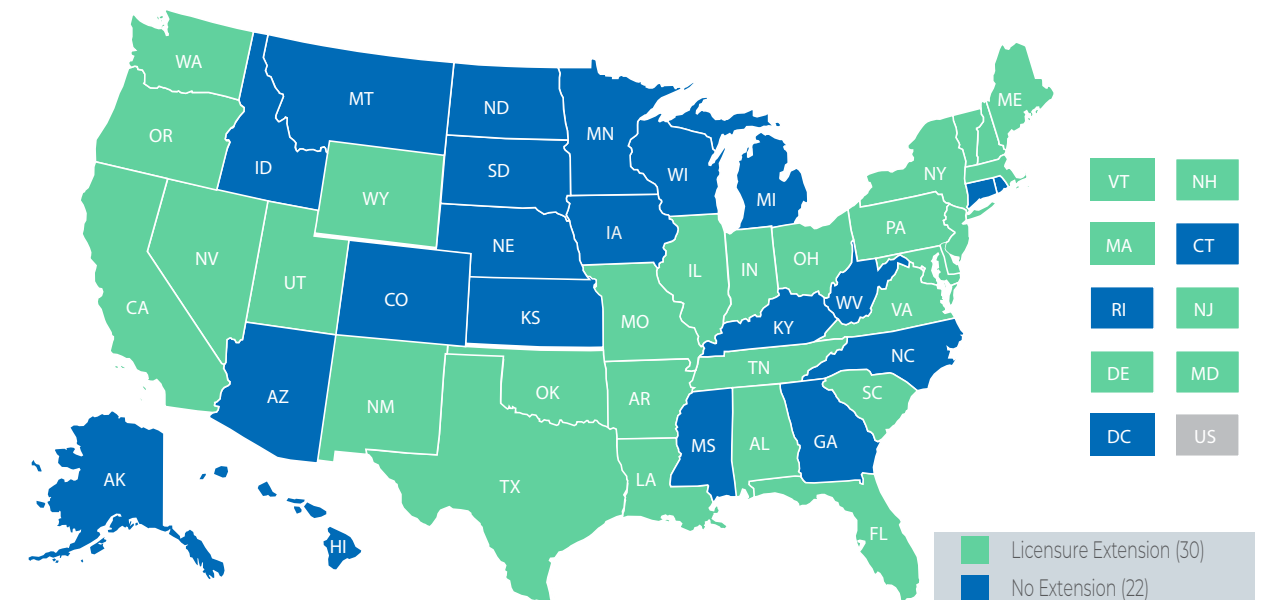
* Indicates a state with both an active executive order and a permanent law.

State	Expiration
Minnesota	Expired on August 30, 2021 .
Mississippi	Permanent law enacted.
New Hampshire	Expired on June 11, 2021 . HB 134 will take effect February 1, 2022.
New Jersey	Expired on July 4, 2021 .
New Mexico	Expired on June 25, 2021 .
New York	Expired on July 5, 2021 .
North Carolina	December 31, 2021 .
Oregon	Permanent law enacted.
Pennsylvania*	October 17, 2021 . State law now in effect.
Rhode Island	End of SOE, currently November 27, 2021 .
South Carolina	Permanent law enacted.
South Dakota	Permanent law enacted.
Vermont	March 14, 2022 .
West Virginia	Permanent law enacted.
Wyoming	Permanent law enacted.

