

# 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)
- CARES ACT HOUSING ASSISTANCE (14-15)

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 8 UPDATES

**\*\*NEW CARES Act Housing Assistance Program Section\*\***

### Remote Online Notary

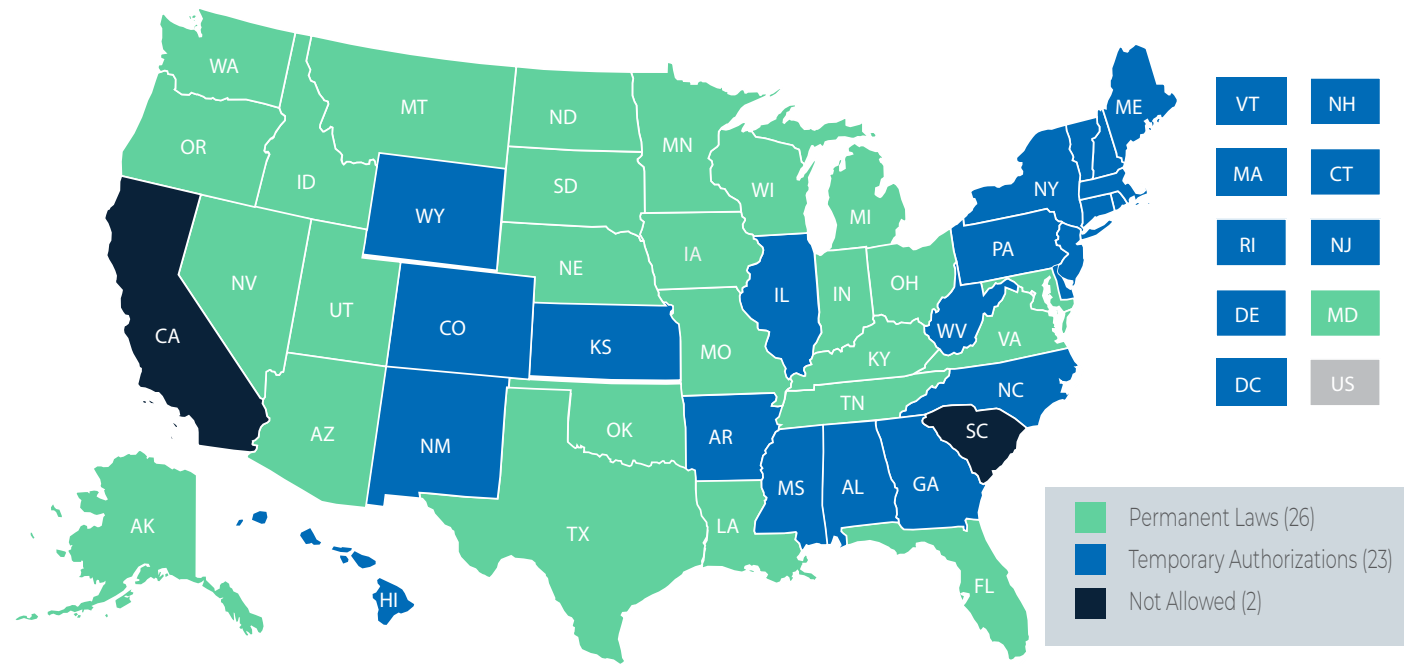
- Arkansas extended to December 12.
- Colorado extended to February 21, 2021; Permanent rules have been proposed.
- Hawaii extended to November 30.
- Illinois extended to November 14.
- New Hampshire extended to October 30.
- Minnesota adopted legislation, [HF 15](#), which authorizes remote notarizations for real estate documents until 60 days following the public health crisis.
- Rhode Island extended to November 19.

### Eviction & Foreclosure Moratoriums

- Colorado eviction ban reinstated through November 20.
- Hawaii eviction ban extended to November 30.
- Illinois eviction ban extended to November 14.
- Massachusetts eviction and foreclosure ban expired October 17.
- Minnesota eviction and foreclosure ban extended to November 12.
- Nevada eviction ban expired.
- Vermont eviction ban extended to November 15.
- Washington eviction ban extended to December 31.

