

FROM THE HEART CHURCH MINISTRIES OF LOS ANGELES

COVID-19 Benefits Resource Document

This information is to assist you in understanding your rights, benefits, and available resources to you during this time. This information is a starting point, so you can review it and then speak with your debtors, health professionals, employers, counselors and/or providers regarding any questions you may have about how to get the assistance you and your family may need during this time.

- Everything you want to know about Coronavirus (COVID-19) <https://www.cdc.gov/> . This site provides a comprehensive guide on COVID-19.
- Ready.gov National public campaign designed to educate the American people to prepare for emergencies <https://www.ready.gov>
- Benefits.gov resources for COVID-19 to increase citizens awareness of benefits <https://www.benefits.gov/help/faq/Coronavirus-resources>
- Coronavirus.gov resources for households, people who are sick, small business owners, schools, and more <https://www.coronavirus.gov/>
- Effective April 15, 2020 those working around others and in the public, and those visiting essential businesses are required to wear face coverings. US Surgeon General video on how to make a non-sew face mask <https://www.youtube.com/watch?v=PI1GxNjAjlw>
- This site allows for LA County residents who are experiencing symptoms to locate and schedule and appointment to be tested for COVID-19 <https://covid19.lacounty.gov/testing/>
- **211 LA** is the central source for providing information and referrals for all health and human services in LA County such as utility assistance, mental health, food assistance, housing and shelter, and more <https://www.211la.org/>
- **California Department of Public Health** provides resources for pregnant women or mothers with children under the age of 5 years old <https://www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/WICCovid19Info.aspx>

- **County of Los Angeles Public Health** <http://publichealth.lacounty.gov/> Provides up to date information on COVID-19 cases in the area and general information
- **Long Beach Department of Health and Human Services**
<http://www.longbeach.gov/health/diseases-and-condition/information-on/coronavirus/> provides information on COVID-19 specific to the area of City of Long Beach.
- COVID-19 Testing Sites for Los Angeles County <https://covid19.lacounty.gov/testing/>
- COVID-19 Testing Sites for Long Beach residents
<http://www.longbeach.gov/health/diseases-and-condition/information-on/coronavirus/covid-19-testing/>
- Safer at Home Order www.longbeach.gov/globalassets/health/media-library/documents/diseases-and-condition/information-on/novel-coronavirus/3-24-20---lb-health-order---safer-at-home

MORTGAGE, RENT, AND UTILITY BILLS DURING THE COVID-19 PANDEMIC

Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. Mortgage Relief can include no late fees, no delinquencies reported to credit bureaus, foreclosures and legal proceedings suspended.

Eviction and Foreclosure Moratoriums

- Los Angeles Housing & Community Investment (La City.org) COVID-19 Eviction Moratorium <https://hcidla2.lacity.org/covid-19-eviction-moratorium>
- City of Long Beach Eviction Moratorium notice <http://www.longbeach.gov/press-releases/evictions-suspended-for-tenants-affected-by-covid-19/>

Additional resources to help you with your **federally backed mortgage**:

- **HUD.gov** Mortgage Payment Relief <https://www.hud.gov/>

- https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042
- **FHFA.gov** Federal Housing Finance Agency
<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>
 - <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>
- **USA.gov** <https://www.usa.gov/foreclosure>
- **Mortgage Forbearance** - [Single family homeowners with federally-backed mortgages can get two types of financial help.](#)

If you don't know whether your mortgage is federally-backed, [see a list of federal agencies that provide or insure mortgages](#). You can also check the [Fannie Mae loan lookup](#) and the [Freddie Mac loan lookup](#) to see if either one owns or backs your mortgage.

Temporary Rental Relief for Many Affected by the Coronavirus Pandemic

- LA County Consumer & Business Affairs <https://dcba.lacounty.gov/rentstabilization/>
- Check with your local LA County Board of Supervisors <https://bos.lacounty.gov/> on specific rental assistance programs such as <https://hahn.lacounty.gov/rentassistance>
- **USA.gov** - <https://www.usa.gov/disaster-financial-help>
 - <https://www.usa.gov/finding-home>

Utility Companies in Los Angeles County and Long Beach

Contact your individual utility company to determine how they can assist you during this time. In many cases payment arrangements can be made; however, the customer is still obligated to pay all past due amounts and for current service.

- **City of Los Angeles** - <https://www.lacity.org/residents/popular-information/utilities>
- **City of Long Beach** - <http://www.longbeach.gov/utilityservices/>

COVID -19 Business and Worker Resources

- If you are a business or worker impacted by call (562) 570-4BIZ or visit <http://www.longbeach.gov/economicdevelopment/covid-19-business-support/> to access existing small business loan, technical assistance, and unemployment benefits insurance programs provided by the City.
- Business Loan Recovery Program <https://covid19.lacounty.gov/covid19-news/county-launches-new-small-business-recovery-loan-program/>
- **DOL.gov** Temporary Rule: Paid Leave under the Families First Coronavirus Response Act <https://www.dol.gov/agencies/whd/ffcra>
- Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act <https://www.dol.gov/agencies/whd/ffcra>
- Family and Medical Leave Act (job protected, unpaid leave if caring for those with COVID-19) <https://www.dol.gov/agencies/whd/fmla/pandemic>

Unemployment Insurance

- To file for unemployment insurance go to <https://edd.ca.gov/unemployment/>
- Work Sharing Program to help employees whose hours have been reduced https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm

Student Loans

- StudentAid.gov Federal Student Aid <https://studentaid.gov/announcements-events/coronavirus>
- **ED.gov** Suspend Federal Student Loan Payments, Waives Interest during national emergency <https://www.ed.gov/news/press-releases/delivering-president-trumps-promises-secretary-devos-suspends-federal-student-loan-payments-waives-interest-during-national-emergency>

What to do if you are having trouble paying bills

<https://www.consumerreports.org/personal-finance/trouble-paying-bills-coronavirus-pandemic/>

Food Banks, Meal Programs, Food/Grocery Delivery Services

Please check your local grocery stores, pharmacies as many have special hours for seniors to shop and/or have made special deliver accommodations for seniors.

- National Food Banks and Meal Programs <https://www.feedingamerica.org/find-your-local-foodbank>
- California Safer at Home Initiative to deliver meals and other vital items to seniors 60 years old or older who are unable to leave their homes by calling 1-888-863-7411.
 - <http://theavtimes.com/2020/04/08/l-a-county-launches-free-grocery-delivery-service-for-elderly/>
- Instacart <https://www.instacart.com/>