



CABREP



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

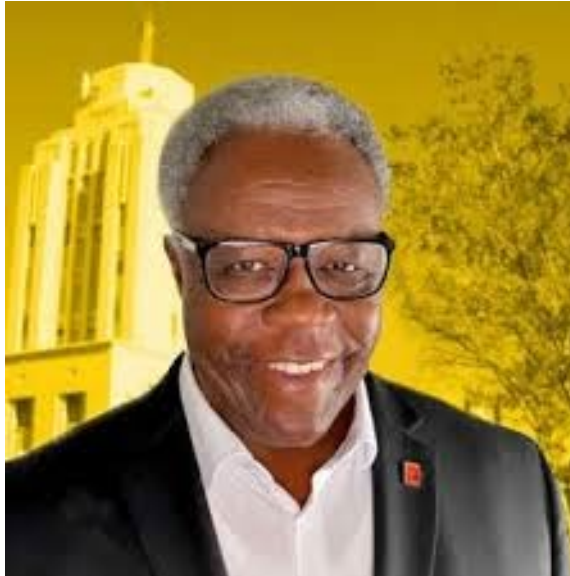
# REBUILDING ALTADENA AND RESTORING OUR LEGACY

Join us for an essential training session  
designed for REALTORS® who want to  
advocate for Altadena wildfire victims.



# **Mel Wilson**

## **2025 President CABREP**



**CABREP**



**C.A.R.**



CALIFORNIA  
ASSOCIATION  
OF REALTORS®





# **Mission Statement**

## **California Association of Black Real Estate Professionals (CABREP)**

We are a network for Black REALTORS<sup>®</sup>, advancing as business leaders in the industry, and in our communities.

We are advocates for increasing Black Homeownership.

We fully embrace our members by acknowledging, mentoring, supporting, and developing them into industry leaders both locally and nationally.

# **What REALTORS® Will Gain from This Training:**

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**Skill Set with Valuable Knowledge in Disaster Recovery and Advocacy.**

**Build Deeper Trust and Stronger Relationships with your Clients and the Community.**

**Position Yourself as a Trusted resource for future real estate and recovery opportunities.**

**Make a Meaningful Stabilizing Impact, By Restoring Altadena's Generational Wealth.**





# Massive Losses

\$875,000 million to \$1.7 million





**La Vina Gated Community**  
**\$1.7 million to \$2.7 million**

**Loma Alta  
School**

# Altadena Religious Institutions & Schools Devastated

**1 Mosque**

**1 Jewish Center**

**12 Churches  
Destroyed or  
Severely damaged**

**10 Schools  
Destroyed or  
Severely  
Damaged**



# Altadena Damage Assessment

**5,450 Homes  
Destroyed**

**950 Homes  
Severely  
Damaged**

**57% of Black  
Homeowners  
65 and Older**

# **Recap of Session First Session March 11<sup>th</sup>**

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Why Altadena?

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C.A.R. Resources

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Altadena Historic Homeownership Journey

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Legal Do's & Don'ts

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Skills to Help Wildfire Homeowners  
Victims

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FEMA & SBA Programs

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Accessing Mental Health Services

# Next Training Session



**Insurance Advocacy**



**Expediting Permit Process**



**Title Issues & Estate Planning**



**Fair Tax Assessment Advocacy**



**Mortgage Relief & Financial Advisory Services**



# Heather Ozur 2025 President C.A.R.



# **Lynnette West-Cater 2025 President PFAR**



# Lynnette Information

The dates have been extended for SBA and FEMA registration. The deadline is now March 31.

0307 LOS ANGELES – At Governor Gavin Newsom’s request, today the Federal Emergency Management Agency (FEMA) has extended the deadline for survivors of the Los Angeles fires to register for federal aid. The deadline to apply for [Disaster Unemployment Insurance](#) has also been extended.

Homeowners and renters who have incurred damage or losses from the Los Angeles County wildfires now have until Monday, March 31, 2025, to apply for FEMA Individual Assistance and Small Business Administration assistance (SBA). The program provides financial and other assistance to eligible individuals and households to help meet their basic needs and supplement their wildfire recovery efforts.

