

COVID-19 Personal Contingency Options

Updated: March 24, 2020

Below is a list of resources to help individuals plan for uncertainty and economic hardship over the next several weeks or months. While this list is not exhaustive, it is meant to show that a number of companies are willing to support their customers during these extraordinary circumstances by extending payment plans, forgoing late fees and suspending normal procedures for those who are unable to pay their bills on time due to the COVID-19 pandemic.

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CELL PHONE AND INTERNET SERVICE

AT&T

https://www.att.com/help/covid-19/?_ga=2.191379498.1670113268.1585084284-636976880.1585084284

For the next 60 days (as of March 13, 2020), AT&T won't terminate service and will waive late payment fees of any wireless, home phone or broadband residential or small business customer due to an inability to pay their bill as a result of the coronavirus pandemic.

Sprint

<https://business.sprint.com/covid-19/>

For the next 60 days, Sprint will waive late fees and help customers who are unable to pay their bills to avoid service interruptions due to the economic impacts of the Coronavirus (COVID19).

T-Mobile

<https://www.t-mobile.com/brand/ongoing-updates-covid-19#customers> If you are past due you can set up a payment arrangement

Verizon

<https://www.verizonwireless.com/support/covid-19-faqs/>

If you are experiencing hardship because of COVID-19 and cannot pay your bill in full, Verizon will not charge a late fee or terminate your service during this difficult period. This policy is currently in effect through May 13, 2020.

HEALTH INSURANCE

<https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>

Click on the link to view which insurance companies are offering support.

AUTO, HOME, OTHER INSURANCE

Some auto and homeowners insurance have started offering new payment options to their customers nationwide, even without state orders.

ALLSTATE says that customers can request a special payment plan that allows them to skip two premium payments without a penalty.

AUTO-OWNERS INSURANCE customers can call the company to discuss options such as changing their due date, changing their payment plan or getting a payment extension.

AMERICAN FAMILY says customers with financial difficulties should contact them to discuss options.

FARMERS says it may be able to extend customers' due dates if they've been affected by COVID-19.

GEICO says it can offer flexibility to payment plans for customers. It's also suspending policy cancellations due to non-payment and policy expiration, through April 30, 2020.

LIBERTY MUTUAL is offering extended payment deadline and waiving fees for customers who are impacted by the coronavirus.

MERCURY INSURANCE says customers should call the company if they're facing financial difficulties.

NATIONWIDE says that it is "currently reviewing hardship requests based on individual circumstances" in a statement on its website.

PROGRESSIVE customers with financial difficulties due to COVID -19 should contact the company to discuss how Progressive may be able to help.

STATE FARM the nation's largest auto and home insurer, says customers should contact their State Farm agent if they are having financial trouble.

TRAVELERS is offering billing support to customers who are financially affected by the response to COVID-19. Travelers says customers should contact them directly.

USAA is offering special payment arrangements for auto and property insurance, without late fees. It's also offering payment arrangements on life and health insurance.

MORTGAGE SUPPORT

<https://www.forbes.com/sites/advisor/2020/03/20/mortgage-relief-tracker-covid-19-relief-for-homeowners-and-renters/#47311f612f19>

The federal government and states are starting to step in to provide protection for homeowners and renters. These initiatives are in their early stages and as COVID-19's economic impact spreads, these relief programs will likely spread too.

This list will be updated regularly as new programs and initiatives come on line.

Federal Relief Programs

FANNIE MAE AND FREDDIE MAC

The Federal Housing Finance Agency (FHFA), which oversees Fannie Mae, Freddie Mac, and the Federal Home Loan banks, is providing payment forbearance to borrowers impacted by the coronavirus [for up to 12 months due to hardship](#).

FHA-INSURED MORTGAGES

The Department of Housing and Urban Development (HUD) was ordered by President Trump on March 18 [to suspend evictions and foreclosures for the next 60 days](#). The moratorium only applies to homeowners with mortgages insured by the Federal Housing Administration (FHA), a part of HUD that insures home loans made by FHA-approved lenders. The moratorium only covers FHA mortgages for single family homes.

PUBLIC HOUSING

Secretary of HUD Ben Carson said in a tweet Thursday that [HUD is working with Congress to prevent evictions in public housing programs](#). There are no specific details available yet.

Private Mortgage Relief Programs

<https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#5c5f9b3ee3d1>

In addition to federal- and state-specific efforts, banks are offering relief to mortgage customers affected by coronavirus, including the below.

ALLY

Ally Bank is allowing existing customers to defer mortgage payments for up to 120 days. No late fees will be charged, but interest will accrue.

BANK OF AMERICA

Bank of America mortgage customers who find themselves struggling financially due to coronavirus can defer their payments; this applies to both mortgages and home equity loans. To defer payments, mortgage holders need to request deferment directly through the bank and the waived payments will be added to the end of their loan term. As of now, there are no guidelines in place on how many payments can be waived or for how long. The deferments will be approved on a case-by-case basis.

CITIBANK

Some mortgage customers may be eligible for a hardship program through Cenlar FSB, the bank's service provider. For assistance, call Cenlar FSB at 855-839-6253 (Mon–Fri, 8:30 a.m.–8 p.m. ET or Sat, 8:30 a.m.–5 p.m. ET).

