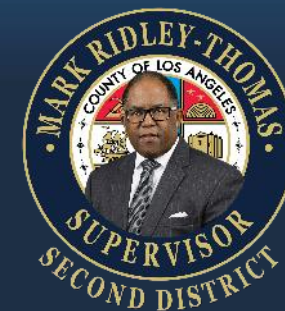




Mom and Pop Property Owner Rent Relief Program Webinar

Tuesday, May 19, 2020
2:30PM



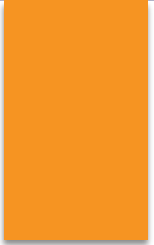


LACDA

LOS ANGELES COUNTY DEVELOPMENT AUTHORITY

Rent Relief Program

Tracie Mann, Director
Housing Assistance Division
May 19, 2020



In 1982, the Los Angeles County Board of Supervisors consolidated three entities – the Housing Authority, the Community Development Department, and the Redevelopment Agency – to form the Community Development Commission (CDC). On May 16, 2019, the agency was officially rebranded as the Los Angeles County Development Authority (LACDA).

Rent Relief Program

In the CARES Act of 2020, the County received additional Community Development Block Grant (CDBG) funding for use to support families in need as they face unemployment, underemployment, lack of food resources and housing instability. A Countywide Emergency Rental Assistance Program will utilize CARES Act funds to provide temporary assistance to families experiencing income losses resulting from COVID-19.

The Rent Relief Program provides up to \$1,000 towards monthly rent for up to 3 months on behalf of an income-eligible households economically impacted during the COVID-19 pandemic through job loss, furlough or reduction in hours or pay, residing in the unincorporated areas of Los Angeles County within the Second District.

Rent Relief Program

Rent Relief Assistance includes:

- Monthly rent payment made on behalf of eligible households to landlord/property management agent of up to \$1,000 per month for a maximum of 3 months; or
- Monthly rental arrears payment made on behalf of eligible households to landlord/property management agent of up to \$1,000 per month for a maximum of 3 months; or
- Monthly payment combination of the above 2 items made on behalf of eligible households to landlord/property management agent.

Eligible Households

Eligible Tenant Households Must:

- Reside in single-family, multi-unit, or mobile homes located in the eligible area
- Be able to verify being economically impacted during the COVID-19 pandemic beginning on March 27, 2020 to present
- Not receive any other form of rental assistance or subsidy
- Have a current residential lease agreement
- Complete Income Self-Certification forms for each household member age 18 or older except full-time students. Supporting income verification must also be provided.
- Not exceed the following household size and annual income, prior to COVID-19:

#of People	1	2	3	4	5	6	7	8
Income	\$63,100	\$72,100	\$81,100	\$90,100	\$97,350	\$104,550	\$111,750	\$118,950

- **Citizenship is NOT a qualifying factor.**

Documenting Economic Impact Due to COVID-19

Applicant households must submit documentation confirming negative economic impact during the COVID-19 pandemic period. Acceptable documentation sources include:

1. Workplace closure or reduced hours due to COVID-19, including lay-off, termination, loss of working hours, income reduction resulting from business closure or other employer economic impacts of COVID-19;
2. Sickness with COVID-19 or caring for a household member or family member who is sick with COVID-19;
3. Extraordinary out-of-pocket childcare expenses due to school closures, medical expenses, or health care expenditures stemming from COVID-19 infection of the tenant or a member of the tenant's household who is ill with COVID-19;
4. Compliance with a recommendation from a government health authority to stay home, self-quarantine, or avoid congregating with others during the state of emergency;
5. Reasonable expenditures stemming from government ordered emergency measures;
6. Any additional factors relevant to the tenant's reduction in income as a result of the COVID-19 emergency

Owner/Landlord Requirements

In order to process and disburse Rent Relief payments to a bona fide landlord/property management agent or company, the following documents are required:

1. A signed W-9
2. A Program Participation-Payment Acceptance Agreement Form
3. Property owner must not own more than 10 rental units
4. A confirmed copy of current rental balance

Rent Relief payments are made directly to the landlord/property manager. The landlord/property management agent or company will be provided with an IRS 1099 form at the end of the calendar year for tax reporting purposes.

A bona fide landlord/property management agent or company is defined as the legal owner or representative of a single-family, multi-unit, or mobile home residential property leased for the purposes of permanent housing, entitled to collect rent as prescribed in a valid lease.

How to Apply

Application Period

Interested property owners are encouraged to apply **by May 31, 2020**, through the contact information below. Property owners will be responsible for submitting the necessary documents for both the owner and tenant.