## **Updates from 2/27 - E Mallory**

### **United States Army Corp of Engineers (USACE) Updates:**

- There are 16 USACE crews in the Eaton Burn area
- There are 40 Hazardous Crews
- Tree Removal
  - Concern around tree removal is high
  - If an owner wants to keep a tree within their property that is recommended for removal, a waiver is being prepared for the owner assume liability.
- If your home stands in the middle of a burn area, stay in touch with your neighbors to learn when USACE will be in the neighborhood doing Phase 2



# Lynnette Information

## Water Agencies Updates:

- Rubio Canyon Co.
  - Have taken 150 samples where 7 came back bad so they flushed the system
  - 2 came back bad after this so they flushed again
  - Results from testing after this flush were not available as of the meeting
- Las Flores Water Co.
  - Have submitted plan for sampling
  - Need to submit a map of locations for sampling
  - Once this is approved, they will start testing
  - Water is supplied by Lincoln Avenue Water Co.
- Lincoln Avenue Water Co.
  - Have 4500 service connections where 2600 were destroyed
  - Have done 350 samples where benzene has been detected in 30
  - Expanded testing to add an additional 40 samples that were completed on 2/24/25.
  - Waiting for results of this additional testing
- Kinneloa (Unincorporated area east of Eaton)
  - They are providing potable water to 100% of its customers
  - They are experiencing water theft by contractors and asked the community for help to help stop theft
  - LA County Information LA County Recovery [Home - LA County Planning](#)
    - Building & Safety will be opening an office within the Resource Center at 540 E Woodbury Ave
      - Apply for a rebuild and temporary housing permit within the DRC
    - ROEs
      - Reviewed 1500
      - Sent 700 to USACE
      - Having issues with people being responsive when contacted to get questions answered on the form.
    - If the home was not destroyed, but has damage and you are doing the clean-up, trashed must be DOUBLE BAGGED.
    - If your home was on septic and you move to sewer, there will be a property tax impact.