# 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), <a href="#">currently November 9.</a>
Arkansas	<a href="#">December 12.</a>
Colorado	<a href="#">February 21, 2021; Permanent rules proposed.</a>
Connecticut	End of SOE, currently <a href="#">February 9, 2021.</a>
Delaware	<a href="#">June 30, 2021.</a>
District of Columbia	<a href="#">November 16.</a>
Georgia	End of SOE, <a href="#">currently November 9.</a>
Hawaii*	End of SOE, <a href="#">currently November 30; Permanent law will take effect January 1, 2021.</a>
Illinois	End of SOE, <a href="#">currently November 14.</a>
Kansas	<a href="#">January 26, 2021.</a>
Maine	End of SOE, <a href="#">currently October 30.</a>

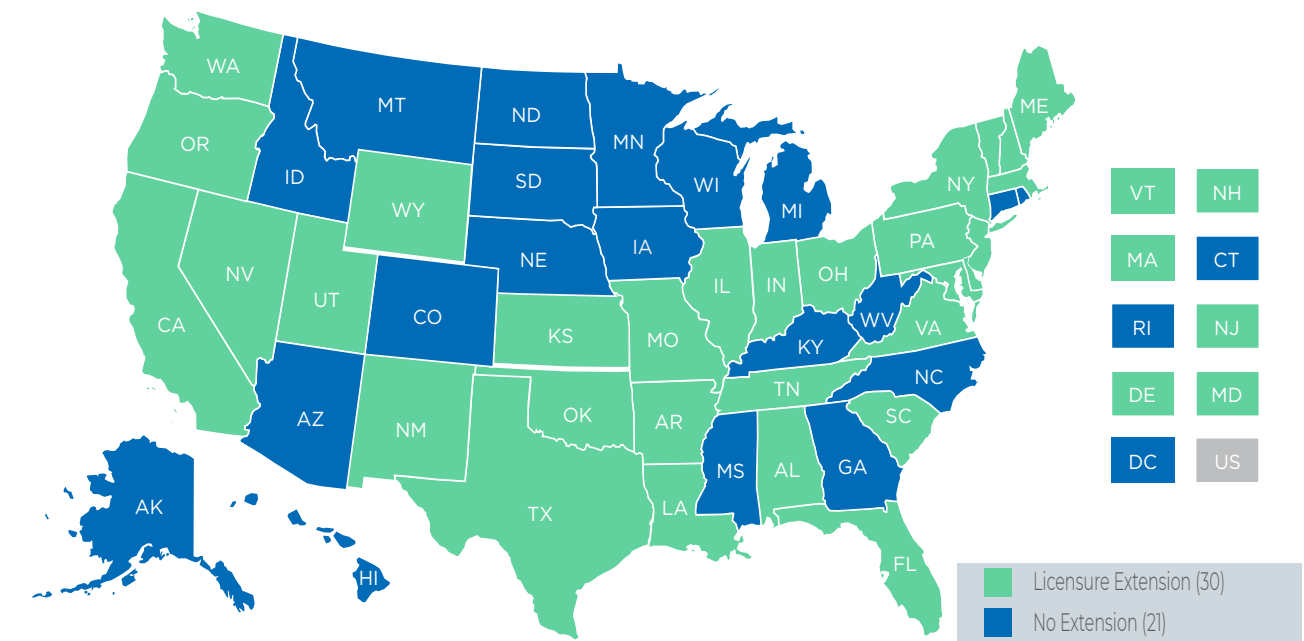
\* Indicates a state with both an active executive order and a permanent law.

State	Expiration
Massachusetts	<a href="#">Indefinite; three business days after SOE ends.</a>
Minnesota*	<a href="#">Indefinite; 60 days after SOE ends.</a>
Mississippi	<a href="#">Indefinite; 14 days after SOE ends.</a>
New Hampshire	End of SOE, <a href="#">currently October 30.</a>
New Jersey	<a href="#">Indefinite; end of SOE.</a>
New Mexico	<a href="#">Indefinite; when revoked by governor.</a>
New York	<a href="#">November 3.</a>
North Carolina	<a href="#">Indefinite; end of SOE.</a>
Pennsylvania	<a href="#">October 31; 60 days after SOE ends.</a>
Rhode Island	End of SOE, <a href="#">currently November 19.</a>
Vermont	<a href="#">March 20, 2021.</a>
West Virginia	<a href="#">Indefinite; end of SOE.</a>
Wyoming	<a href="#">December 31 or end of SOE.</a>

