

Summary of international approaches to rental stress as a result of COVID

Country/state	Issue - renters unable to pay rent	Issue - Evictions
France	<ul style="list-style-type: none"> Partial reduction of activity scheme "Activité partielle". All companies whose activity has been reduced or have had to close due to covid-19 are eligible for this scheme. The State and the French unemployment agency ("Unédic") will refund the sums paid by an employer to its employees. The employer must pay an allowance of at least 70% of the employee's gross monthly salary. Two schemes enabling the French public investment bank Bpifrance to provide State guarantees on commercial loans and credit lines, respectively, for enterprises with up to 5,000 employees. 	<ul style="list-style-type: none"> Macron has announced that all electricity, gas, and rental bills will be suspended for all companies and self-employed workers. Note this appears to be for commercial rentals.
New York – Please also note Federal US Government changes outlined below	<ul style="list-style-type: none"> Assistance is available for renters whose work schedules have been reduced as a result of the coronavirus and are therefore unable to pay your rent. Renters can apply for a Cash Assistance special grant request to get benefits for emergencies. 	<ul style="list-style-type: none"> Governor Cuomo has announced a 90-day suspension on all commercial and residential evictions. Since March 16, 2020, all eviction proceedings in New York City are suspended indefinitely. Landlords cannot evict tenants or ask them to leave their apartment for having COVID-19 or for being under home-quarantine. Tenants will still need to pay rent during quarantine or any time in a medical facility, as is the case for any illness.
US	<ul style="list-style-type: none"> One-time payment of \$1,200 to every American adult earning less than \$75,000 a year; more for couples, and for additional dependent children. Unemployment eligibility expanded to independent contractors, self-employed 	<ul style="list-style-type: none"> 4 month ban on evictions by landlords who rely on federal housing property

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	<p>and gig workers. Additional \$600 per week on top of state benefits.</p> <ul style="list-style-type: none"> • US treasury dept authorised to provide up to \$500 bn in loans, loan guarantees and investments to companies • Small businesses; \$377 bn allocated to offer grants to small businesses with 500 or fewer employees. 	
Australia	<ul style="list-style-type: none"> • Temporary cash-flow support to employers. Payment equal to 100% of "salary and wages withheld.". \$50,000 cap. • Temporary coronavirus supplement payment on top of income support payments for those already receiving certain payments/benefits. • Eligibility for Jobseeker payment and youth allowance for job seekers extended. Asset testing waived. 	<p>There appears to be a six-month moratorium on evictions: https://www.nzherald.co.nz/world/news/article.cfm?c_id=2&objectid=12320737</p>
South Korea	<ul style="list-style-type: none"> • South Korea employment retention program. Covers 70% of wages or more. Govt has loosened requirements to make more businesses eligible. • Contractors, self-employed and part-time workers may not be eligible for the same level of government assistance. 	<p>No information was able to be found regarding Covid related evictions.</p>
Singapore	<ul style="list-style-type: none"> • Stabilisation and support package for workers and enterprises. 4 bn dollar package, to help businesses to retain workers. 	<p>No information was able to be found regarding Covid related evictions.</p>

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NZ	<ul style="list-style-type: none"> • Rent freeze • COVID-19 Wage Subsidy • Existing benefits and accommodation supplements 	<ul style="list-style-type: none"> • Tenancies will not be terminated during the lock-down period, unless the parties agree, or in limited circumstances, regardless of when notice was provided. • Limited circumstances: abandoned premises, anti-social behaviour, threatening behaviour or serious damage, rent at least 60 days in arrears, property is uninhabitable or death of sole tenant • Tenants will still be able to terminate their tenancy as normal, if they wish. • Tenants will have the ability to revoke termination notices that they have already given, in case they need to stay in the tenancy during the lock-down period.
Denmark	<ul style="list-style-type: none"> • Government pays 75% of salaries if business agrees not to lay staff off and tops up the remaining 25% 	No information was able to be found regarding Covid related evictions.
UK	<ul style="list-style-type: none"> • Existing benefits and housing supplements (e.g. discretionary housing payment from local councils) 	<ul style="list-style-type: none"> • Suspension of evictions • No new possession orders processed by courts