# **Meena Patel**

## **C.A.R. Director Fair Housing**

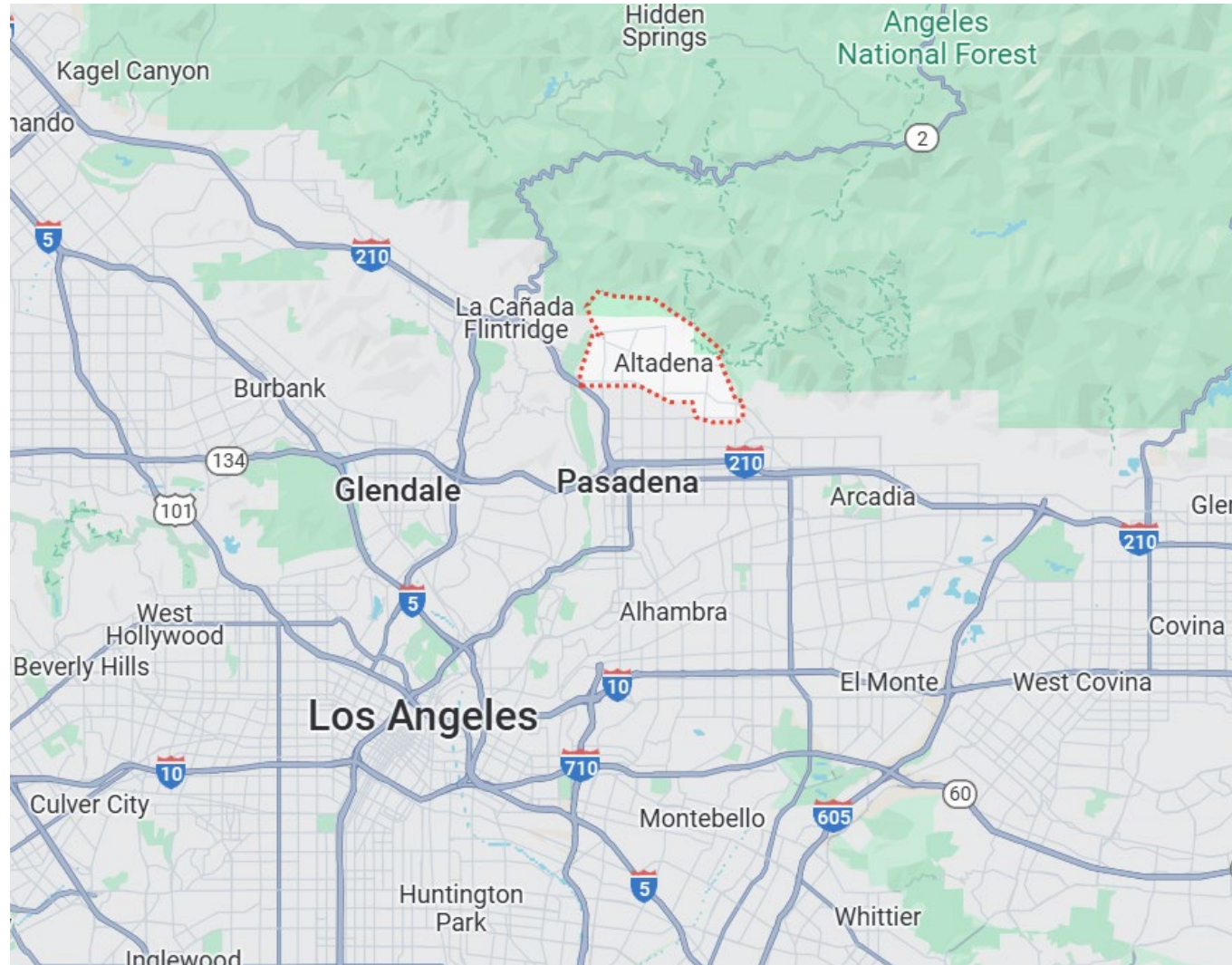




# History of Altadena California



# Altadena – location and history



# Why Altadena?

- Redlining
- Construction of Interstate 210/Foothill Freeway
- Long gone historical credibility – founded by Owen Brown

# Altadena fire location



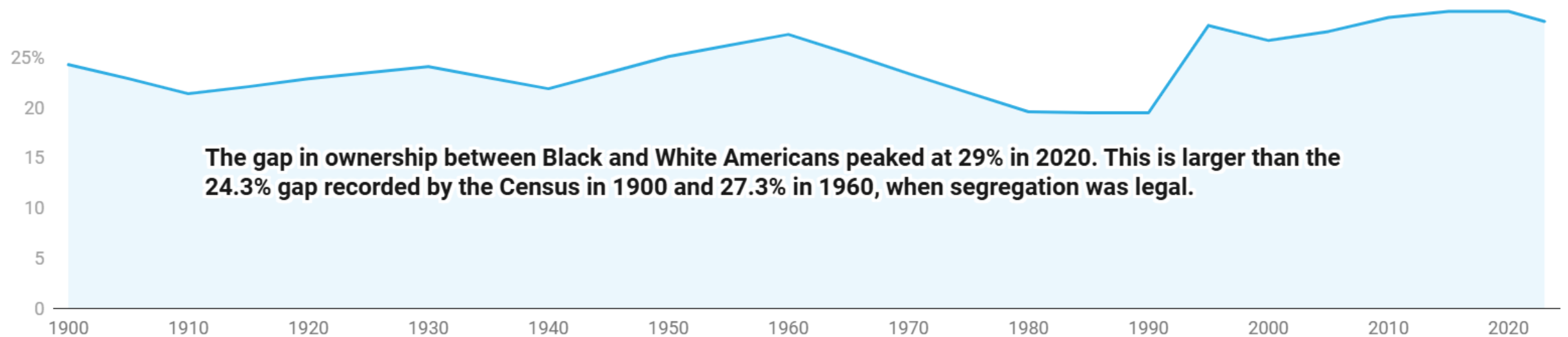


# What is the (immediate) impact?

- Impacts of redlining and legacy of housing discrimination:
  - Historical redlining practices resulted in the concentration of Black families into the areas of Altadena most affected by the fire, exacerbating vulnerabilities.
- 61% of Black households in Altadena were located within the fire perimeter, compared with 50% of non-Black households.
- Nearly half (48%) of Black households were destroyed or sustained major damage, compared with 37% experienced by non-Black households.

