LA County Mortgage Relief Program to Offer Grants to Property Owners Affected by COVID-19 Pandemic

The Los Angeles County Department of Consumer and Business Affairs (DCBA) announced the new LA County Mortgage Relief Program, a partnership with Neighborhood Housing Services of LA County (NHS) and local HUD-approved housing counseling agencies. The $5.5 million initiative developed by the Los Angeles County Board of Supervisors will support single-family homeowners and property owners with four or fewer units living in communities highly impacted by COVID-19. The Mortgage Relief Program will include a relief fund which provides grants of up to $20,000 for qualified property owners, plus expanded foreclosure prevention counseling services in multiple languages. However, properties must be owner occupied.

The Neighborhood Housing Services will administer the relief fund and deploy funds to qualified applicants from a diverse set of cities and unincorporated areas throughout Los Angeles County, excluding the City of Los Angeles. Relief funds will be paid directly to lenders and servicers.

Starting Monday, April 12, property owners can apply for the Mortgage Relief Program by calling (888) 895-2647 or clicking HERE.

To find more ways how LA County can help property owners, visit DCBA’s foreclosure prevention website HERE.

Long Beach Emergency Rental Assistance Program for Qualifying Tenants Impacted by COVID-19

The Long Beach Emergency Rental Assistance Program (LB-ERAP) is designed to assist landlords and income-eligible tenants (renters) who have experienced financial loss or hardship due to COVID-19 through rental assistance. LB-ERAP is part of the Long Beach Recovery Act. The federal Consolidated Appropriations Act of 2021 provides the funding to support the program, which is designed to implement the tenant protection laws enacted by the State of California (SB 91). The program is established to provide assistance exclusively to landlords and tenants in Long Beach. LB-ERAP will help income-eligible tenants pay rent and utilities, both for past due bills and future payments. The program will prioritize assisting lower-income
tenants who have been unemployed for 90 days or more and who are at risk of housing instability.

The on-line application portal for both tenants and landlords will be available the week of April 12, 2021 and is available in English, Spanish, Khmer, and Tagalog.

Please click [HERE](#) to access the application.

**How it works**

Eligible landlords who participate in LB-ERAP can get reimbursed for 80% of an eligible tenant’s unpaid rent between April 1, 2020, and March 31, 2021, if they agree to waive the remaining 20% of unpaid rent during that specific time period.

Eligible tenants can apply for 80% of the past due rent between April 1, 2020, and March 31, 2021, which will be paid by the City directly to their landlord. Eligible tenants whose landlords choose not to participate in the program may apply on their own and receive 25% of unpaid rent between April 1, 2020, and March 31, 2021. Also, tenants can receive future rental assistance equal to 25% of their monthly rent for up to three months and assistance for City-owned utility bills. Bills accumulated from April 1, 2020 through March 31, 2021 will be compensated at 100% of cost, limited to a total of 12 month.

**Requirements for Landlords:**

- All payments must be used to satisfy a tenant’s unpaid rent for the period between April 1, 2020 and March 31, 2021.
- If you are applying on behalf of your tenant, they must also provide necessary documentation, and they must sign the application for assistance.
- Your tenant’s household income must be at or below 80 percent of the Area Median Income (AMI). This program will prioritize assisting tenants with household income at or below 50% of AMI.

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**Documents needed:**

- Proof of property ownership from either owner or property management company
- Lease or rental agreement reflecting tenant’s name, residence address, and monthly amount due.
- W-9

**Requirements for Tenants (Renters)**

- Have a household income at or below 80% of the area median income (AMI). The program will prioritize households with income below 50% of AMI.

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- Have qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly, or indirectly, to the COVID-19. The program will prioritize applicants who have been unemployed for 90 days or more.
- Demonstrate a risk of experiencing homelessness or housing instability.

For more information, please click HERE.

Industry Links

Long Beach Airport Eyes First Large-Scale Development in Nearly 30 Years
Long Beach identifies 11-acre parcel along LA River as top space for future park
California aims to fully reopen its economy June 15

For more information, please contact Sergio Ramirez, Deputy Director, Economic Development Department, at sergio.ramirez@longbeach.gov.