



COVID-19 Housing Resources and Assistance

For immediate assistance in discussing a potential foreclosure, rental housing resources (including eviction prevention) and financial counseling, please contact Self-Help Enterprises at (559) 651-1000.

TDD (800) 735-2929 Se Habla Español

HOMEOWNER and RENTER RESOURCES:

Rental Payment Problems: Contact your landlord within 7 days of when rent is due if you cannot make the payment; keep documentation of the hardship; evictions have been suspended 60 days if proper notice is provided with documentation.

Utility Payment Issues: Both SCE & So Cal Gas have temporarily suspended service disconnections. Contact your utility company for details.

Southern California Edison (SCE) - Visit sce.com/billhelp or call 1-800-950-2356 for more information

Federal Tax deadline extended : 7/15/2020 <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>

State Tax deadline (if affected by COVID 19): 6/15/2020

<https://www.ftb.ca.gov/about-ftb/newsroom/covid-19/extensions-to-file-pay.html>

Centers for Disease Control (CDC) - <https://wwwnc.cdc.gov/travel/notices>

Homelessness - Individuals/families experiencing homelessness can call 2-1-1 or 690-1540 for COVID-19 screening and services.

Fannie/Freddie Insured Loans – Contact Mortgage Provider Immediately:

- Homeowners impacted by this national emergency are eligible for a mortgage forbearance plan to reduce or suspend their mortgage payments for up to 12 months
- Homeowners in a mortgage forbearance plan will not incur late fees
- Credit bureau reporting of past due payments of borrowers in a mortgage forbearance plan as a result of hardships attributable to this national emergency is suspended
- After forbearance, a servicer must work with the borrower on a permanent workout option to help maintain or reduce monthly payment amounts as necessary, including a loan modification
- Foreclosure sales and evictions of borrowers are suspended for 60 days
 - Fannie Mae Specific Info:
 - Visit www.knowyouroptions.com/loanlookup to verify if your loan belongs to Fannie Mae
 - Visit www.knowyouroptions.com/covid19assistance for continued updates regarding your Fannie Mae loan options
 - Contact 1-877-833-1746 for the Disaster Response Network for Fannie Mae related loan issues
 - Freddie Mac Specific Info:
 - Visit www.freddiemac.com/loanlookup to verify if your loan belongs to Freddie Mac





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Freddie Mac Specific Info Con't:

- Visit www.freddiemac.com/about/covid-19 for continued updates regarding your Freddie Mac loan options
- Visit www.myhome.freddiemac.com for additional resources and information regarding Freddie Mac assistance during the

FHA Insured Loans – Contact Mortgage Provider Immediately:

- Halt all new foreclosure actions and suspend all foreclosure actions currently in process; and
- Cease all evictions of persons from FHA-insured single-family properties.
- Contact FHA directly at 1-800-CALL-FHA or email answers@hud.gov if you are unable to reach a live operator

Rural Housing Service Single-Family Housing (USDA) – Contact Mortgage Provider Immediately:

Borrowers with USDA single-family housing Direct and Guaranteed loans are subject to a moratorium on foreclosure and eviction for a period of 60 days. This action applies to the initiation of foreclosures and evictions and to the completion of foreclosures and evictions in process.

- Guaranteed Loan Program:
 - Guaranteed Loan borrowers who are in default or facing imminent default due to a documented hardship can have payments reduced or suspended by their lender for a period not to exceed 12 month's delinquency. Once the hardship is resolved, the lender can modify the loan to cure the delinquency or make up the missed payments based on the borrower's individual circumstances.
 - Guaranteed Loan servicing questions should be directed to: sfhgld.program@usda.gov
- Direct Loan Program:
 - USDA has waived or relaxed certain parts of the application process for Single-Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid.
 - A Direct Loan borrower who is experiencing a reduction of income by more than 10 percent can request a Payment Assistance package to see if he/she is eligible for payment assistance or for more assistance than currently received.
 - Moratorium Assistance is available for Direct Loan borrowers experiencing medical bill expenses (not covered by insurance) or job loss because of COVID-19. Qualifying borrowers can receive a moratorium on house payments for a period of time, repaid at a later date.





