

Providing Rental Assistance During & After A Global Pandemic

Delaware State Housing Authority
Special Achievement: COVID-19 Response

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On March 13, Delaware Governor John Carney called for the closure of all non-essential businesses to help prevent the spread of COVID-19. This meant that all restaurants, hair salons, barber shops, movie theaters, bowling alleys, tattoo shops, and other businesses were forced to close their doors with little notice to employees. As a result, thousands of Delawareans were suddenly without a paycheck or had their income significantly reduced. At the same time, many of these Delawareans still needed to pay their rent and utility bills.

To help renters during the challenging financial times created by the pandemic, Delaware State Housing Authority (DSHA) launched a rental assistance program on March 26. The Delaware Housing Assistance Program (DE HAP) provides up to \$2,000 in assistance for Delawareans struggling to pay rent or electric bills due to a pandemic-related job loss or illness. (The program originally offered up to \$1,500 in assistance, but DSHA was able to increase this amount as additional funding permitted.) All payments are made directly to the property owner or utility company. To be eligible for DE HAP, applicants must reside in Delaware and have a maximum household income at or below 80% of the Area Median Income (AMI) for the county in which they reside. The applicant must also provide documentation showing an impact on their employment or income beginning March 10, 2020 or later that is attributed to the COVID-19 pandemic. This includes such instances as a layoff, reduced work hours, or needing to take unpaid leave due to childcare or other issues arising as a result of the health crisis. The DE HAP program was created to assist renters in the near-term in order to prevent a wave of evictions in the months after the pandemic.

DSHA was the first housing finance agency in the country to launch a rental assistance program for its state's residents. Since the program's launch, at least 12 other housing finance agencies from across the country have contacted DSHA to seek guidance for implementing their own rental assistance programs.

Responding to an Important State Housing Need

Since the start of the COVID-19 health crisis, Delaware's unemployment numbers have risen dramatically. In March, the number of Delawareans filing for unemployment reached 23,764. In April, that number jumped more than 191 percent from the month before with 69,284 Delawareans filing for unemployment. In May, the numbers jumped even more to 74,838. This represents a 15.8 percent unemployment rate in Delaware with nearly one in six Delaware workers unemployed during the month of May. In the months before the pandemic, the unemployment rate stood at about 4 percent.¹

The DE HAP program was created to provide housing assistance to renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to the COVID-19 health crisis. Just two weeks after the state shutdown in March, DSHA launched the program and began helping unemployed

¹ Local Area Unemployment Statistics; Delaware Department of Labor; 2020; Available at, <https://lmi.delawareworks.com/Content/Information/LAUS.php>.

Delawareans and others financially impacted by the coronavirus stay current on their rent and utility payments.

An Innovative Initiative

The structure of the DE HAP program includes an innovative use of our existing partnership with several nonprofit organizations throughout the state.

DSHA accepts applications for the program through our website. After an initial review of the application by DSHA staff, the application is then passed on to one of several community providers who work directly with the applicant to verify income eligibility, review necessary documentation, and process the payment to the property owner or utility company. DSHA is currently working with 10 community partners in our state. In order to launch this quickly, DSHA engaged with organizations with staff who had the appropriate skills but in different roles, such as housing counselors familiar with working with income verification and financial coaches. In exchange for processing the applications for DSHA, the community partner receives \$125 per fully processed application, providing much-needed financial support for these worthy organizations.

Without the existing partnerships in place with these community partners before the COVID-19 crisis, DSHA would not have been able to successfully launch the DE HAP program or continue offering the program in the coming months. These partnerships are crucial to our ability to provide rental assistance to Delawareans both during and after the pandemic.

Providing Benefits that Outweigh Costs

The DE HAP program was initially funded using \$2 million from Delaware's Housing Development Fund along with contributions from our state's three county governments. New Castle County officials provided \$500,000; Kent County provided \$180,000; and Sussex County provided \$250,000. When the program was first launched, it became quickly apparent that this initial \$2.93 million would not be sufficient to aid all of the Delawareans in need of assistance from the program. DSHA reached out to our partners at the Federal Home Loan Bank (FHLB) Pittsburgh who advanced the distribution of their contribution (\$700,000) to our joint Home4Good homelessness funding program to make available for DE HAP.