Home ownership is the primary source of intergenerational wealth for Black and White Americans, but represents a much larger percentage for Black Americans.

## Black/White Homeownership Gap 1900-2023



# April 15<sup>th</sup> Fair Housing Day & HAF Casino Night



[Home](#) [Initiatives](#) [Events](#) [Fair Housing Day](#) [Resources](#) [Books](#)

## FAIR HOUSING DAY

RESILIENCE IN ACTION -  
ADVANCING HOUSING  
IN A NEW LANDSCAPE

April 15, 2025 is Fair Housing Day!

[The Westin Long Beach](#)

37

12

40

37

Days

Hours

Mins


Secs

REGISTER NOW!

# **Neil Kalin**

## **C.A.R. Asst. General Counsel**





# **What Should/Can REALTORS® do or not do in the aftermath of the Altadena Fire**

**Neil Kalin, Assistant General Counsel**





# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

1. Be a resource. Be a friend. Don't be an attorney.

# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

2. Should I rebuild or should I sell? Issues to consider.
  - a. Remember rule #1
  - b. Time and cost and stress to rebuild. Insurance proceeds (existing lender rights). Paying for temporary housing - Additional living expenses issues. How much and for how long. Cash value v. replacement cost v. building code upgrades. Smoke damage only?
  - c. Property tax consequences. Same location. Relocating to same county or different county.
  - d. Nothing stays the same.

# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

3. Helping owners who want to sell.
  - a. Taking a listing. Vacant land listing v. residential listing
  - b. Valuing the property – consider land value and cost of clean-up and building costs for buyers
  - c. Using the right purchase agreement – RPA or VLPA

# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

4. Helping owners who have units to rent.
  - a. Rent gouging rules in effect until July 1, 2025. Maximum rent + 10% above rental rate charged or advertised in year prior to fire or 160% of HUD base rate for other properties.
  - b. Exceptions for 4+ bedroom properties with a HUD value \$5,500 or more in certain zip codes.
  - c. No exemption for leases exceeding 1 year
  - d. Penalties 1 year in jail, \$10,000 fine, civil penalty of \$2500 per violation, restitution

# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

5. Helping prospects who want to buy.
  - a. Buyer representation agreements. Maximum term.
  - b. Buyer rep penalties – DRE violation, contract void and unenforceable
  - c. Unsolicited offers prohibition if below market value in certain zip codes (91001, 91024, 91040, 91103, 91104, 91106, 91107) through April 14, 2025.
  - d. Unsolicited offers penalty - \$1,000, 6 months in prison, DRE violation



# What Should REALTORS® Do or Not Do in the Aftermath of the Altadena Fire

6. Helping tenants who were impacted by fire
  - a. Damage to structure – impact of language of lease
  - b. Smoke damage only – habitability v. inconvenience, tenant v. landlord insurance, regulatory pronouncement

# **Idamis De-Jesus Silva**

## **Deputy – Individual Assistance**

### **Branch Director DR4856CA**



# Disaster Assistance Sequence of Delivery



FEMA

## Voluntary Agencies and Mass Care

- Emergency food, shelter, clothing, medical needs

## Insurance

- Homeowner, renter, flood etc.

**Federal assistance may be available for uninsured or underinsured needs or when insurance benefits are significantly delayed.\***

## HOUSING ASSISTANCE

### FEMA

- **Financial:** Lodging Expense Reimbursement, Rental, Repair, and Replacement Assistance
- **Direct:** Multi-Family Lease and Repair, Transportable Temporary Housing Unit, Direct Lease, Permanent Housing Construction

## OTHER NEEDS ASSISTANCE (ONA)

### FEMA/State/Territory/Tribal Government

- Funeral, Medical, Dental, Childcare, Moving and Storage, Displacement, Serious Needs, Clean and Sanitize, Personal Property, Transportation, Group Flood Insurance Policy, and Miscellaneous Items

## U.S. Small Business Administration

- Real Property (owners) loans up to \$500,000
- Personal Property (owners and renters) loans up to \$100,000
- FEMA and SBA collaborate to ensure no duplication of benefits exists for the same type

## Unmet Needs - Voluntary Agencies

- FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

\*Eligibility for Federal assistance is based on each applicant's individual circumstances as they relate to each program conditions of eligibility. Not all applicants will be eligible for all forms of Federal assistance.