Eligible applications will be selected through a lottery system since funding is limited.

Contact Information

Email: rentrelief@lacda.org

Phone: (626) 943-3800

FAQ

1. What if I own more than 10 units? Can my tenants receive assistance?

Although owners of more than 10 units cannot receive assistance through this program, their tenants can call 211 to apply for the County's Emergency Rental Assistance Program.

2. Can the assistance be used for past due rent?

Yes, it can be used to pay past due rent and/or current rent. It is just limited to no more than \$1,000 per month for up to 3 months.

3. What if my units are located in the City of Los Angeles?

The City of Los Angeles currently does not have a program in place, but more information is available on their website at <https://hcidla2.lacity.org/>



Questions?

Contact Information

Email: rentrelief@lacda.org

Phone: (626) 943-3800



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

Mortgage Relief During the Pandemic

LOS ANGELES COUNTY DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS

500 W. TEMPLE STREET. B-96

LOS ANGELES, CA 90012



800-593-8222



DCBA.LACOUNTY.GOV



Foreclosure Prevention and Real Estate Fraud Unit

Clemente Mejia, Consumer and Business Affairs Supervisor

1000 S. Fremont Avenue, building A-9 East, First Floor

Alhambra, CA 91803

Phone: 800-973-3370

Agenda

- I. Overview of DCBA Services**
- II. Homeowner Notification Program**
- III. Impact of COVID-19**
- IV. Mortgage Relief**
- V. Expanded Foreclosure Prevention Services**
- VI. Resources**
- VII. Questions**

OUR MISSION



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

“To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.”

Serving Los Angeles County consumers and businesses since 1976

OUR SERVICES

CONSUMER PROTECTION

Counseling
Small Claims/Mediation
Investigations
Wage Enforcement

ECONOMIC DEVELOPMENT

Office of Small Business
Foreclosure Prevention
Center for Financial Empowerment

HOUSING

Rent Stabilization
Eviction Defense Program

IMMIGRANT AFFAIRS

Immigrant Advancement Services

What We Offer

Free Services

Experienced Staff

One-on-One
Assistance

Strong working
relationships with
other government and
non-profit agencies

Complaint Resolution
Services

Open to all Los Angeles
County Residents

Homeowner Notification Program

- Created to alert homeowners of recently recorded documents
- Applies to Grant Deeds, Quitclaim Deeds, and Deeds of Trust
- Consumers should call us if their signature was forged, they received a document in someone else's name, or if they do not understand their document



Dean C. Logan
Registrar-Recorder/County Clerk

A DOCUMENT HAS BEEN RECORDED ON YOUR PROPERTY

**Get Free Help from the Department of Consumer and Business Affairs
Call Toll Free (855) 351-0066**

Dear Property Owner,

We are sending you the enclosed copy of a recorded real estate document to keep you informed of important changes regarding your property and protect your home from real estate fraud. Los Angeles County is here to help if you have a question or problem.

Please check the enclosed document to make sure it is correct. Make sure that you made this transaction, your signature is correct, and changes were not made to the document after you signed. The enclosed document is an unofficial copy of either:

- **Grant Deed or Quitclaim Deed:**
This document is recorded when your property changes ownership. This includes buying or selling the property, adding or removing an owner, or placing the property into or out of a living trust. The original will be mailed to you.
- **Deed of Trust:**
This document is recorded when you borrow money to buy, refinance, or take a loan on your property. It is also recorded when you get an equity line of credit, a reverse mortgage, or post bail for someone. The original is mailed to your lender.

Call Us If You Have a Question

We strongly encourage you to contact the Department of Consumer and Business Affairs at **(855) 351-0066** (toll free) or homehelp@dca.lacounty.gov for free help. Our staff is here to help you with any questions you have and help you avoid becoming a victim of a real estate scam. All of our services are free.

Sincerely,

DEAN C. LOGAN
Registrar-Recorder/County Clerk

JOSEPH M. NICCHITTA
Director, Department of Consumer
and Business Affairs

Visit Consumer and Business Affairs online to file a real estate complaint: dca.lacounty.gov

This notification is sent in compliance with Government Code Section 27297.6. Updated Jan. 8, 2019

LAvote.net

P.O. Box 1250, Norwalk, California 90651-1250

LAreccorder.net

Foreclosure Prevention Unit

Senate Bill 62 (Carol Liu)

- Expanded the Homeowners Notification Program to notify homeowners and tenants when Notices of Default and Sale are recorded
- Warn homeowners & tenants about real estate scams and provide real estate fraud investigations
- Provide assistance to homeowners and tenants with:
 - Counseling regarding their rights and responsibilities
 - Counseling homeowners on recorded documents
 - Options counseling on foreclosure prevention
 - One-on-one assistance working with homeowners and servicers/lenders to prevent foreclosure
 - One-on-one assistance working with tenants to help them obtain Cash for Keys or relocation assistance.