All of the county governments and FHLB Pittsburgh recognized that the overall benefit of assisting Delawareans with rent and utility payments during the pandemic outweighs the cost associated with supporting the DE HAP program. DSHA and our funding partners know that if we are able to prevent evictions in at least some of these cases, it will be more than worth the expense of our contributions, and we will consider the assistance program a success.

In addition, DSHA quickly and successfully lobbied for an early commitment from the state to dedicate funding from the Coronavirus Relief Fund to the program. DE HAP was one of the first identified uses for

this stimulus funding, which helped make sure there was early commitment to supporting housing needs from this flexible funding. Advocacy from a broad range of partners has supported this investment, including the statewide Continuum of Care, service providers, the rental housing industry, and legal services providers.

Achieving Intended Results

As of the date of this entry (July 1), DSHA has received 5,561 applications for rental or utility assistance through DE HAP. On March 25, Governor Carney placed a moratorium on evictions, late fees and utility shutoffs. That moratorium is expected to be lifted in early July. DSHA is planning changes to the program to coordinate with this and with the Courts to ensure DE HAP can be accessed through an Alternative Dispute Resolution (ADR) program the Delaware Courts are creating for COVID-19-related eviction cases. DSHA expects to receive additional applications for DE HAP assistance when the moratorium is lifted and landlords can once again file court orders for evictions. We do not have an estimate of how many more applications we may receive in the weeks and months ahead, but we do expect it to be in the thousands due to the fact that Delaware's unemployment figures continue to remain high even as the state begins reopening. DSHA plans to continue providing rental assistance using an estimated \$7.5 million in funding from the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Visual Aids

- **Graphic used for social media, other marketing materials**



- **Selected media coverage of the launch of the Delaware Housing Assistance Program**

1. Governor Carney and DSHA Announce Housing Assistance Program

[Delaware State Housing Authority](#) | [Governor John Carney](#) | [Office of the Governor](#) | Date Posted: Thursday, March 26, 2020 <https://news.delaware.gov/2020/03/26/governor-carney-and-dsha-announce-housing-assistance-program/>

Up to \$1,500 in assistance available to Delawareans struggling to pay rent or electric bills due to COVID-19

WILMINGTON, Del. – Governor John Carney and Delaware State Housing Authority (DSHA) Director Anas Ben Addi on Thursday announced a new program to provide emergency housing assistance to renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to the COVID-19 health crisis. The Delaware Housing Assistance Program (DE HAP) will provide eligible households up to \$1,500 in assistance, with payments made directly to the property owner or utility company. Applications will be available on DSHA’s website at www.destatehousing.com or at de.gov/coronavirus.

“From restaurant workers and small business owners, to hair stylists and barbers, we know many Delawareans are facing a very challenging time as they struggle with the economic effects of the public health emergency,” **said Governor John Carney.** “We hope this assistance program will give Delaware families, especially our most vulnerable neighbors, some peace of mind as this situation continues to evolve.”

Earlier this week, Governor Carney issued a [Sixth Modification](#) to his State of Emergency Declaration, preventing landlords from evicting Delawareans from their homes during the COVID-19 crisis. Under the order, landlords also cannot charge late fees or interest during a State of Emergency.

“By pausing evictions, Governor Carney has taken the necessary steps to keep Delawareans in their homes, but we know that after the crisis, many of our neighbors will continue to face financial challenges,” **said DSHA Director Anas Ben Addi.** “This rental relief program is designed to help our neighbors in need now to prevent a wave of evictions in the coming months.”

DSHA provided \$2 million in funding for DE HAP, and New Castle County contributed \$500,000. “During these difficult times, we need to pull all of our resources together to help those who are struggling financially because of the COVID-19 crisis,” **said New Castle County Executive Matt Meyer.** “We know this funding may not solve all of the problems our neighbors are facing, but this program is a great step in the right direction. I am pleased that New Castle County is able to support Governor Carney and DSHA in their efforts.”

Several community partners will assist DSHA in processing applications through the program, including West End Neighborhood House, Catholic Charities, Lutheran Community Services, First State Community Action Agency, and the Sussex County Community Resource Center.