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

# REAL ESTATE LICENSURE CHANGES

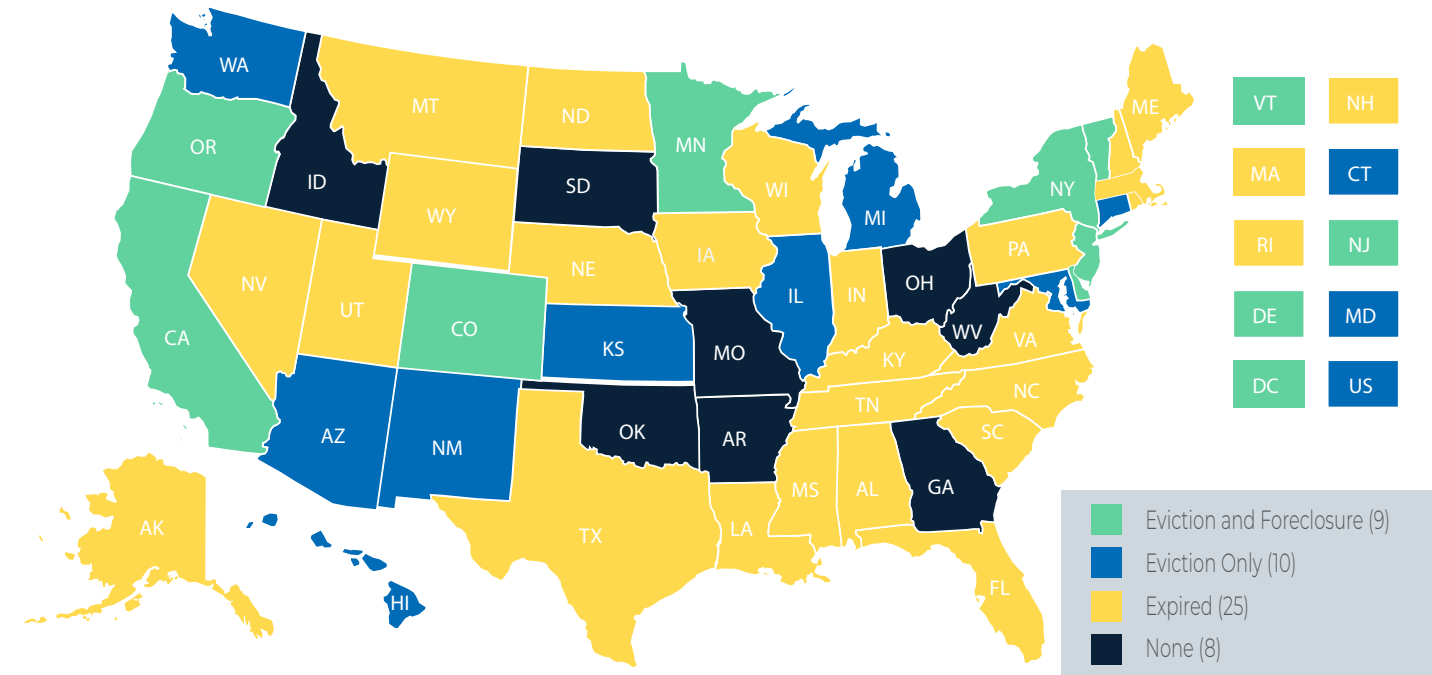
The following states have altered their professional licensing criteria due to the ongoing COVID-19 pandemic:



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 expiring 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> Remote delivery <a href="#">minimum standards</a> , <a href="#">student engagement rules</a> and <a href="#">provider application</a> updated July 21.
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.</a>
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="#">now</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 extended to December 1 or 90 days after SOE, whichever is earlier.</a>
Oklahoma	Yes	<a href="#">Occupational licenses extended to 14 days following SOE.</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 from March 31-June 30 were extended to July 31.</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.</a>

# EVICTIION AND FORECLOSURE MORATORIUMS



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

Note: [A federal ban on evictions](#) was instituted on September 3 through December 31.

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Alabama	<a href="#">No - Expired</a>	June 1	<a href="#">No - Expired</a>	June 1
Alaska	<a href="#">No - Expired</a>	June 30	<a href="#">No - Expired</a>	June 30
Arizona	<a href="#">Yes</a>	October 31	No	-
Arkansas	No	-	No	-
California	<a href="#">Yes</a>	February 1, 2021	<a href="#">Yes</a>	90 Days after end of SOE - Indefinite.
Colorado	<a href="#">Yes - Reinstated</a>	November 20	<a href="#">No - Expired</a>	June 15
Connecticut	<a href="#">Yes</a>	December 31	<a href="#">No - Expired</a>	September 9
Delaware	<a href="#">Yes</a>	End of SOE – November 3	<a href="#">Yes</a>	End of SOE – November 3
District of Columbia	<a href="#">Yes</a>	60 days after end of SOE – Indefinite	<a href="#">Yes</a>	60 days after end of SOE – Indefinite

