All Californians deserve a place to call home. It's our priority to keep you in yours.

A new law protects renters, small landlords and homeowners who are unable to pay their rent or mortgage due to the COVID-19 pandemic. The law – **The Tenant, Homeowner and Small Landlord Relief and Stabilization Act of 2020** – took effect on September 1, 2020.

New Protections and Guidelines for Homeowners and Small Landlords

If you are a homeowner or landlord with four (4) or fewer properties, whether they are owner occupied or not, and you have had difficulty making mortgage payments because of COVID-19, the law offers you protections.



Federal mortgages

If you have a federally backed mortgage, you can request forbearance pursuant to the federal CARES Act (Coronavirus Aid, Relief, and Economic Security) to help you avoid a foreclosure timeline. Please contact your mortgage servicer – the company you send your mortgage payment to — for more information.

If no forbearance is offered, your lender must provide you with a detailed description explaining why forbearance request was denied, stating the exact reasons for the denial.

Federally backed mortgages are mortgages backed by FHA, Fannie Mae, Freddie Mac, the Veterans Administration (VA) and the U.S. Department of Agriculture (USDA).

Non-federal mortgages

If you have a non-federally backed mortgage, you can contact your servicer requesting forbearance. If no forbearance is offered, your lender must provide you with a detailed description explaining why forbearance request was denied, stating the exact reasons for the denial.

If your lender's explanation identifies missing information or errors in your request, you then have 21 days to update and correct these issues. Additional homeowner protections and lender requirements before a bank can file a notice of default on your mortgage include:

- A requirement for lenders to file the forbearance denial notice along with the declaration when recording a notice of default.
- The ability for you to contest either the 30-day contact or the forbearance denial notice. (The 30-day contact refers to the minimum 30 days a lender must wait after contacting a borrower to seek payment before filing a Notice of Default.)
- The right for you to file a cause of action (lawsuit) if your lender harms you by violating the law.