“The impact of COVID-19 is unprecedented. Every day, we receive numerous calls from Delawareans who are struggling to pay their rent or utility bills because of an unexpected layoff, a reduction in hours, or the closure of a business,” **said West End Neighborhood House Executive Director Paul F. Calistro, Jr.** “If we can help our state’s residents stay in their homes both during and after this crisis, it will benefit us all. West End is honored to partner with Governor Carney and DSHA on this worthwhile program.”

To be eligible for DE HAP, applicants must reside in Delaware and have a maximum household income at or below 80% of the Area Median Income (AMI) for the county in which they reside. The applicant must also provide documentation showing an impact on their employment or income beginning March 10, 2020 or later that is attributed to the COVID-19 pandemic. This includes such instances as a layoff, reduced work hours, or needing to take unpaid leave due to childcare or other issues arising as a result of the health crisis.

Income eligibility per county is as follows:

80% of County Area Median Income (AMI)

	1 person	2 person	3 person	4 person
Sussex	\$40,400	\$46,200	\$51,950	\$62,350
New Castle	\$50,500	\$57,700	\$64,900	\$72,100

Kent	\$37,450	\$42,800	\$48,150	\$53,500
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For more information on DE HAP and to access an application, visit de.gov/coronavirus or destatehousing.com.

2. Rent was due this week amid the coronavirus crisis. What if you couldn't pay?

Jeanne Kuang, Delaware News Journal Published 5:00 a.m. ET April 4, 2020 | Updated 4:43 p.m. ET April 4, 2020 CONNECTTWEETLINKEDINCOMMENTEMAILMORE
<https://www.delawareonline.com/story/news/2020/04/04/rent-due-week-amid-coronavirus-crisis-what-if-you-couldnt-pay/5107324002/>

As the number of positive coronavirus cases rise and unemployment claims shatter records, Delaware passed another milepost this week — the first rent payment was due for most people amid the pandemic. It's not known how many renters across the state missed payments on April 1, or whether the state should expect to see a significant backlog of pending eviction cases when the virus subsides. While evictions are on hold until May 15, according to the Justice of the Peace Courts, landlords can still file eviction cases electronically. Court staff are not processing the cases, and they will not be scheduled until after the courts reopen.

Michael Morton, general counsel for the Delaware Apartment Association, wrote in response to questions that the landlords' organization "at this point, in this painful national crisis, is primarily focused on helping its members provide relevant and timely information to its residents that will enable them to find food, and medicine, assist them in applying for rental assistance and working through the unemployment maze."

Morton said the association supports its members working with tenants on a case-by-case basis.

"Every property owner, just like every resident, has its own budgetary constraints," he said.

Late fees are prohibited during the crisis in Delaware. Last week, Gov. John Carney and the Delaware State Housing Authority announced the creation of a \$2 million fund to help laid-off residents pay rent and utility bills.

With each recipient getting up to \$1,500, the fund is enough to assist about 1,300 applicants. In the last two weeks, the state received nearly 30,000 unemployment insurance claims. In other states, more sweeping measures are being considered. A New York state senator has introduced a bill to suspend rent payments for 90 days for anyone hurt by the crisis.

Delaware landlords said there have been few suggestions to delaying their mortgage obligations, with the exception of some federally backed loans.

"Some landlords are working with lenders to do interest-only payments and defer mortgage payments, but that's a case-by-case basis," said Brian O'Neill, president of the Greater Wilmington Housing Providers group.

O'Neill said he's working with tenants who have become unemployed and said landlords should do so as the "moral course of action." But they're also bound by fair housing laws not to treat any tenants preferentially, he said.

The Delaware Apartment Association said it supports making additional state funds available to tenants.

The anxiety of an eviction filing has already begun hanging over the heads of one Delaware couple whose lives were derailed by the outbreak in more ways than one.

Rhiannon Clark and her fiancé, who live in a Greenville apartment with their two young children, were late to pay rent for March, after missing work due to illness in February. Their property managers usually give a one-week grace period, Clark said, so they would pay the roughly \$1,200 when the next paycheck came in.

