

Rent and Mortgage Relief – What You Need to Know

In response to the COVID-19 outbreak, the State of California, Los Angeles County and various cities have issues moratoriums on evictions for residential and commercial tenants.

State of California

California issued a statewide moratorium on residential evictions for renters who cannot pay their rent because of COVID-19 related economic hardships. The moratorium went into effect on March 27 and is valid through May 31, 2020.

If COVID-19 has impacted your ability to pay all or part of your rent, you should:

- Explain your financial situation to your landlord and relay how much you are able to pay
- Save all financial documents
- Pay as much of your rent as you can
- Pay your April and May rent in a timely manner

If your landlord is attempting to evict you for not paying rent and you took all of the above steps, contact a local legal aid provider.

The County of Los Angeles and several Cities have similar eviction protections.

County of Los Angeles

City of Santa Clarita

City of Los Angeles

Mortgage Payment Relief

If you are impacted by COVID-19, many <u>financial institutions</u> will offer mortgage-payment relief of up to 90 days, which allow you to reduce or delay your monthly mortgage payment. In addition, they will:

- Give you a streamlined process for requesting forbearance for COVID-19-related reasons, supported with available documentation;
- Confirm approval of and terms of forbearance program; and
- Provide you the opportunity to extend your forbearance agreement if you continue to experience hardship due to COVID-19.

Relief from fees and charges for 90 days

For at least 90 days, <u>financial institutions</u> will waive or refund mortgage-related late fees and other fees including early CD withdrawals, and not start any new foreclosures.