# Applying for FEMA Assistance

## How to apply for FEMA Individual Assistance

- Online at [DisasterAssistance.gov](https://DisasterAssistance.gov) (fastest option).
- On the FEMA App (available at the Apple App Store or Google Play).
- By phone on the FEMA Helpline at 800-621-3362. If you use a relay service, give FEMA your number for that service. Helpline operators speak many languages: press 2 for Spanish or press 3 for an interpreter who speaks your language. Lines are open from 7 a.m. to 10 p.m. 7 days a week.
- In-person at a Disaster Recovery Center (DRC). To locate a DRC near you, go to [CA.gov/LAfires](https://CA.gov/LAfires).
- The deadline to apply for [Disaster Unemployment Assistance](#) has also been extended until March 31. DUA is for workers—such as self-employed people—who are not eligible for regular unemployment benefits and lost their jobs or had hours reduced because of the Los Angeles County wildfires.
  - Apply for Disaster Unemployment Assistance at [the California Employment Development Department](#)

# **Gabriel Perales**

## **Public Information Officer SBA**





# SBA Information



## Eligibility : Who can apply for an SBA disaster loan?



*Renters*

*Homeowners*

*Private Nonprofits*

*Businesses*

*You must be located in a [declared disaster area](#) and meet other eligibility criteria depending on the type of loan.*

# SBA Information

## SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$500,000.

**\*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**

# **Dr. Francisco Tan**

## **L.A. County Dept. of Mental Health - Program Mgr. II**



# ▶▶ Disaster Mental Health

Francisco Tan, Ph.D.

Mental Health Program Manager II

Emergency Outreach and Triage Division



LOS ANGELES COUNTY  
**DEPARTMENT OF  
MENTAL HEALTH**  
hope. recovery. wellbeing.



# ▶▶ What is Mental Health?

- Mental health includes our emotional, psychological, and social well-being
- It affects how we think, feel, and act
- It also helps determine how we handle stress, relate to others, and make choices

# ►► The Role of Mental Health

- Coordinate Services with the Office of Emergency Management (OEM)
- Coordinate with other agencies
- Respond to requests in real time
- Provide disaster mental health services –
  - ◀ Provide assistance in multiple entry points including Pasadena/Altadena point of entry, as well as the Westwood Evacuation center and Malibu.

# ►► Why is Mental Health Important?

When people experience a disaster, they may experience a variety of reactions, many of which are natural responses to difficult situations:

- ◀ Signs of distress
- ◀ Physical and emotional symptoms
- ◀ Individuals who suffer from mental health may experience exacerbation of existing condition
- ◀ Providing mental health services will minimize negative outcomes

## ►► What you may experience: Reactions to trauma

- Cognitive- Confusion, disorientation, worry, intrusive thoughts and images, self blame.
- Emotional- Shock, sorrow, grief, sadness, fear, anger, numbness, irritability, guilt, and shame.
- Social – Extreme withdrawal, interpersonal conflict.
- Physiological – Fatigue, headache, muscle tension, stomachache, increased heart rate, exaggerated startle response, and difficulty sleeping.

# ▶▶ The Role of Mental Health Providers

- Assist survivors emotionally
- Provide support and guidance
- Assist survivors to cope with the event

# ▶▶ Disaster Mental Health Services

Department of Mental Health has trained clinicians and paraprofessionals/peers who are able to provide:

- Outreach and Engagement
- Supportive Counseling (listening to common reactions)
- Crisis Stabilization
- Psychological First Aid (active listening, comforting, connecting with the victims)



## ▶▶ Mental Health Services (Cont.)

- Linkage to social and mental health services
- Case management



# Questions?

- ACCESS 24/7
- HELPLINE
- (800) 854-7771
- OR
- 988

California Peer Run Warmline

Call or Text 1-855-845-7515

Veterans Crisis Line

(800) 273-Talk / (800) 273-8255

Shelter Hotline Center

800-548-6047

# **Robert Johnson**

## **2024 President CABREP**



**C.A.R Events & Other Resources**  
**[Transactionrescue@car.org](mailto:Transactionrescue@car.org)**  
**213-739-8383**