By the time it did, panic over the outbreak had started to hit Delaware. Seeing news reports of possible quarantines and store shortages, the couple stocked up on diapers, groceries and paper towels.

It left them short on rent money, but that may have been a fortunate trade-off in the short term.

Clark, a bartender, lost her job in mid-March when Carney ordered all restaurants to suspend dine-in service.

Then her fiancé started showing coronavirus symptoms.

He stopped going to work. With Clark sick at home with the kids, he went to an urgent care clinic and was given a presumptive diagnosis of the virus. The family was told to isolate themselves.

Clark said she emailed her leasing office to explain her layoff and their isolation, but didn't hear back. Her apartment is owned by Pettinaro, whose corporate office did not return a call seeking comment on Friday.

They holed up in the apartment with no income, fighting off the illness. Their fevers soared. The baby began wheezing. Another month's rent became due as April 1 came and went.

On Thursday, Clark's fiancé emerged from the apartment to check the mail. He found a notice from their leasing office stating if March's rent was not paid in five days, the company would file for eviction.

It was dated March 25 — five days had passed. Clark said she called her leasing office and was told the company plans to file for eviction and await the courts' reopening for it to be scheduled.

"From what I understood, I thought [current orders] just meant evictions would not be happening, so it was really shocking" to hear the case could still be filed, Clark said.

She said both she and her fiancé have applied for unemployment, but their benefits have not been approved yet. She's also applied for the state's rental help program and "probably 10 different restaurant relief funds."

"Everyone is so overwhelmed by volume, and we haven't been able to get any kind of help at this point," Clark said.

They're hoping their \$1,200 federal stimulus checks come soon, which would cover one month of rent each. Clark and her fiancé both have coughs, but she said her fiancé has isolated for two weeks now and is considering returning to work soon.

"It doesn't seem like an ideal way to handle any of this because we're all in the same boat," Clark said. "Are we all just gonna get evicted when this is all over?"

Contact Jeanne Kuang at jkuang@delawareonline.com or (302) 324-2476.

3. Delaware announces COVID-19 housing assistance program

Up to \$1,500 available for people struggling to pay rent, electric bills

April 3, 2020 by Cape Gazette

<https://www.capegazette.com/article/delaware-announces-covid-19-housing-assistance-program/200085>

Gov. John Carney and Delaware State Housing Authority Director Anas Ben Addi announced a new program March 26 to provide emergency housing assistance to renters affected by shutdowns, closures, layoffs, reduced work hours or unpaid leave due to the COVID-19 health crisis.

The Delaware Housing Assistance Program will provide eligible households up to \$1,500 in assistance, with payments made directly to the property owner or utility company. To apply, go to www.destatehousing.com or www.de.gov/coronavirus.

"From restaurant workers and small business owners to hair stylists and barbers, we know many Delawareans are facing a very challenging time as they struggle with the economic effects of the public health emergency," said Carney. "We hope this assistance program will give Delaware families, especially our most vulnerable neighbors, some peace of mind as this situation continues to evolve."

Earlier, Carney issued a sixth modification to his State of Emergency declaration, preventing landlords from evicting Delawareans from their homes during the COVID-19 crisis. Under the order, landlords also cannot charge late fees or interest during a State of Emergency.

“By pausing evictions, Gov. Carney has taken the necessary steps to keep Delawareans in their homes, but we know that after the crisis, many of our neighbors will continue to face financial challenges,” said DSHA Director Anas Ben Addi. “This rental relief program is designed to help our neighbors in need now to prevent a wave of evictions in the coming months.”

The state housing authority provided \$2 million in funding for the program. Several community partners will assist the authority in processing applications through the program, including Catholic Charities, First State Community Action Agency and the Sussex County Community Resource Center.

To be eligible, applicants must reside in Delaware and have a maximum household income at or below 80 percent of the Area Median Income for the county in which they reside. In Sussex County, 80 percent of the Area Medium Income is: 1 person, \$40,400; 2 persons, \$46,200; 3 persons, \$51,950; 4 persons, \$62,350.

The applicant must also provide documentation showing an impact on their employment or income beginning March 10, 2020, or later that is attributed to the COVID-19 pandemic. This includes such instances as a layoff, reduced work hours or needing to take unpaid leave due to childcare or other issues arising as a result of the health crisis.

