

RESOURCE GUIDE FOR LANDLORDS AND HOMEOWNERS IMPACTED BY COVID-19



Amid the COVID-19 public health crisis, the City understands that this is a challenging time for the community; landlords and tenants are no exception. The Housing Division has created a resource guide for landlords and homeowners, some of whom may also be small business owners or self-employed.

PROGRAMS	INFORMATION	RESOURCES
Centro Legal De La Raza	Provides free legal services and emergency financial assistance to low-income tenants and homeowners under the Alameda County Housing Secure Program. These services help residents prevent displacement from their homes or homeowners from losing their homes.	Phone Number: 510-437-1554 Website: https://www.centrolegal.org/
Child Care Options	Californians need safe, reliable, and accessible child care options during COVID-19. MyChildCare.ca.gov provides an interactive map of qualified licensed child care providers near you. The tool is available in English and Spanish.	MyChildCare.ca.gov
Consumer Justice & General Clinic Services	Provides brief services to low-income consumers facing a wide variety of issues, including but not limited to debt collection, student loans, credit reporting, predatory lending, identity theft, and consumer scams.	East Bay Community Law Center Phone Number: 510-548-4040 Email: info@ebclc.org
Coronavirus Tax Relief and Economic Impact Payments or Stimulus Payments	The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides fast and direct economic assistance for American workers, families, and small businesses and preserves jobs for American industries. This includes the Coronavirus Tax Relief and Economic Impact Payments, also referred to as stimulus payments.	U.S. Department of the Treasury Check on the status of your Economic Impact Payment or Stimulus Payment: Get My Payment

PROGRAMS	INFORMATION	RESOURCES
Economic Injury Disaster Loan Advance	This is a federal stimulus program that provides Disaster Loan Assistance to small business owners, homeowners, renters, and private non-profits.	U.S. Small Business Administration
EDD Form Assistance Virtual Clinic	Provides free one-on-one appointments via phone or video for a consultation/help filing a potential California Unemployment Insurance, State Disability, or Paid Family Leave Application. They provide assistance in filling out an EDD Application Form from start to finish.	Filipino Bar Association of Northern California and Asian Americans Advancing Justice
Fannie Mae Mortgage Loans	<p>If Fannie Mae owns your mortgage loan or if you're a tenant in a multifamily rental property financed by Fannie Mae, you may qualify for programs providing payment relief including a forbearance plan or loan modification.</p> <p>The Loan Lookup tool is the path to mortgage help for homeowners with a Fannie Mae-owned loan, including those impacted by COVID-19, a disaster, or housing affordability challenges.</p>	Fannie Mae Mortgage Loan Lookup
Federally Backed Mortgages	The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides protections for homeowners with federally backed mortgages who are experiencing a financial hardship due to the COVID-19 emergency. Get more information and guidance from the Consumer Financial Protection Bureau.	Consumer Financial Protection Bureau

PROGRAMS	INFORMATION	RESOURCES
Fremont Cares Rent Relief Program	Provides rental assistance, using federal Community Development Block Grant (CDBG) CARES funds, to eligible households who are unable to pay their rent due to a COVID-19 related job loss or loss of income.	<p>Fremont Cares Rent Relief Program</p> <p>Access the online application or if you do not have access to the online portal, you may call the Fremont Family Resource Center (FRC) at 510-574-2000 to apply by phone.</p>
Government & Community Resources for Renters and Housing Providers	Helping rental housing providers and their residents during the COVID-19 crisis, the California Apartment Association is maintaining a list of various government, nonprofit, and community-based resources to assist with housing, food, medical needs and more.	<p>California Apartment Association</p>
Guidance for Employers, Workers, and Businesses	For landlords and homeowners who are also small business owners and self-employed, the City of Fremont Economic Development Department has assembled suggestions and resources for the business community to help lessen the Coronavirus pandemic’s negative effects on their business and employees.	<p>City of Fremont, COVID-19 Business Resources Think Silicon Valley</p>
Housing and Economic Rights Advocates (HERA)	A California statewide not-for-profit legal service and advocacy organization dedicated to helping homeowners experiencing an abusive mortgage servicing, problems with homeowner associations, foreclosure, escrow, and other homeowner problems.	<p>Contact HERA</p> <ul style="list-style-type: none"> • inquiries@heraca.org • 510-271-8443 • 510-868-4521 (fax) • TTY/VCO/HCO to Voice (English) 1-800-735-2929 • TTY/VCO/HCO to Voice (Spanish) 1-800-855-3000 <p>Website: http://heraca.org/</p>

PROGRAMS	INFORMATION	RESOURCES
Internet Access and Available Plans	In response to COVID-19 and its impact on society, multiple Internet Service Providers (ISPs) have made updates to their low-cost internet service programs to ensure individuals and families stay connected to the internet during this challenging time.	California Department of Education
Mortgage Relief Program for Homeowners	<p>This relief program is for residents who are struggling to pay their mortgage and bills. The list of participating financial institutions have committed to providing relief for consumers and homeowners in California. It includes 90-day grace period for all mortgage payments, relief from fees and charges for 90 days, no new foreclosures for 60 days, and no credit score changes for accessing relief.</p> <p>If you have concerns with your mortgage, contact your creditors/servicers immediately and find out any relief options or payment deferral programs they may have.</p>	<p>California Department of Business Oversight</p> <p>If your mortgage servicer is not communicative or cooperative, you can file a complaint with the Department of Business Oversight through the complaint form on the DBO website at https://dbo.ca.gov/file-a-complaint/ or by contacting the DBO Consumer Services Office at 1-866-275-2677 or 916-327-7585 or via email at Ask.DBO@dbo.ca.gov.</p>
Pandemic Unemployment Assistance (PUA) Program	The new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state unemployment benefits who are out of business or their services are significantly reduced as a direct result of the Coronavirus pandemic.	Visit the Labor Workforce Development Agency's Pandemic Unemployment Assistance (PUA) FAQs for more information.
Programs for Self Employed / Independent Contractors	The EDD offers an optional Disability Insurance Elective Coverage (DIEC) program for employers and self-employed individuals who are not required to pay into State Disability Insurance (SDI) but want to be covered by Disability Insurance (DI) and Paid Family Leave (PFL).	Employment Development Department (EDD)

PROGRAMS	INFORMATION	RESOURCES
<p>Property Tax Penalty & Interest Waiver Application & Information</p>	<p>The Alameda County Treasurer-Tax Collector (ALCO TTC) will consider applications for waivers of penalties, interest, and costs for delinquent taxes if the reason for delinquent payment is due to demonstrated COVID-19 related circumstances such as health or financial hardship to the taxpayer, and that the failure to pay was due to circumstances beyond the taxpayer’s control.</p>	<p>Alameda County Treasurer-Tax Collector</p>
<p>Utility Consumer Protections</p>	<p>Many utility providers are not shutting off services due to non-payment. Find out more information on suspending service disconnections due to non-payment for both residential and commercial customers, flexible payment plans, low income programs, and continued water quality service.</p>	<p>California Public Utilities Commission</p>