QUICKEN LOANS

[Quicken Loans is offering temporary forbearance](#) to borrowers who might be unable to make mortgage payments due to financial hardship from the coronavirus pandemic. Borrowers who have conventional loans won't have their credit score impacted during the forbearance; a filled out form is needed to apply.

State Mortgage Relief Programs

Some states are beginning to implement relief measures for homeowners affected by the COVID-19 pandemic. While some individual states are halting evictions and foreclosures, mortgage and rent payments might still need to be made. Many state officials say these measures are in flux and will change over time.

CALIFORNIA

California Governor Gavin Newsom [issued an executive order](#) halting all evictions during the pandemic. The order is in effect through May 31, with the option of being extended, and halts evictions for both renters and homeowners. The order does not relieve a tenant from paying rent, and a landlord still has the ability to recover rent that is due. However, individuals cannot be evicted from their home for nonpayment. The order also requests that financial institutions halt foreclosure activity and protects against utility shutoffs for individuals affected by COVID-19.

RENT / EVICTION MORATORIUM SUPPORT

California Apartment Association

<https://caanet.org/coronavirus-resources-for-navigating-the-outbreak/>

Check the website link to see if your city has adopted a moratorium on evictions. Eviction Moratoria - Local governments throughout California have adopted or are considering prohibitions on evictions of residents who have been affected by fallout of the coronavirus pandemic. This is a rapidly developing situation, and CAA will update this page as new information becomes available.

TAXES

California Franchise Tax Board

<https://www.ftb.ca.gov/about-ftb/newsroom/covid-19/index.html>

<https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-3-state-postpones-tax-deadlines-until-july-15-due-to-the-covid-19-pandemic.html>

The Franchise Tax Board (FTB) announced updated special tax relief for all California taxpayers due to the COVID-19 pandemic.

Federal Taxes – IRS

<https://www.irs.gov/coronavirus>

Tax Day now July 15: Treasury, IRS extend filing deadline and federal tax payments regardless of amount

Property Taxes – Los Angeles County, CA

<https://ttc.lacounty.gov/>

THE APRIL 10 PROPERTY TAX DEADLINE REMAINS IN EFFECT

Beginning on April 11, the day after property taxes are due, people unable to pay on time for reasons related to COVID-19 may submit a request for penalty cancellation online.

Property Taxes – Orange County, CA

<http://www.ttc.ocgov.com/>

THE APRIL 10 PROPERTY TAX DEADLINE REMAINS IN EFFECT

After the April 10 payment deadline has passed, if you are unable to pay by the deadline due to reasonable cause and circumstances beyond your control, you could submit the [Penalty Cancellation Request form](#) along with your payment and supporting documentation. All such requests will be reviewed on a case-by-case basis.

UNEMPLOYMENT AND SICK PAY

Employment Development Department

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Employment Development Department FAQ

https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm

SICK OR QUARANTINED WORKER

If your child's school is closed, and you have to miss work to be there for them, you may be eligible for Unemployment Insurance benefits.

CAREGIVING

If your child's school is closed, and you have to miss work to be there for them, you may be eligible for Unemployment Insurance benefits.

SCHOOL CLOSURES

If your child's school is closed, and you have to miss work to be there for them, you may be eligible for Unemployment Insurance benefits.

REDUCED WORK HOURS

If your employer has reduced your hours or shut down operations due to COVID-19, you can for unemployment insurance.

UTILITIES

Anaheim Public Utilities

<http://anaheim.net/5457/Coronavirus>

If you are experiencing financial hardship due to a loss of employment or other circumstances, give us a call at (714) 765 -3300 to help you with programs and resources

– bill deferrals, income qualified discounts , emergency assistance, medical allowances, fee waivers, and limiting disconnections are ways we can work with you to get through this unprecedented event... together.

Burbank Dept of Water and Power

<https://www.burbankca.gov/what-s-new/coronavirus>

Burbank Water and Power will suspend water and power shut off and late fees for all city utilities until April 19 th.

Department of Water and Power (DWP)

<https://www.ladwpnews.com/a-message-from-ladwp-regarding-power-water-service-during- coronavirus-covid-19-pandemic/>

To help our customers get through any financial hardships that may occur as a result of Coronavirus/COVID-19, we offer generous extended payment plans. Any impacted customer can request a payment plan online at www.ladwp.com or can make arrangements by calling customer care at 1 - 800- DIAL-DWP (1-800 -342 -5397).

San Diego Gas & Electric

<https://www.sdge.com/coronavirus>

DG&E will not shut off service to customers for with unpaid bills until further notice.

Riverside Public Utilities

<https://www.riversideca.gov/press/information-regarding-covid-19-coronavirus>

No utility shut- offs will be undertaken through the duration of the emergency.

Southern California Gas

<https://www.socalgas.com/coronavirus>

SoCal Gas has suspended service disconnections until further notice. This means no customer will have their natural gas turned off due to non -payment. Customer service representatives continue to be available 24 -hours a day, 7 days a week to answer your questions. If in need of assistance, we encourage customers to call us at 1 -800 -427-2200.

Southern California Edison (Electricity)

<https://www.sce.com/safety/coronavirus>

Edison is suspending service disconnections for nonpayment and waiving late fees for residential and business customers impacted by COVID -19. We also encourage customers who are having trouble paying their bills to contact the SCE Customer Contact Center to discuss payment extensions or arrangements. For more information, visit sce.com/billhelp.