



EMPLOYMENT LAW



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Employees: "While, on the one hand, an employer does not have precedent on their side, Employee, neither do you. If you have an employer that is fair...but perhaps they have a technical violation, work with them and try to get them in line..."

Employers: "Think about what would allow you to go above and beyond...If you find a way to do that, you have a better chance of being okay if there's legal action."

WAGE AND HOURLY CLAIMS

1. **Requirements, expectations, and legal obligations have remained the same.**
 - a. Being short staffed does not excuse employers from legal obligations.
 - i. Legally mandated breaks and overtime pay are required.
 - ii. If an employee chooses not to take a break even though break time is made available, an employer is not liable.
2. **Employees must be paid on time and in accordance with the law, even if business is struggling.**

DISCRIMINATION CLAIMS

1. **Vaccination status and COVID testing**
 - a. Employers *are* allowed to ask for a COVID test and vaccination status, if there is legitimate concern. (i.e.: working with the public)
 - i. Employers *are not* allowed to ask why you have or haven't been vaccinated.
2. **Vaccine requirements**
 - a. President Biden has instituted a vaccine mandate for all federal employees.
 - b. Employers *are* allowed to implement a vaccine mandate.
3. **Concerns about illness**
 - a. Employers *are* allowed to ask an employee to go home if exhibiting symptoms of illness.
 - i. Employers *are* allowed to require a COVID test to privately clarify an ill employee's status.
 1. Employees must be informed of exposure to COVID.
 - a. Written notice must be provided to employees with benefits and protections.
4. **Accommodations**
 - a. Employees have the right to seek reasonable accommodations.
 - i. What qualifies as "reasonable" varies between workplaces.
 - ii. Working from home is not considered a protected accommodation at this time.

PUBLIC POLICY VIOLATION

COVID outbreak is defined as three or more cases of an illness within a location of close contact. COVID outbreaks must be reported to the public health agencies in California.

1. **COVID infection is eligible for workers' compensation, depending on your workplace.**
 - a. Paid sick leave is available.



ProSe
LEGAL

LEGAL ISSUES IN UNCERTAIN TIMES



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POWERS OF ATTORNEY

1. **A document that designates an agent that is legally allowed to handle financial and healthcare matters on behalf of someone else..**
 - a. Agent – the person who can make decisions on behalf of another person
 - b. Can be filed for both adults and minors
 - c. Certain individuals may not automatically have power of attorney
 - i. Spouses
 - ii. Parents
 - iii. Children
 - iv. Siblings
2. **Filing a power of attorney ensures your wishes are followed in future, unforeseen circumstances.**
 - a. Enrolling in school
 - b. Receiving school updates
 - c. Healthcare
 - d. Financial decisions
 - e. Housing decisions
 - f. Legal decisions
3. **Think of power of attorney as car insurance – there's no guarantee you'll need it, but it's beneficial to have, just in case.**



HOUSING



CONSUMER PROTECTION FINANCIAL BUREAU (CPFB) – WATCHDOG AGENCY

1. Homeowners can file a complaint with the agency if they feel they've been mistreated.

HOUSING FORBEARANCE (ENDING SEPTEMBER 30, 2021)

1. Forbearance – the freezing of mortgage payments for a set amount of time (Money is still owed and interest still accrues)
 - a. Any government-backed home loan was eligible for forbearance.
2. Foreclosure processes cannot begin until January 1, 2022.
 - a. If you're facing foreclosure in the Inland Empire, it isn't too late to get out of it. Inland Empire Resource Center can connect homeowners with resources to prevent foreclosure.
3. Waterfall Options
 - a. Upon leaving forbearance, homeowners who are facing foreclosure will have options to help them keep their homes.
 - i. Partial Claim – reduces the principal of your loan to lower your monthly payment
 - ii. Interest Rate Reduction – lowers the interest rate of your mortgage to reduce your monthly payment
 - b. Home loan servicers will ask homeowners if they can afford to pay back payments and if they can afford their current monthly payment.
 - i. Homeowners who can no longer afford their current monthly payment should not lie to try to keep their home.
 - ii. Home loan servicers will provide written reinstatements, loan modifications, and repayment plans to their customers. Call a HUD counselor before signing anything.
 - c. Mortgage Relief Assistance – government organizations may be able to assist with paying your back-payments.

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EVICION MORATORIUM (ENDING SEPTEMBER 30, 2021)

1. Emergency Rental Relief Funds
 - a. Available to renters and landlords after the moratorium is over.
 - b. Cities receive a set amount of money to provide to renters who can't pay their rent or landlords who need income.
 - c. Landlords who wish to evict their tenants will need to prove they took advantage of Emergency Rental Relief Funds
2. Diversion Eviction Program
 - a. Renters facing eviction should seek out all avenues of assistance before their eviction case goes to court.
 - i. Relocation assistance, deposit assistance, utility assistance, back-rent assistance, and more.