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

REAL ESTATE LICENSURE CHANGES

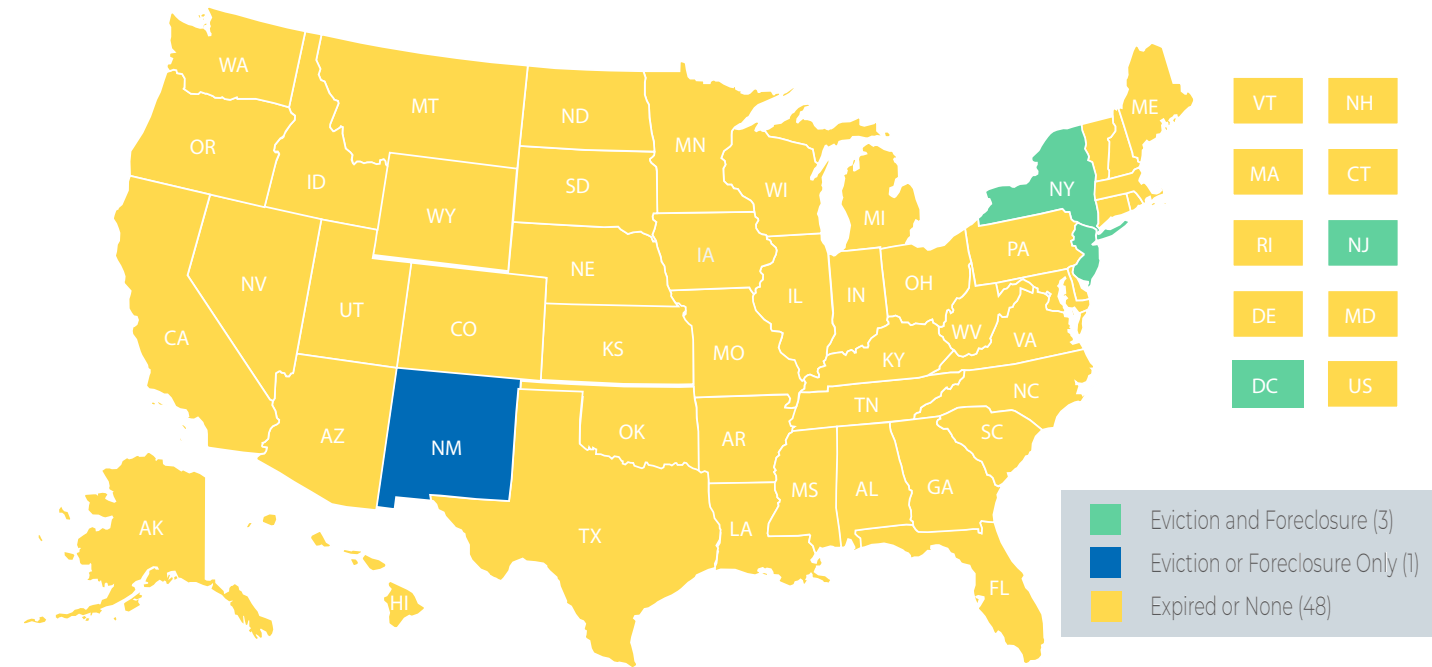
The following states have altered their professional licensing criteria due to the ongoing COVID-19 pandemic:



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. Expiration for licenses expired on August 31 extended to September 30.
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 November 15, 2020. Expired.
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; later 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 were extended to the earlier of December 1 or 90 days after SOE.
Oklahoma	Yes	Occupational licenses extended to 14 days following SOE. Real estate licenses further extended to December 15.
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 March 31-June 30 extended to July 31, 2020.
Utah	Yes	Phase I conditional license fingerprint requirements extended to September 30; Phase II extended to December 31.
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. Application waivers authorized.

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, 2020	No - Expired	June 1, 2020
Alaska	No - Expired	June 30, 2020	No - Expired	June 30, 2020
Arizona	No - Expired	October 31, 2020	No	-
Arkansas	No	-	No	-
California	No - Expired	September 30, 2021	No - Expired	September 30, 2021
Colorado	No - Expired	December 31, 2020	No - Expired	June 15, 2020
Connecticut	No - Expired	June 30, 2021	No - Expired	September 9, 2020
Delaware	No - Expired	July 13, 2021	No - Expired	July 13, 2021
District of Columbia	Yes	February 22, 2022	Yes	February 22, 2022
Florida	No - Expired	October 3, 2020	No - Expired	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	No - Expired	August 14, 2020	No - Expired	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	No - Expired	June 30, 2021	No - Expired	August 25, 2020
Louisiana	No - Expired	June 15, 2020	No	-
Maine	No - Expired	August 3, 2020	No - Expired	August 3, 2020
Maryland	No - Expired	August 15, 2021	No - Expired	August 15, 2021
Massachusetts	No - Expired	October 17, 2020	No - Expired	October 17, 2020
Michigan	No - Expired	July 15, 2020	No	-
Minnesota	No - Expired	Variable - August 13-October 12, 2021	No - Expired	April 30, 2021
Mississippi	No - Expired	June 1, 2020	No	-
Missouri	No - Judicial Discretion Required	-	No	-
Montana	No - Expired	May 24, 2020	No - Expired	May 24, 2020
Nebraska	No	-	No	-
Nevada	No - Expired	May 31, 2021	No - Expired	August 31, 2020
New Hampshire	No - Expired	July 1, 2020	No - Expired	July 1, 2020
New Jersey	Yes	December 31, 2021	Yes	December 31, 2021
New Mexico	Yes	November 12, 2021	No	-
New York	Yes	January 15, 2022	Yes	January 15, 2022
North Carolina	No - Expired	June 30, 2021	No - Expired	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	No - Expired	June 30, 2021	No - Expired	December 31, 2020
Pennsylvania	No - Expired	August 31, 2020	No - Expired	August 31, 2020
Rhode Island	No - Expired	May 15, 2020	No	-
South Carolina	No - Expired	May 15, 2020	No - Expired	May 15, 2020
South Dakota	No	-	No	-
Tennessee	No - Expired	June 1, 2020	No	-
Texas	No - Expired	May 18, 2020	No	-
Utah	No - Expired	May 15, 2020	No	-
Vermont	No - Expired	July 15, 2021	No - Expired	July 15, 2021
Virginia	No	December 31, 2020	No	-
Washington	No - Expired	October 31, 2021	No	-
West Virginia	No	-	No	-
Wisconsin	No - Expired	May 26, 2020	No - Expired	May 26, 2020
Wyoming	No - Expired	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 – 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
Kentucky	Yes – with guidelines .
Louisiana	Yes
Maine	Yes
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 updated guidelines for October 1 .
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
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	No – prohibited through December 31, 2020 .
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 – local permit extensions allowed in New Orleans .
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

