GENERAL:

- The County’s ordinance is in addition to the Governor’s Executive Order 37-20 issued March 27, 2020.

- **Who does this ordinance apply to?**
  All renters and property owners in unincorporated Monterey County.

- **What is the goal of this ordinance?**
  To protect tenants who are at risk of eviction as a result of a decrease in income and an inability to pay rent due to financial hardship as a result of the COVID-19 pandemic. In addition, financial institutions holding mortgages in the County are requested to refrain from instituting foreclosures proceedings due to the inability to make mortgage payments. We encourage all tenants, landlords, and their financial institutions to work together to avoid evictions and foreclosures.

  o **Are the protections retroactive?**
    The Governor’s Order prohibits any eviction due to the effects of the COVID-19 pandemic from being enforced as long as the order is in effect, even if begun prior to the order’s effective date (March 27, 2020).

  o **How long is this ordinance in effect?**
    This ordinance shall expire on May 31st, 2020, but can be extended by a vote of the Board of Supervisors.

TENANTS:

- **Will tenants still be responsible for any unpaid rents?**
  Yes. This ordinance does NOT relieve tenants of their rental obligations and are required to pay back rent. We encourage all tenants and landlords to work together to avoid evictions.

- **How and when should tenants notify their landlord if unable to pay their rent?**
  To be protected under this Ordinance, tenants must notify their landlord in writing (including email or text) before the rent is due or within seven days after that date. Tenants must provide documentation to their landlord showing that their inability to pay rent is due to the COVID-19 pandemic, including but not limited to the following:
a) a substantial decrease in household or business income due to impacts of COVID-19;
b) substantial out-of-pocket medical expenses due to COVID-19;
c) a substantial decrease in household or business income due to compliance with a recommendation from a government agency to stay home, self-quarantine, or avoid congregating with others during the state of emergency; or
d) the need to miss work to care for a home-bound school-age child due to a school closure due to COVID-19.

○ What resources are available to tenants whose income has been reduced or lost as a result of the COVID-19?
  ○ The California Department of Labor and Workforce Development [https://www.labor.ca.gov/coronavirus2019/] includes information on: paid family leave, disability insurance, unemployment insurance, paid sick leave, and worker’s compensation. See the attached summary chart detailing the different programs available and how to use them.
  ○ Monterey County Department of Social Services, 831-755-4448 or [http://mcdss.co.monterey.ca.us/], can provide assistance in applying for CalFresh (food stamps), CalWorks (cash aid for families with children), Medi-Cal (free/low-cost medical services), and general assistance.
  ○ PG&E has initiated a moratorium on service disconnections for non-payment for both residential and commercial customers, effective immediately and until further notice.

LANDLORDS/PROPERTY OWNERS

County financial institutions are asked to implement a moratorium on foreclosures and related evictions due to COVID-19 impacts. Landlords and property owners should be able to document that their loss of income and inability to pay their mortgage is due to the COVID-19 pandemic, including the following:

   a) a substantial decrease in household or business income due to impacts of COVID-19;
   b) substantial out-of-pocket medical expenses due to COVID-19;
   c) a substantial decrease in household or business income due to compliance with a recommendation from a government agency to stay...
home, self-quarantine, or avoid congregating with others during the state of emergency; or
d) the need to miss work to care for a home-bound school-age child due to a school closure due to COVID-19.

- **Can a landlord still evict a tenant for non-COVID related issues?**
  The goal of the ordinance is provide stability for renters who may be experiencing economic hardship as result of the current crisis. While landlords are encouraged to delay all evictions, evictions that are not related to COVID-19 impacts may continue.

- **What resources are available to landlords who depend on rental income to pay their mortgages?**
  Governor Gavin Newsom has announced a mortgage financial relief package. Borrowers impacted by COVID-19 will have up to 90 days to make payments without negative credit impact, evictions or foreclosures and relief from fees and charges. Information about this program and participating lenders can be found at [https://covid19.ca.gov/get-financial-help/#top](https://covid19.ca.gov/get-financial-help/#top)