4. Need help with rent, bills? New state program will aid those hurt by coronavirus fallout

[Ira Porter](#), **Delaware News Journal** Published 5:00 a.m. ET March 27, 2020

Gov. John Carney and the Delaware State Housing Authority on Tuesday announced a new program to help people pay rent and utility bills as the state tries to contain the spread of coronavirus.

The [Delaware Housing Assistance Program](#) will give up to \$1,500 for rent and utility bills to people who qualify.

After hearing about the program Thursday, Vicki Wirt of Minquadale raced to the state website to see if she would meet the criteria.

Wirt, 61, works for the state on a salary of less than \$35,000. She has an autoimmune disease that makes her more vulnerable to the coronavirus and had to take an unpaid leave of absence from her job March 17 until at least May 15.

"It's nice that this is being offered, but I'm just worried about getting it," Wirt said. After being told by her doctor to self-isolate, she doesn't have money to pay her rent, car note or phone and power bills, much less buy food.

Applicants must meet a list of criteria to apply. They must live in Delaware, make below the median amount of money for the county in which they live and show documentation that their employment was affected beginning on March 10 or later.

Applicants for the program must show that they were laid off, had reduced working hours or had to take an unpaid leave of absence for child care or other issues created by the public health crisis.

“From restaurant workers and small business owners, to hair stylists and barbers, we know many Delawareans are facing a very challenging time as they struggle with the economic effects of the public health emergency,” Carney said in a statement. “We hope this assistance program will give Delaware families, especially our most vulnerable neighbors, some peace of mind as this situation continues to evolve.”

Providing money for rent and utilities was the second move this week that Carney made specifically for renters.

[Days earlier Carney added to his state of emergency a declaration that prevented Delawareans from being evicted from their homes during the coronavirus pandemic. It also barred landlords from charging late fees or interest on rent.](#)

DSHA provided \$2 million for the housing assistance program and New Castle County government added another \$500,000. Several agencies, including West End Neighborhood House, Catholic Charities, Lutheran Community Services, First State Community Action Agency, and the Sussex County Community Resource Center, will help the state process applications. Income requirements for single-family residences or families of four range from \$40,400 to \$62,350 in Sussex County, \$37,450 to 53,500 in Kent County and \$50,500 to \$72,100 in New Castle County.

The move comes as the nation scrambles to combat the coronavirus, and Congress passed a \$2 trillion stimulus package to rescue the American economy.

Wirt lives in the Minquadale Trailer Park and pays \$550 a month in lot rent, which she doesn't have.

She has given her landlord some money and has \$50 in her credit union account, but still must pay a phone bill, car note and car insurance. She has food to last another week or two before she has to start asking people to borrow money. Her tax return hasn't come, and she doesn't know if she will get unemployment.

"I have rent to pay. I paid a little over half for the month of April, but I'm not going to have the money to pay the rest of it. I'm not going to have the money to pay my electric bill," Wirt said.

5. DSHA unveils housing assistance program amid coronavirus pandemic

[Frank Gerace](https://www.wdel.com/news/carney-dsha-unveil-housing-assistance-program-amid-coronavirus-pandemic/article_b2580b3a-7120-11ea-874c-b7c1929530c7.html) Mar 28, 2020 - 2:23 pm WDEL Radio https://www.wdel.com/news/carney-dsha-unveil-housing-assistance-program-amid-coronavirus-pandemic/article_b2580b3a-7120-11ea-874c-b7c1929530c7.html

Delawareans who've lost their jobs or had their hours reduced due to the coronavirus shutdown, may be eligible for assistance from a program announced this week by Governor Carney and the Delaware State Housing Authority.

It's hard enough for people with jobs to pay monthly bills, including rent, said West End Neighborhood House Executive Director Paul Calistro.

"The average rent we're looking at in Wilmington is about \$1,100, and their utility bills are about \$300, and they just don't know how they're going to pay them, so this is really a very timely response by the governor," said Calistro.

Calistro said thousands of Delawareans applied for unemployment benefits in Delaware last week, shattering new records.