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Florida	<a href="#">No - Expired</a>	October 3	<a href="#">No - Expired</a>	October 3
Georgia	No	-	No	-
Hawaii	<a href="#">Yes</a>	End of SOE – November 30	No	-
Idaho	No	-	No	-
Illinois	<a href="#">Yes</a>	November 14	<a href="#">No - Expired</a>	May 29
Indiana	<a href="#">No - Expired</a>	August 14	<a href="#">No - Expired</a>	August 14
Iowa	<a href="#">No - Expired</a>	May 27	<a href="#">No - Expired</a>	May 27
Kansas	<a href="#">Yes</a>	January 26, 2021	<a href="#">No - Expired</a>	May 31
Kentucky	<a href="#">No - Expired; Restrictions Apply</a>	August 25	<a href="#">No - Expired</a>	August 25
Louisiana	<a href="#">No - Expired</a>	June 15	No	-
Maine	<a href="#">No - Expired</a>	August 3	<a href="#">No - Expired</a>	August 3
Maryland	<a href="#">Yes</a>	End of SOE - Indefinite	<a href="#">Yes</a>	End of SOE - Indefinite
Massachusetts	<a href="#">No - Expired</a>	October 17	<a href="#">No - Expired</a>	October 17
Michigan	<a href="#">No - Expired</a>	July 15	No	-
Minnesota	<a href="#">Yes</a>	November 12	<a href="#">Yes</a>	November 12
Mississippi	<a href="#">No - Expired</a>	June 1	No	-
Missouri	<a href="#">No - Judicial Discretion Required.</a>	-	No	-
Montana	<a href="#">No - Limited Protections Remain</a>	May 24	<a href="#">No - Limited Protections Remain</a>	May 24
Nebraska	<a href="#">No - Expired</a>	May 31	No	-
Nevada	<a href="#">No - Expired</a>	October 14	<a href="#">No - Expired</a>	August 31
New Hampshire	<a href="#">No - Expired</a>	July 1	<a href="#">No - Expired</a>	July 1

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
New Jersey	<a href="#">Yes</a>	Two months following end of SOE - Indefinite	<a href="#">Yes</a>	Two months following end of SOE - Indefinite
New Mexico	<a href="#">Yes</a>	End of SOE - Indefinite	No	-
New York	<a href="#">Yes</a>	January 1, 2021	<a href="#">Yes</a>	January 1, 2021
North Carolina	<a href="#">No - Expired</a>	June 29	<a href="#">No - Expired</a>	June 29
North Dakota	No - Expired	April 22		
Ohio	No - Governor Requests No Evictions	-	No	-
Oklahoma	No	-	No	-
Oregon	<a href="#">Yes</a>	December 31	<a href="#">Yes</a>	December 31
Pennsylvania	<a href="#">No - Expired</a>	August 31	<a href="#">No - Expired</a>	August 31
Rhode Island	<a href="#">No - Expired</a>	May 15	No	-
South Carolina	<a href="#">No - Expired</a>	May 15	<a href="#">No - Expired</a>	May 15
South Dakota	No	-	No	-
Tennessee	<a href="#">No - Expired</a>	June 1	No	-
Texas	<a href="#">No - Expired</a>	May 18	No	-
Utah	<a href="#">No - Expired</a>	May 15	No	-
Vermont	<a href="#">Yes</a>	End of SOE – November 15	<a href="#">Yes</a>	End of SOE – November 15
Virginia	<a href="#">No - Expired</a>	September 7	No	-
Washington	<a href="#">Yes</a>	December 31	No	-
West Virginia	No	-	No	-
Wisconsin	<a href="#">No - Expired</a>	May 26	<a href="#">No - Expired</a>	May 26
Wyoming	<a href="#">No - Expired</a>	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 – <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 – <a href="#">with guidelines</a> .
Kentucky	Yes – <a href="#">with guidelines</a> .
Louisiana	<a href="#">Yes</a>
Maine	Yes – <a href="#">virtual only for occupied units</a> .
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 – <a href="#">with guidelines</a> .
Vermont	Yes – <a href="#">with guidelines</a> .
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	Yes – <a href="#">guidance</a> . <a href="#">County level restrictions exist</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 – <a href="#">ban expired</a> .
Maryland	Yes
Massachusetts	Yes – <a href="#">ban expired</a> . <a href="#">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](#).

