



SPRING NEWSLETTER 2020 - VOLUME 4 - SPECIAL EDITION

Supporting Immigrant Communities Amid COVID-19 Crisis

San Francisco and Oakland remain among the most expensive cities in the country in terms of housing costs. Both cities are constantly in the midst of a housing crisis: the demand for housing greatly exceeds the available supply. **The COVID-19 pandemic worsens the effects of the on-going crisis, as the consequences of displacement are now even more grave than before.** Many members of the community are experiencing financial hardship and an uncertain future, especially the most vulnerable low-income families and workers who are not able to shelter in place. The ability to maintain secure housing has become a greater challenge during the pandemic.



LEARN ABOUT EMERGENCY PROTECTIONS FOR TENANTS ON THE FOLLOWING PAGES:

- **Eviction moratorium**
- **temporary suspension of rent payment**
- **California and federal protection for homeowners facing foreclosure during the covid-19 pandemic**

APILO Is Here to Protect Tenants and Homeowners from Losing Their Homes During the COVID-19 Pandemic.

TENANTS RIGHTS DURING THE COVID-19 PANDEMIC

Tenants are encouraged to **contact API Legal Outreach for detailed advice** on their specific situation because **special protections have been invoked for the duration of the COVID-19 emergency.** **Please contact us immediately if:**

- You feel at **risk of losing your home;**
- You are **told by your landlord to sign any documents;** and/or,
- **You receive any documents relating to your housing.**



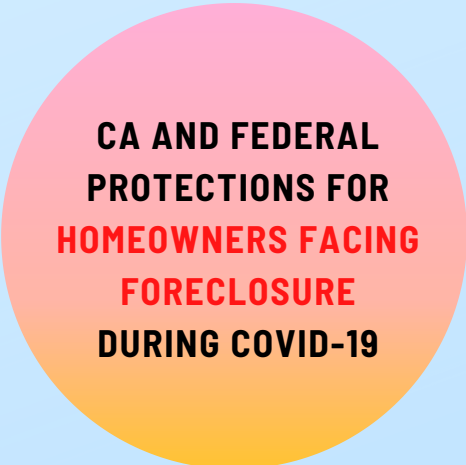
PROTECTION FOR SAN FRANCISCO RESIDENTS

Eviction moratorium

Residential evictions are banned for at least two months after the Mayor's current order expires on May 22, 2020, except for cases involving violence (or threats of violence) and/or health and safety.

SF tenants' rent payment obligations may be temporarily suspended pursuant to these guidelines:

- Give notice of inability to pay rent to their landlord **within 30 days of rent being due** for every month the tenant is unable to pay;
- **Provide written proof of financial impact** within one week of the tenant's first notice to the landlord (a letter detailing the actual impact of the pandemic on the tenant's ability to pay rent will suffice); and
- **Work in good faith to do a six-month payment plan** process for each rent payment missed due until at least six months after July 22, 2020.



CA AND FEDERAL PROTECTIONS FOR HOMEOWNERS FACING FORECLOSURE DURING COVID-19

- Under **CA law**, **foreclosures are being suspended until May 31, 2020**. In the CA Courts, an Emergency Rule generally suspends judicial foreclosures until 90 days after the Governor lifts the COVID-19 state of emergency.
- Under **Federal law**, the CARES Act provides relief from foreclosure. Homeowners with federally-backed mortgage loans affected by COVID-19 may request (by proper and timely writing) their servicer for **forbearance for up to 180 days, and then an additional forbearance for up to another 180 days**.



PROTECTION FOR OAKLAND RESIDENTS

Eviction moratorium

- The Alameda County Board of Supervisors has enacted **an emergency order that stopped all evictions throughout the county** - except those concerning health and safety.
- This will remain in effect until 30 days after the Emergency order ends. The moratorium **prohibits landlords from assessing late fees** and significantly limits rent increases by **barring increases beyond 3.5%**.
- **A property owner cannot evict a tenant for failure to pay rent** if the rent was unpaid due to substantial loss of income or an increase in expenses resulting from the COVID-19 pandemic. However, **rent that has not been paid is still due**.

**#CANCELDEBT:
COMMUNITY ACTIVISM
TO SUSPEND RENT AND
MORTGAGE**



Many community-based organizations are advocating to **#canceldebt**, demanding any mortgage and rent relief for tenants, suspending all utility shut-off and reinstate utilities for those who have already lost services, and **ending all homeless encampment sweeps and house people** so they can safely shelter in place.

For more information on **APILO's legal & social services for tenants facing evictions or homeowners facing foreclosure**, please check out our website (**www.apilegaloutreach.org**) or call our office at **(415) 567-6255** and **(510) 251-2846** for an in-depth assessment of your case.

Free Virtual Community Legal Clinics

Multilingual legal assistance over the telephone or by video conferencing in Cantonese, Japanese, Korean, Mandarin, Tagalog, Spanish, and Vietnamese.

Do you have legal questions involving

- ❖ Small business & nonprofit economic issues
- ❖ Rent & tenants' rights
- ❖ Mortgage & foreclosure
- ❖ Applying for state and federal Covid-19 disaster aid and relief
- ❖ Domestic violence
- ❖ Elder abuse
- ❖ Human trafficking

Call **Tuesdays** or **Fridays** from **2:00 pm to 5:00 pm**
to make your appointment to speak with an attorney

(415) 567-6255 (510) 251-2846



Legal Outreach



API
COUNCIL



ASIAN AMERICAN BAR ASSOCIATION
OF THE GREATER BAY AREA