"That was the largest single unemployment ever in the history of our state, so yes--people are scared, and people are....most people don't have more than \$400 [in] savings," said Calistro.

Governor Carney and the DSHA this week unveiled the Delaware Housing Assistance Program, which will give eligible households up to \$1500 to help pay bills.

Find out if your household qualifies for the cash by visiting the Delaware State Housing Authority or the state's coronavirus website.

6. Renters struggling during coronavirus outbreaks can get state help

By [RACHEL SAWICKI](#) • MAR 30, 2020 DELAWARE PUBLIC MEDIA

<https://www.delawarepublic.org/post/renters-struggling-during-coronavirus-outbreaks-can-get-state-help>

The First State is offering assistance to renters affected by the coronavirus outbreak.

Those facing shutdowns, closures, layoffs, reduced work hours, or unpaid leave can get up to \$1500 in housing assistance.

The money can only be used for direct payments to a landlord or utility company for rent or electric bills.

\$2 million from Delaware State Housing Authority (DSHA) and \$500,000 from New Castle County are funding the effort through the Delaware Housing Assistance Program.

And DSHA Public Relations Director Jessica Eisenbrey says they are seeking additional funding.

"We are looking at how we might be able to use the federal stimulus package to provide even more funding for this program," said Eisenbrey. "We want to assist as many families as we can but funding is limited."

Gov. John Carney's State of Emergency declaration prevents landlords from evicting renters and charging late fees or interest during the health crisis.

Eisenbrey says the program aims to prevent a wave of evictions once the State of Emergency is over. "Our concern is when those things are lifted in a month or two we want to prevent a wave of evictions from happening in those months," said Eisenbrey. "So this program really helps give people a payment here or a payment there to make sure that they can get through the next month."

For more information on DE HAP and to access an application, visit de.gov/coronavirus or <http://www.destatehousing.com>.

7. Worried about paying rent on April 1? What states are doing, and not doing, to help

Alan Gomez USA TODAY <https://www.usatoday.com/story/news/nation/2020/03/31/paying-rent-during-coronavirus-many-states-offer-relief-renters/5086542002/>

Published 6:00 p.m. ET Mar. 31, 2020 | Updated 1:58 p.m. ET Apr. 1, 2020

Shanette Joyner wasn't worried about making her rent payment on Wednesday. But her autistic daughter lost her job at a Panera Bread because of the pandemic, her brother in California lost his job at a bookstore, and her son's employer is cutting his hours as a software developer – putting all of them at risk of not making rent.

Making matters worse, Joyner's parents would usually step in to help, but her 66-year-old mother is now filing for unemployment in Newport News, Virginia, after deciding to stay home from her job as a painter at a shipping yard where several workers tested positive for COVID-19. That's left Joyner holding nightly calls with relatives trying to figure out who needs money the most urgently.

Joyner, 49, a paralegal who's been able to continue working from her Alexandria, Virginia, apartment during the coronavirus outbreak, said the financial stimulus passed last week by Congress will definitely help whenever the checks arrive. But the stress of making sure everyone in her family can pay their rent is pushing her to her limit.

"I do have a therapist if it gets to that point," Joyner said. "The government, I don't think, is realizing that people's mental health is in jeopardy because of the lack of action that the government has taken, and how long it took them to act."

With rent due this week for many Americans for the first time since the coronavirus outbreak erupted across the U.S., people across the country have been urging federal, state and local governments to institute eviction moratoriums as a record 3.3 million Americans have filed for

unemployment in a crisis that could lead to nearly 50 million people losing their jobs. Landlords are also pleading for help, saying that if millions of tenants are allowed to forego their rent indefinitely, they themselves may go bankrupt and be forced to sell the houses, apartments and condos they rent out.

On social media, #RentZero and #RentRelief have exploded in recent days, with people urging President Donald Trump and their local politicians to take more action to protect renters as they're being told to shelter at home but are losing their jobs and struggling to pay rent. The federal government took a big step toward protecting renters by issuing a 120-day moratorium on evictions from federally subsidized housing or from a property with a federally backed mortgage loan. And a USA TODAY analysis shows that at least 34 states have issued broader moratoriums on evictions as of Tuesday, either through executive actions taken by governors or orders issued by state supreme courts.