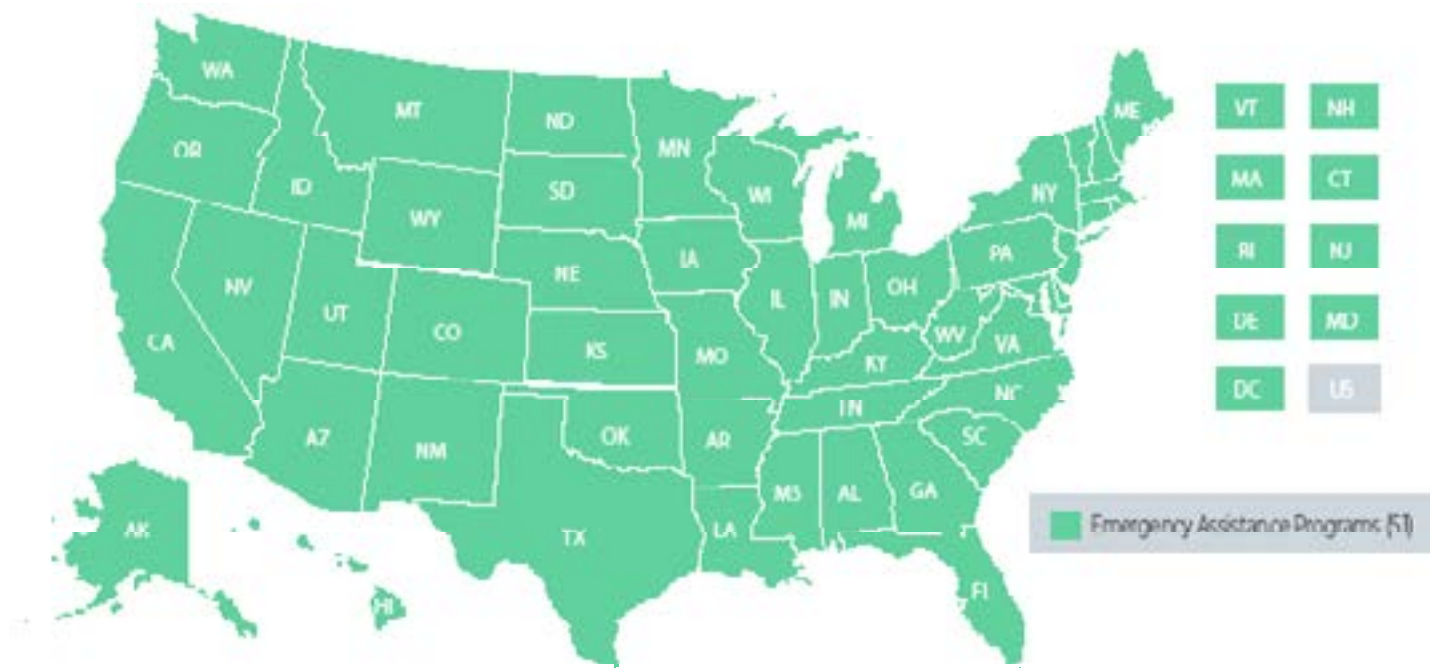
The U.S. Department of Housing and Urban Development [has released a statement](#) on the Fair Housing Act and COVID-19 indicating that it will treat those who have the virus as a protected class. The Consumer Financial Protection Bureau has also offered [guidance relating](#) to tenant protections during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

RENTAL/MORTGAGE RELIEF PROGRAMS



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

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

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