CALIFORNIA ASSOCIATION OF REALTORS®

**Transaction Rescue™**

# Additional Webinars on Wildfire Recovery

**ALTADENA STRONG**



## WILDFIRE RECOVERY AND REBUILD CONFERENCE

Saturday, March 29, 2025 • 8am-5pm  
Hilton Pasadena, 168 South Los Robles Ave., Pasadena, CA 91101

THE CONFERENCE WILL FEATURE INFORMATION ON THE FOLLOWING:

- OUT-OF-ASSISTANCE**  
Residential Debris removal
- BANKING & MORTGAGE**  
Assistance programs for mortgage relief and financial management.
- PROPERTY TAXES & ASSESSMENT**  
Understanding tax obligations and property valuation processes.
- INSURANCE**  
Coverage options and risk management strategies.
- LEGAL CONSIDERATIONS**  
Navigating contracts, disputes, and regulatory compliance.
- ENGAGING AN ARCHITECT & CONTRACTOR**  
Planning, design, and regulatory approvals for construction projects.

Additional resources will be on site.

To register, scan code below or go to: [www.altadenastrong.com](http://www.altadenastrong.com)



Wildfire Legal Issues for REALTORS (presented 1.30.25) [Share](#)

## Wildfire Legal Issues for REALTORS®

January 30, 2025 • 10 AM – 11:15 AM

Presented by  
Robert Bloom, C.A.R. Senior Counsel



## WILDFIRE RELIEF AND RECOVERY

Day 1 – March 19th “Relief and Recovery” 10:00 – 11:30 AM	Day 2 – March 20th “Rebuilding” 10:00 – 11:30 AM
<ul style="list-style-type: none"><li>· L.A. County Assessor Jeff Prang</li><li>· California State Board of Equalization – Antonio Vazquez</li><li>· Glen Kangas - Practical insights on appraisals after a disaster.</li><li>· Supervisors Horvath's office - Daniell Vicente on the clean up efforts</li></ul>	<ul style="list-style-type: none"><li>· Fannie Mae – Tamara Newman, Housing strategy and Equity Advisor</li><li>· Supervisors Barger's office -</li><li>· Small Business Administration (SBA) – Corey Williams Loans for Business, homeowner and renters</li><li>· C.A.R. Mark Farfel – Down payment assistance.</li><li>· Neighborhood Housing Services (NHS)</li></ul>
<a href="#">March 19: Click here to register</a>	<a href="#">March 20: Click here to register</a>

Everyone Welcome – FREE On ZOOM

# Key Dates to Remember:

- Federal
  - FEMA Application Deadline – Extended to March 31<sup>st</sup>, 2025
  - Personal SBA Lending Deadline – Extended to March 31<sup>st</sup> 2025
- State Level
  - Price Gouging Executive Order: – Extended to March 31<sup>st</sup>, 2025
  - CA Property Taxes -  
<https://www.boe.ca.gov/proptaxes/disaster-relief.htm>
  - Debris Removal March 31<sup>st</sup>, 2025 – [www.CA.GOV/LAFires/](http://www.CA.GOV/LAFires/)
  - LA Region Small Business Relief Fund March 12<sup>th</sup>  
<https://opportunity.lacounty.gov/small-business-fund/>
- Mortgage:
  - Forbearance Timelines – 90 Days upon a Verbal Request with Loan Servicer
  - Forbearance Timelines – up to 12 Months with formal Agreement with Servicer Contact Letter