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Direct Loan Program Con't:

- Direct Loan questions should be directed to USDA's Customer Service Center at 800-414-1226 (7:00 a.m.-5:00 p.m. Eastern Time Monday-Friday) or <https://www.rd.usda.gov/contact-us/loan-servicing> (Call volume and wait times are high at this time)

VA Insured Loans – Contact Mortgage Provider Immediately

- Forbearance Request - VA encourages holders of guaranteed loans to extend forbearance to borrowers in distress as a result of COVID-19. We understand the impact may be temporary, but it is still a hardship. Servicers should work with impacted borrowers who are unable to make their mortgage payments to ensure they are evaluated for VA Loss Mitigation options
- Late Charge Waivers. VA believes that many servicers plan to waive late charges on affected loans and encourages all servicers to adopt such a policy for any loans that may have been affected.
- Credit and VA Reporting. In order to avoid damaging credit records of Veteran borrowers, servicers are encouraged to suspend credit bureau reporting on affected loans. Please contact the appropriate Regional Loan Center (RLC) with any questions.

Senior Services - For individuals seeking services for seniors in our community, call for Senior Services Hotline Number:

1-800-321-2462 or e-mail CSETseniorservices@cset.org.

ADDITIONAL RESOURCES FOR HOMEOWNERS:

Water and Sewer – Publicly Owned Utilities (POU's); Please check with your utility for specific provisions

- **Disconnections:** Many of the larger water and sewer POU's are suspending service disconnections due to non-payment for both residential and commercial customers until further notice. _
- **Water Quality:** Water and sewer utilities are continuing essential work functions to provide clean and safe tap water during the COVID-19 outbreak.
- **Flexible Payment Plans:** Many of the water and sewer POU's are offering customers the opportunity to create flexible and extended payment plans if financial hardship is a challenge.

Cable, Cell and Internet Service Providers - Contact your company directly for assistance

Most are universally assisting with the following:

- Waiving late fees and/or disconnect fees
- Currently suspending all disconnects due to non-payment
- Flexible payment plan options
- Free access to wifi hotspots all over the country for customers and non customers





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Additional Offerings noted by specific companies listed below:

- COMCAST – Offering two free months’ internet service to low income families seeking new service and increasing speed on internet service to all customers in an effort to help with those working or teaching from home.
- ATT – Waiving overage charges on cellular data for those affected
- VERIZON – Waiving activation fees for new customers and free international calling
- TMOBILE – Free international calling and increased bandwidth for all customers

Electricity and Natural Gas Utilities- Contact your company directly for assistance

- Disconnections: All electric and natural gas companies are suspending service disconnections due to non-payment for both residential and commercial customers until further notice.
- Flexible Payment Plans: The electric and natural gas companies are offering customers the opportunity to create flexible payment plans if financial hardship is a challenge.
- Low Income Programs: Two programs – California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) – offer bill discounts for low-income customers. Customers already enrolled in CARE or FERA do not have to renew their applications during the COVID-19 outbreak. Customers are encouraged to contact their utility to see if they qualify for CARE or FERA, amounting to an 18-20% discount on their monthly bill.

Auto Finance Companies – Contact your lender directly for assistance; At this time there is no across the board direction given to auto finance companies by the Federal, State or Local Government. These companies have, however, been advised to consider the current crisis and develop an individual company standard to assist those affected. Examples are listed below of what are being offered by some companies. It is important that individuals CONTACT THEIR LENDER IMMEDIATELY for information regarding their specific loan.

- EXAMPLES ONLY – CONTACT LENDER DIRECTLY FOR MORE INFORMATION
 - Month to month deferral on payments (typically up to 90 days)
 - Wavier of late fees for all affected customers
 - Payment extensions
 - Lease extensions or waivers of fees related to delinquent leases

Student loan debt relief — Almost all borrowers with federally held student loans will be given the option to suspend payments for at least 60 days without penalty. The government had already announced it will stop charging interest on those loans, for the duration of the crisis. Please contact your student loan service provider directly.

Credit Card and Installment/Personal Loan Companies – Affected customers are encouraged to contact creditors immediately. Individual lenders and creditors are reviewing accounts on a case by case basis. There is no general guideline to how they are handling accounts at this time. The Federal government has suggested companies take broad action to help affected customers by deferring payments, waiving late fees and/or reducing interest charges.

