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# COUNTY OF LOS ANGELES DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS

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*"To Enrich Lives Through Effective and Caring Service"*



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## FAQs for Property Owners Impacted by COVID-19

### **What relief is available for property owners impacted by COVID-19?**

Property owners impacted by COVID-19 may be eligible for temporary relief. The federal, state, and local governments announced several protections. Whether your loan is owned by the government, a national or state charter bank, or private institution, you may be eligible to reduce or delay payments for up to 12 months. This type of arrangement is called a Forbearance Plan/Agreement.

Furthermore, lenders may be limited in initiating foreclosures during the State of Emergency related to COVID-19. Please contact the Los Angeles County Disaster Help Center at (833) 238-4450, to assist you with inquiring about your eligibility or other foreclosure avoidance options

### **Will I be charged a late fee?**

Depending on the assistance provided by your lender, late fees may be waived during the agreement period.

### **Will my credit be impacted for not making payments?**

Depending on the assistance provided by your lender, negative reporting to the credit bureaus may be suspended for the duration of the agreement period.

### **What happens at the conclusion of the forbearance agreement?**

Generally, all payments will be due at the conclusion of the agreement period. However, it may be unfeasible for some property owners to make a large lump sum payment. Lenders may offer a repayment plan or agree to modify the terms of your loan. Please contact the Los Angeles County Disaster Help Center at (833) 238-4450, to assist you with inquiring about your options.

### **What is considered a COVID-19 hardship?**

A COVID-19 hardship could be; a reduction or loss of income due to reduced hours, layoffs, or substantial decrease in business income caused by any local, state, or federal government response to COVID-19, or if you or someone you are caring for is being treated for the disease.

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**My property is currently in foreclosure, are there any protections for me?**

If your property was in foreclosure prior to the pandemic/protection orders, you still may be protected. If eligible, your foreclosure will be suspended for until August 31st (foreclosure moratorium). Please contact the Los Angeles County Disaster Help Center at (833) 238-4450, to assist you with inquiring about your eligibility.

**Is mortgage relief available to businesses?**

The relief is currently only available for residential mortgages. Although under the CARES Act, there are a number of programs aimed to help small business owners during the COVID-19 crisis. You can visit the webpage for the U.S. Small Business Administration to learn about relief available to small businesses.

**My mortgage lender/ servicer is being unresponsive and/or non-compliant, what can I do?**

The California Department of Business Oversight (DBO) regulates a variety of financial services and oversees residential mortgage lenders. You can file a complaint directly with the DBO if your mortgage lender is being unresponsive through the complaint form on the DBO website, by contacting the DBO Consumer Services Office at (866) 275-2677 or (916) 327-7585, or via email at [Ask.DBO@dbo.ca.gov](mailto:Ask.DBO@dbo.ca.gov).

You can also file a complaint with the Consumer Financial Protection Bureau (CFPB) through their complaints webpage. You can also contact the CFPB by calling (855) 411-2372.

If you have further questions regarding your lender, please contact the Los Angeles County Disaster Help Center at (833) 238-4450, to assist you with inquiring about your options.

**Can a third-party individual or organization assist me with my mortgage or foreclosure?**

Be on the lookout for third parties claiming to help you with your mortgage loan or if you're facing foreclosure. Some people prey on borrowers who are facing foreclosure and offer to help them for a fee. You can get free help and assistance directly from your mortgage lender/servicer. If you have further questions regarding a third party, please contact the Los Angeles County Disaster Help Center at (833) 238-4450.

**I'm a landlord and my tenant's inability to pay rent has created a financial hardship for me. Can you help me?**

Landlords in the unincorporated area of the County are prohibited from evicting tenants impacted by COVID-19. Incorporated cities of the county may have similar or greater protections. To learn if the prohibition applies to you, please contact the Los Angeles County Disaster Help Center at (833) 238-4450 or by email at [rent@dcbalacounty.gov](mailto:rent@dcbalacounty.gov).

For assistance with your lender, please contact the Help Center at (833) 238-4450, to assist you with inquiring about your options.