

MOTION BY SUPERVISORS HOLLY J. MITCHELL AND  
HILDA L. SOLIS

JANUARY 5, 2020

**PRESERVING PROPERTY OWNERSHIP DIVERSITY AND EQUITY**

The current public health pandemic has triggered an economic downturn that has led to an unprecedented increase in layoffs and has ultimately left thousands unemployed. This massive wave of unemployment has had a dire impact on housing stability for both renters and property owners. It is particularly troubling that the financial devastation caused by the COVID-19 pandemic is disproportionately impacting African American and Latinx communities across the nation. Now more than ever, it is imperative to preserve and advance access to the middle-class for communities of color. Saving a family's nest egg could have a deep impact in a family's financial wealth for generations and can prevent further displacement of long-established communities and their cultural significance.

The Coronavirus Aid, Relief and Economic Security (CARES) Act, among other protections, helped relieve qualifying small property owners of mortgage payments for up to 12 months. Currently, federal protections are in place for federally-owned or federally-

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MITCHELL	_____
KUEHL	_____
HAHN	_____
BARGER	_____
SOLIS	_____

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backed loans, but not all property owners have these types of loans. To prevent foreclosures for the range of property owners in Los Angeles County (County), the County's Department of Consumer and Business Affairs (DCBA) has amplified efforts in their Foreclosure Prevention (FP) Unit. Since April of this year the FP Unit established a hotline and responded to residents' inquiries about foreclosure and mortgage relief. Additionally, DCBA expanded their program to serve property owners with 15 or fewer units, along with implementing an outreach and awareness campaign which includes tracking mortgage relief options from lenders, providing one-on-one counseling, and launching a *Help for Homeowners* webinar series focused on relief options and avoiding scams.

To date, DCBA has convened a Los Angeles Regional Housing Network (Network) to serve as a referral system for property owners in need of counseling and resources. This Network incorporates 13 housing counseling agencies, with over 30 counselors, certified by the United States Department of Housing and Urban Development. On September 15, 2020, the Board of Supervisors (Board) approved a motion (Hahn/Solis) to allocate \$5.5 million in funding for a Mortgage Financial Relief Program that targets financially impacted small, 'mom and pop' property owners and single-family homeowners. However, additional resources and further data collection are needed to enhance relief and foreclosure prevention services for our most impacted communities.

**WE THEREFORE MOVE THAT THE BOARD OF SUPERVISORS:**

1. Instruct the Department of Consumer and Business Affairs (DCBA) in collaboration with the Acting Chief Executive Officer (CEO), Chief Information Officer, Assessor, Registrar-Recorder/County Clerk, Treasurer and Tax Collector, and other relevant departments, to report back in writing within 60 days with a plan for data collection and sharing, data analysis, with a strong emphasis on racial and social equity to inform the framework of existing relief programs as well as future home ownership and retention programs. The report should include, but not be limited to:
  - a. Identifying trends in homeownership and communities that have been disproportionately impacted by the COVID-19 pandemic.
  - b. Identify touchpoints between homeowners and the County that can be leveraged to enhance outreach and education efforts and maximize intervention and retention services.
  - c. Collection and analysis of available demographic and socioeconomic data to ensure access and equitable distribution of resources to historically disadvantaged groups.
  - d. Recommendations for establishing a standing and regularly updated property owner dashboard to help inform ongoing and future programming.

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2. Direct the Acting CEO to report back in writing within 45 days on potential funding sources to expand the Los Angeles County Mortgage Financial Relief Program.
3. Instruct the Director of DCBA, in close collaboration with the Acting Director of the Los Angeles County Development Authority, to report back to the Board in writing within 45 days on opportunities to leverage first-time homeowner programs as a resource for households to build inter-generational wealth and create pathways to homeownership.

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(CCG/HS/CG)