Dean C. Logan
Registrar-Recorder/County Clerk

THE PROPERTY YOU OWN OR RENT MAY BE IN FORECLOSURE

**Get Free Help from the Department of Consumer and Business Affairs
Call Toll Free (855) 351-0066**

Dear Property Owner or Occupant,

We strongly encourage you to contact the Department of Consumer and Business Affairs (DCBA) for free foreclosure help. The experienced staff at DCBA is ready to discuss available options and make sure you get the right kind of help. All services are free.

One of these documents was just recorded on the property you own or rent:

- **Notice of Default:** This means that you are behind on your mortgage payments and the lender or their servicer has started foreclosure.
- **Notice of Sale:** The property is in the final stages of foreclosure. An auction to sell the property will occur within 20 days of the Notice of Sale recording. Please check the Notice of Sale for the actual date of the auction.

Homeowners: Watch out! People will offer to "save" your home from foreclosure if you pay them a fee. They often promise a new loan, a loan modification, or say that an investor will buy your home. *They usually just take your money and do little or nothing to help you.*

Renters: Beware! Someone may claim to be the new owner and demand rent. *Don't pay the wrong person!* We can tell you who the owner is to make sure you pay rent to the right person. The new owner may demand that you move out. Call DCBA to see how much time you are entitled to or if the new owner must honor the existing lease.

Call DCBA at (855) 351-0066 or email at homehelp@dcba.lacounty.gov to speak with our staff or set up an appointment. All our services are free.

Sincerely,

DEAN C. LOGAN
Registrar-Recorder/County Clerk

JOSEPH M. NICCHITTA
Director, Department of Consumer
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LArecorder.net

Impact of COVID-19

- On March 4, 2020, Governor Gavin Newsom declared State of Emergency
- On March 16, 2020, Governor Newsom signed an Executive Order establishing an eviction moratorium
 - Prohibits evictions on the basis of non-payment of rent due to a hardship resulting from COVID-19
- On March 19, 2020, the Board of Supervisors adopt an eviction moratorium and Health officials issued a “Stay-at-Home” order closing all non-essential businesses
- In a matter of weeks, LA County unemployment insurance claims went from 43,272 in Feb. 2020, to 460,370 in Mar. 2020*
- 4.7 million (8.8%) U.S. Mortgages are in forbearance

COVID-19 Mortgage Relief

- CARES ACT
- Federal Housing Finance Agency
- Federal Housing Administration
- Veterans Affairs
- CA Governor Gavin Newsom's Agreement with Banks

Expanded Foreclosure Prevention Services

- DCBA Director announced Expanded Service on April 14, 2020
- Foreclosure Prevention Services now available to “Mom-and-Pop” landlords (15 or fewer units)
 - Options counseling on foreclosure prevention
 - Forbearance Plan
 - Repayment Plan
 - Loan Modification
 - One-on-one assistance working with homeowners and servicers/lenders to prevent foreclosure

Resources

- Los Angeles County Disaster Help Center
 - Mon.-Fri. 8:30 a.m. – 5:30 p.m.; Sat. 10 a.m. – 3 p.m.
 - Phone: 833-238-4450
 - email: disasterhelpcenter@lacounty.gov
 - Website: <https://lacountyhelpcenter.org>
- County of Los Angeles Rent Stabilization
 - Mon.-Fri. 8:30 a.m. – 5:30 p.m.; Sat. 10 a.m. – 3 p.m.
 - Phone: 833-223-7368
 - Email: rent@dcba.lacounty.gov
 - Website: <https://dcba.lacounty.gov/rentstabilization/>

CONTACT US

IN PERSON

Headquarters

500 W. Temple St. B-96

Los Angeles, CA 90012

Branch Offices throughout the County, full list
on our website: dcba.lacounty.gov

No appointment needed

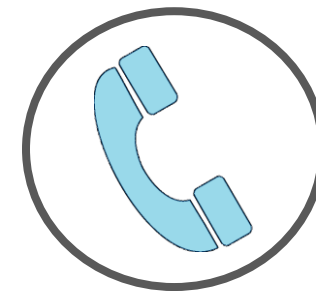
BY PHONE

Consumer Services

(800) 593-8222

Small Business Services

(323) 881-3964



Multilingual Staff Available

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Questions?