# C.A.R. Resources

- C.A.R.'s SMARTZONE Disaster Relief - <https://www.smartzonecar.org/disaster-relief>
- CA REALTORS® Help Consumers - <https://www.car.org/aboutus/mediacenter/newsreleases/2025releases/wildfireopenletter>
- Initial Mortgage Relief Instructions - [https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772\\_14730f9ec8b642bbae911d66ae00eeea.pdf](https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772_14730f9ec8b642bbae911d66ae00eeea.pdf)
- Rental Price Gouging FAQ - <https://www.car.org/-/media/CAR/Documents/Your-CAR/Make-A-Difference/CAR-Disaster-Relief/California-Disaster-Resources/FAQRentalPriceGougingExtensiveFinal.pdf>
- Protect Against Scams - [https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising\\_Insurance\\_How\\_To\\_Protect\\_Yourself\\_From\\_Scam\\_Artists.pdf](https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising_Insurance_How_To_Protect_Yourself_From_Scam_Artists.pdf)
- Finding Insurance - [https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising\\_Insurance\\_How\\_To\\_Find\\_Fire\\_Insurance.pdf](https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising_Insurance_How_To_Find_Fire_Insurance.pdf)
- CAR Disaster Resources - <https://www.car.org/difference/realtorscare/cadisasterresources>
- SBA Loan Guide - [https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772\\_e0d57dcd1fce46db819bd1b22479565e.pdf](https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772_e0d57dcd1fce46db819bd1b22479565e.pdf)
- CAR for Consumers links and Resources - <https://www.car.org/marketing/clients/fireinsurance>
- Legal Tools - <https://www.smartzonecar.org/legal-tools>

# Government & Others Resources

- CA Property Taxes - <https://www.boe.ca.gov/proptaxes/disaster-relief.htm>
- Rent Relief Rent Finder - [https://www.hud.gov/rent\\_relief](https://www.hud.gov/rent_relief)
- Department of Insurance Fire Tips - [https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips\\_WildfireClaimants.cfm](https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips_WildfireClaimants.cfm)
- Mortgage Relief CA.GOV - <https://dfpi.ca.gov/lafires/relief/>
- Executive Order Update - <https://www.gov.ca.gov/wp-content/uploads/2025/03/Extension-of-Housing-Protections-EO-N-23-25- GGN-signed.pdf>
- [CA.Gov Website on Fires: https://www.ca.gov/LAFires/](https://www.ca.gov/LAFires/)
- UCLA Ralph Bunche Center for African American Studies – January 28<sup>th</sup> - <https://newsroom.ucla.edu/releases/altadenas-black-community-disproportionately-affected-eaton-fire-report-shows>



**Thank you for Attending:  
“Rebuilding Altadena and  
Restoring Our Legacy”**

**OAKLAND** — California Attorney General Rob Bonta today issued a consumer alert following Governor Gavin Newsom's [Executive Order N-23-25](#), which extends certain price gouging protections in response to the Los Angeles fires. In today's alert, Attorney General Bonta reminds all Californians that price gouging during a state of emergency is illegal under Penal Code Section 396. Californians who believe they have been the victim of price gouging should report it to their local authorities, or to the Attorney General at [oag.ca.gov/report](https://oag.ca.gov/report) or by calling (800) 952-5225. To view a list of all price gouging restrictions currently in effect as a result of proclamations by the Governor, please see [here](#). (Note: The State price gouging chart has Not yet been updated as of this writing.)

"Governor Newsom's executive order extends protections for Californians who are still reeling from the damage caused by the Los Angeles fires. State and local law enforcement across California will continue to use the full force of the law to go after people who illegally price gouge," **said Attorney General Bonta**. "To build strong cases, I urge existing and prospective tenant victims to report price gouging to local authorities, or to my office at [oag.ca.gov/report](https://oag.ca.gov/report) or by reaching out to our hotline at (800) 952-5225."

Among other actions, the executive order issued today extends price gouging protections to July 1, 2025, for hotels, motels, and rental housing and includes prohibitions on evictions of tenants to relist the rental at a higher rate. The order retains exemptions for large homes in specified zip codes with high fair market values and which have not recently been on the rental market to help ensure they are available for rental during recovery efforts. The order also exempts newly constructed housing to increase housing supply by enabling pricing flexibility for these new buildings that face higher financing costs. (See previous emails for details.)

To read the executive order in its entirety, please see [here](#).

