



Los Angeles Region Community Recovery Organization

2025 Los Angeles Fires Financial Support Resources

While pursuing long-term recovery following a disaster, navigating the financial implications around mortgage payments/obligations and insurance benefits can be incredibly challenging and raise many questions. There may be a large gap between what insurance will pay and the real cost of recovery and unmet need. Often, homeowners are faced with the question of whether to pay the banks or pay for repairs. It is vital to understand, or to seek out the support of experts who understand, the deferral processes for mortgage payments so that homeowners don't need to choose between mortgage payments and home repairs.

Reaching out to the lender(s) to seek measures that help to balance and alleviate the financial condition - including payment forbearance and reduction of principal - is a critical step.

The below organizations and programs provide some resources to help address the gap between insurance benefits and recovery - providing guidance on how to work with insurance and mortgage providers following disaster impact to your home.

Guidance begins on page 2

Organization	Service	Website
United Policyholders	Guidance to insurance process, helps to receive maximum benefits	https://uphelp.org/smokedamage/
Fannie May – Here2Help	Here2Help provides trained HUD certified counselors who can guide with multiple financial and mortgage issues	https://www.fanniemae.com/disaster-help-homeowners
Freddie Mac	Mortgages obtained through Freddie Mac may be eligible for mortgage payment forbearance for up to 12 months.	https://myhome.freddiemac.com/getting-help/natural-disasters
CalAssist Mortgage Fund	Eligible homeowners can receive 3 months of mortgage payments, up to \$20,000. Additional Resources	Announcement and Guidance
		https://www.calassistmortgagefund.org/ https://calassistmortgagefund.org/resources/
Jewish Free Loan	Interest-free loans of up to \$25,000 are available for people who meet the standard eligibility requirements	https://www.jfla.org/personal-loans/fire-relief
Small Business Administration (SBA)	Loans of up to \$500,000 to address the gap in unmet need for home repair and loans of up to \$100,000 for fire mitigation (application period has closed, but homeowners may submit an appeal)	https://www.sba.gov/funding-programs/disaster-assistance/california-wildfires
Neighborhood Legal Services of Los Angeles (NLSLA)	Clinics, legal advising, and support for navigating wildfire insurance and FEMA appeals	https://nlsla.org/services/disaster-assistance/

Organization	Service	Website
Legal Aid Foundation of Los Angeles (LAFLA)	Clinics, legal advising, and support for navigating wildfire insurance, SBA applications, and FEMA appeals	https://lafla.org/los-angeles-fire-emergency/
LA County Assessor's Office	The Assessor's Office can provide support in reassessing home value after a disaster as well as tax write offs for items not covered by insurance. The two shared links lead to the Assessor's website and to guidance regarding having a home reassessed to reflect post-disaster home value.	https://assessor.lacounty.gov/tax-relief/disaster-relief
		Pamphlet Linked Here
California Department of Financial Protection and Innovation	Those impacted by the fires in Los Angeles can get started on recovery by using these resources. Californians served by DFPI oversight on financial service providers; enforcing laws and regulations; promoting innovation and fair and honest business practices; enhancing consumer awareness; and protecting consumers by preventing potential marketplace risks, fraud, and abuse.	https://dfpi.ca.gov/lafires/