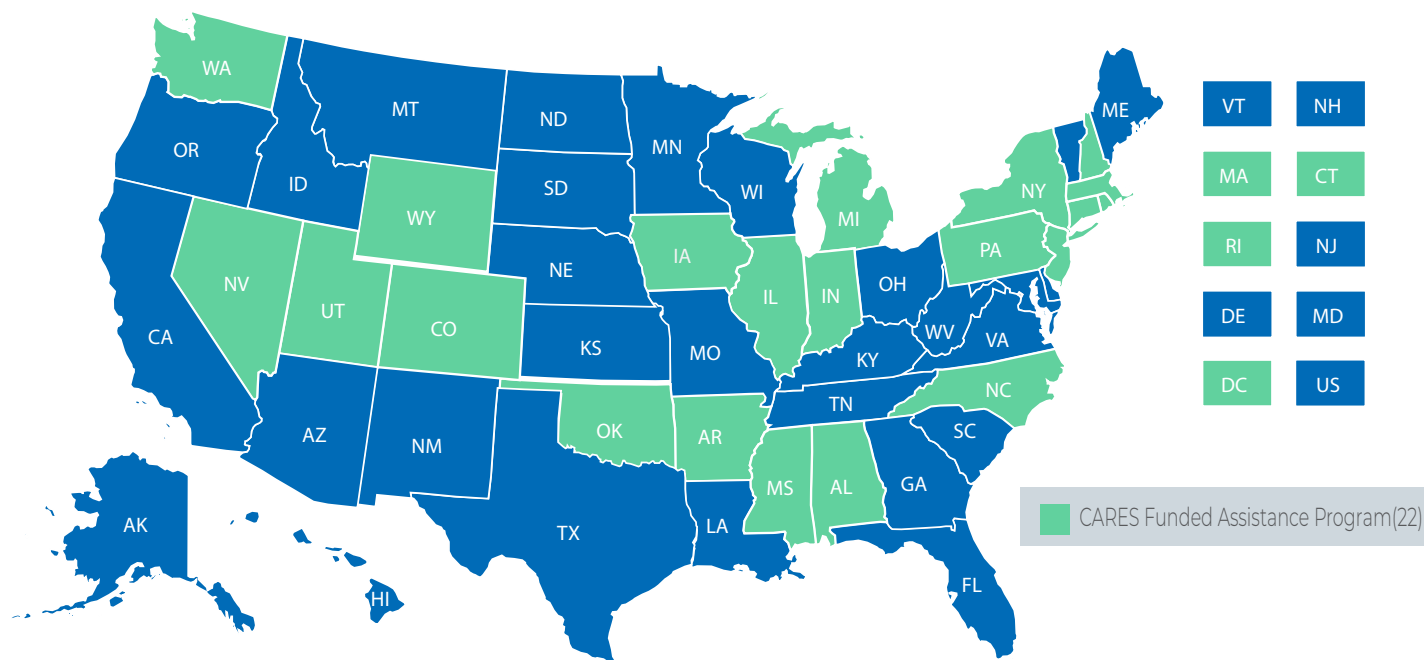
Because there are numerous levels of overlapping state, federal and local laws at place here, many state-based organizations have issued best practices for navigating COVID-19 as a landlord. Where available, we have compiled a list of guidance documents for each state.

### 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>	

## CARES ACT HOUSING ASSISTANCE PROGRAMS



State	Rental or Mortgage Assistance Program
Massachusetts	<a href="#">Housing In The CARES Act</a>
Michigan	<a href="#">Eviction Diversion Program</a>
Mississippi	<a href="#">Rental Assistance Program</a>
Nevada	<a href="#">Housing Diversion Fund</a>
New Hampshire	<a href="#">New Hampshire Housing Relief Program</a>
New Jersey	<a href="#">COVID-19 Emergency Rental Assistance Program</a>
New York	<a href="#">COVID Rent Relief Program</a>
North Carolina	<a href="#">Rental Assistance Program</a>
Oklahoma	<a href="#">Oklahoma Housing Finance Agency Assistance</a>
Pennsylvania	<a href="#">CARES Rent Relief Program</a>
Rhode Island	<a href="#">Safe Harbor Housing Program</a>
Utah	<a href="#">Housing Assistance Program</a>
Washington	<a href="#">Eviction Rent Assistance Program</a>
Wyoming	<a href="#">Wyoming Emergency Housing Assistance Program</a>

State	Rental or Mortgage Assistance Program
Arkansas	<a href="#">Fresh Start Program</a>
Colorado	<a href="#">Property Owner Preservation Program</a>
Connecticut	<a href="#">Temporary Rental Housing Assistance Program/Temporary Mortgage Assistance Program</a>
District of Columbia	<a href="#">COVID-19 Housing Assistance Program</a>
Illinois	<a href="#">Emergency Rental Assistance Program /Emergency Mortgage Assistance Program</a>
Indiana	<a href="#">Indiana Rental Assistance</a>
Iowa	<a href="#">Assistance for Iowa Renters and Homeowners</a>