Some states bar evictions for a few weeks, some for the duration of the state of emergency issued in those states. Some states bar all evictions, some only in cases where the tenant has been diagnosed with coronavirus or suffered a job loss because of it.

State supreme courts have also stepped in. Some have simply postponed all non-emergency court hearings, with landlord-tenant disputes among those. Others have explicitly forbidden judges from issuing eviction orders or clerks of courts from issuing the legal document necessary to finalize an eviction.

And a few states have not only barred evictions but dedicated state dollars to helping people pay their rent. In Delaware, for example, Democratic Gov. John Carney barred any evictions until the state's emergency declaration is lifted and the state will provide up to \$1,500 to renters who have lost income because of the pandemic.

"We hope this assistance program will give Delaware families, especially our most vulnerable neighbors, some peace of mind as this situation continues to evolve," Carney said after approving the subsidy.

Four states have taken partial measures. In Florida, the state Supreme Court issued an order that could limit evictions, but the order has caused confusion among county clerks. Republican Gov. Ron DeSantis has not issued any eviction moratorium of his own.

That confusion was on display last week in Bradenton, Florida, where the property managers of Robin's Apartments sent a letter to renters explaining that, "If you think that you don't have to pay rent because of the pandemic, you are mistaken," according to the Bradenton Herald.

"We have received the emails, we have received the text messages of people who are afraid and who are scared because they don't know what the next day will bring," Shevrin Jones, a Democratic state representative from West Park, Florida, said during a video call Tuesday urging DeSantis to take action.

That leaves 12 states – 10 led by Republican governors, two by Democrats – that have taken no states measures to limit or halt evictions.

The most populous of those states is Georgia, where [an online petition](#) has garnered more than 20,000 signatures urging Republican Gov. Brian Kemp to issue a moratorium on evictions during the pandemic. In Colorado, Democratic Gov. Jared Polis has urged landlords not to evict renters but has not forbidden them from doing so, leading to the creation of [a legal defense group](#) to help those hit by eviction notices in the days to come.

Dozens of mayors and local governments from Denver to New Orleans to St. Louis have also issued eviction moratoriums, providing some relief to renters in those cities. But that has still left millions unsure of what will happen in the coming days.

In Arizona, renters can avoid eviction only if they prove they contracted the virus or suffered a "substantial loss of income" as a result of the outbreak. That left Ada Obinwa, a Nigerian immigrant who received a master's degree in engineering in the U.S. but was not working at the time the pandemic started, unable to qualify for that protection.

Obinwa was scheduled to move out of her apartment at the end of March to move into a more affordable apartment. With the virus spreading, the people living in the apartment she was going to move into decided to stay put. That sent Obinwa on a desperate search throughout Phoenix to find a place to live.

Finally, on Monday, her apartment manager allowed her to extend her lease for six more months, with an increase of \$107 a month.

"I will be able to pay my April rent, but I don't know about May or June," she said. "My relatives have been helping me out."

As the potential end of the national shutdown continues to push farther back into the summer, landlords are also facing a difficult road.

Nearly half of the nation's 49 million rental units are owned by individual investors, "mom and pop" landlords who, in many cases, depend on that income to survive, [according to data from the Department of Housing and Urban Development](#).

Even in cases of larger apartment buildings, landlords say they have a long list of bills they have to pay as well, including mortgages, utilities, payroll, insurance and taxes.

The National Multifamily Housing Council, a coalition of apartment building managers, along with 10 other real estate organizations, [sent a letter](#) to Congress and the White House applauding efforts to help renters pay their rents, but pleaded for help of their own.

"Even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls would nevertheless impact the ability of rental property owners to satisfy their own financial obligations," the groups wrote in the letter.

The National Apartment Association, whose members operate more than 10 million rental housing units in the U.S., says the eviction moratoriums included in the federal stimulus package should have made clear that only people hurt by coronavirus should be protected by the government.

"What should be a limited protective step is expanded to those who have not been financially impacted by the pandemic," the association said in a statement. "This is already creating an expectation that unaffected renters do not have to meet their lease obligations."