



State of California

# BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

Gavin Newsom, Governor  
Lourdes M. Castro Ramírez, Secretary

**TO:** California Homeowners, Renters, Homeowner Groups and Renters Groups  
**FROM:** California Business, Consumer Services and Housing Agency  
**DATE:** April 30, 2020  
**SUBJECT:** Information for Renters and Homeowners About Their Protections and Resources

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Californians are struggling to pay their rent or make mortgage payments because of COVID-19. People have lost their jobs or are working fewer hours. Some have had to take time off to care for children who are out of school, or to attend to a loved one who is sick. The loss of income has made it difficult to keep up with rent or mortgage payments, and sometimes even to buy food.

In fact, according to an analysis conducted by Enterprise Community partners using methodology developed by the Urban Institute, nearly three million households in California may have trouble paying rent during the pandemic, and more than 800,000 homeowners may not be able to make their mortgage payments.

We are working hard on behalf of ALL California families and households to provide protections, identify additional resources and support. This guidance document has been developed to help renters, landlords, and homeowners. It provides information on housing rights and resources to help keep Californians safe and in their homes during and after the pandemic.

## What Should Californians Affected by COVID-19 Do?

### If you own your home and cannot pay your mortgage because of COVID-19:

- Immediately notify your lender or servicer, as [many banks](#) (e.g. Wells Fargo, Citigroup, JP Morgan Chase, and US Bank) and many California credit unions have committed to defer mortgage payments for workers and families who have lost income or who need to care for children at home due to [COVID-19](#).

915 Capitol Mall, Suite 350A, Sacramento, California 95814 (916) 653-4090 [www.bcsh.ca.gov](http://www.bcsh.ca.gov)

- If you have been foreclosed upon, please know that, by [order](#) of the Judicial Council, which controls the Courts in California, the eviction process in California is currently paused until 90 days after the Governor lifts the state of emergency, unless a court finds that the action is required to further the public health and safety (see below).

**If you rent your home and cannot pay rent because of COVID-19:**

- Please know that, by [order](#) of the Judicial Council which controls the Courts in California, the process to evict a tenant in California is currently paused until 90 days after the Governor lifts the state of emergency, unless a court finds that the action is required to further the public health and safety.
- If you do not have the money to cover all or part of your rent, contact your local government to see if there are any available rental assistance resources.
- Landlords cannot discriminate against a third-party covering your rent by making rental assistance payments to your landlord.
- If you are behind on your rent, your landlord may serve you a “three-day notice to pay rent or quit”. *If you receive something that looks like an eviction notice, seek legal help* (resources listed below). However, as noted above, the eviction process will generally not start until 90 days after the state of emergency is lifted.
- You can only be required to leave your property after the landlord obtains a judgment from the court and the sheriff serves you a notice to vacate. It is unlawful for a housing provider to remove you from the property without a court order.
- *Before signing any agreement with your landlord, seek legal advice* (resources listed below).
- You may be eligible for more protections for nonpayment of rent if you live in federally subsidized housing or if your landlord has a federally backed mortgage. If this applies to you, your landlord may not file an eviction action before July 25, 2020. Please click [here](#) for more information about eligibility for additional federal protections based on the Federal CARES Act.
- Check with your local government to determine if there are local protections in place against eviction and rent payment relief. The Governor suspended state laws that would restrict a local government’s ability to limit evictions for nonpayment of rent ([Executive Order N-28-20](#)), so there may be additional protections in place in your county or city of residence.

- Make sure you obtain documentation that you are unable to pay rent due to COVID-19 because resources are evolving quickly for tenants impacted by COVID-19. Acceptable documentation may include termination notices, payroll checks, pay stubs, bank statements, medical bills, or signed letters or statements from an employer or supervisor explaining a tenant's changed financial circumstances.
- Contact your local housing authority or [Continuum of Care](#) to see if you are eligible for a rental subsidy or housing voucher.

**If you are looking for housing:**

- Dial 211 to find housing opportunities in your city or county, or visit <https://www.hud.gov/states/california/renting> for other helpful resources.
- If you are currently homeless, contact your local Continuum of Care or visit <https://endhomelessness.org/how-to-get-help-experiencing-homelessness/>

**Remember your rights:**

- It is [unlawful](#) for a landlord to discriminate against you because of your race, citizenship status, national origin, age, disability, or other protected characteristics [under California law](#).
- Landlords cannot refuse to rent to you, or otherwise discriminate against you, because of your [source of income](#), including a housing subsidy that helps you afford rent. This includes Section 8 Housing Choice Vouchers, as well as locally funded subsidy programs created by cities, counties, and public agencies to address the COVID-19 crisis.

**If you are finding it hard to get and afford food:**

Many people who are having difficulty paying their rent or mortgages may also be facing food insecurity, as they find it harder to pay for or find groceries and prepared meals. If you need help getting food, here are some resources available to you.

- [CalFresh](#) – sometimes called SNAP or food stamps – issues monthly benefits on an EBT card that can be used to buy most foods at most grocery stores and farmers markets. If you have a change in income because of COVID-19, you can [apply for CalFresh](#) online or by calling 1-877-847-3663. Beginning in May, families with children who are eligible for free or reduced-price meals will get extra food benefits of up to \$365 for each eligible child.
- Local food banks and pantries are open and operating across California. Extra food boxes will be available through May for people and families because of COVID-19. [Find a local food bank](#) near you.

- Older adults and other adults at high risk from COVID-19 will soon be able to get daily meals delivered to their homes through the [Restaurants Deliver: Home Meals for Seniors](#) program.
- For families with school-aged children, there is the “CA Meals for Kids” app, which can help students and families find meals during the COVID-19 emergency school closures. The app is free and can be downloaded from [Apple’s App Store](#), [Google’s Play Store](#), and [Microsoft’s App Store](#).

**Additional Resources:**

- For low-income housing opportunities:
  - <https://www.hcd.ca.gov/about/contact/affordable-housing-rental-directory/index.shtml>
- For Local Legal Services Offices if you have been threatened with eviction or need legal advice:
  - <http://www.calbar.ca.gov/Access-to-Justice/Legal-Aid-Grants/2020-Grant-Recipients>
  - <https://lawhelpca.org/taxonomy/term/2>
- Contact the [Department of Fair Employment of Housing](#) if you have been a victim of discrimination or harassment in your housing.
- For more information on obtaining food, visit <https://www.covid19.ca.gov/food-resources/>.

As California continues to respond to and recover from the COVID-19 pandemic, the Business, Consumer Services and Housing Agency is committed to working together to support California’s households during these challenging times by providing up-to-date information, guidance and resources. For more information visit [www.bcsbh.ca.gov/coronavirus19](http://www.bcsbh.ca.gov/coronavirus19), or follow us on [Twitter](#) or [Facebook](#).