California law generally prohibits charging a price that exceeds, by more than 10%, the price a seller charged for an item before a state or local declaration of emergency. For items a seller only began selling after an emergency declaration, the law generally prohibits charging a price that exceeds the seller's cost of the item by more than 50%. This law applies to those who sell food, emergency supplies, medical supplies, building materials, and gasoline. The law also applies to repair or reconstruction services, emergency cleanup services, transportation, freight and storage services, hotel accommodations, and rental housing. Exceptions to this prohibition exist if, for example, the price of labor, goods, or materials has increased for the business.

Violators of the price gouging statute are subject to criminal prosecution that can result in a one-year imprisonment in county jail and/or a fine of up to \$10,000. Violators are also subject to civil enforcement actions including civil penalties of up to \$2,500 per violation, injunctive relief, and mandatory restitution. The Attorney General and local prosecutors can enforce the statute.

Attorney General Bonta has been steadfast in his commitment to going after people who price gouge. In addition to sending over 700 warning letters to hotels and landlords, the California Department of Justice has several active investigations into price gouging. Additionally: (See my previous emails of these events.)

- On January 2024, Attorney General Bonta [announced](#) the filing of charges against a real estate agent for attempting to price gouge a couple who lost their home in the Los Angeles Eaton Fire.
- On January 28, 2024, Attorney General Bonta [announced](#) the filing of charges against a second real estate agent for attempting to price gouge a family who was evacuated due to the Los Angeles Eaton Fire.
- On February 2, 2024, Los Angeles City Attorney Hydee Feldstein announced bringing [misdemeanor](#) price gouging charges against a homeowner and real estate agent who allegedly engaged in price gouging in violation of the law, in collaboration with DOJ's Disaster Relief Task Force.
- On February 18, 2024, Attorney General Bonta [announced](#) the filing of charges against a Southern California real estate agent and a landlord for price gouging a victim who was evacuated due to the Eaton Fire.

**March 4, 2025 | Bulletin #25-10 - Updated Fire Map Guidelines for ReCoverCA Homebuyer Assistance Program**

**Effective immediately, we have updated the program guidelines for fire map verifications related to applicant and property eligibility for the ReCoverCA Homebuyer Assistance (DR-HBA) Program.**

**Please be aware that there are two separate maps for verifications:**

- 1. One map is used to confirm the applicant's location during the qualifying disaster period.**
- 2. The other map is used to determine the eligibility of a property being purchased.**

**Applicant Eligibility - Fire Map**

**To qualify for funding through the program, the applicant's primary residence at the time of the disaster must have been located within a local, state, or federal High or Very High Fire Hazard Severity Zone in California. This can be verified through this [CalFire Fire Hazard Severity Zone Viewer \(Applicant Eligibility\)](#).**

**Purchase Property Eligibility - Fire Map**

**For a property to be eligible for purchase, it must be located outside of High or Very High Fire Hazard Severity Zones in California. This can be verified through this [CalFire Fire Hazard Severity Zone Viewer \(Purchase Property\)](#).**

**Please note: This map is currently being updated, and the expected completion date for these updates is March 24, 2025.**

**Thank you for your attention to this important update. If you have any questions or need further clarification, please don't hesitate to reach out to GSFA via email at [info@gsfahome.org](mailto:info@gsfahome.org) or by phone at (855) 740-8422.**

**Additional Resources**

**[DR-HBA Program Overview](#)**

**[DR-HBA Lender Participation Guide](#)**

**[Customizable Marketing Literature for Lenders/Realtors](#)**

**The ReCoverCA Homebuyer Assistance Program is provided by the California Department of Housing and Community Development, funded by a HUD Community Development Block Grant - Disaster Recovery grant and managed by Golden State Finance Authority (GSFA), a public entity and agency in California.**

**Complete program policies, eligibility requirements, interest rates, APRs, and loan applications are available through a network of ReCoverCA HBA Lenders, published on the GSFA website [www.gsfahome.org](http://www.gsfahome.org).**

**Homeowners, renters, and workers who had losses from the wildfires now have until March 31 (originally until March 10, 2025)** to apply for federal aid (FEMA and SBA). The deadline to apply for [Disaster Unemployment Assistance](#) has also been extended until March 31. DUA is for workers—such as self-employed people—who are not eligible for regular unemployment benefits and lost their jobs or had hours reduced because of the Los Angeles County wildfires. (Note: FEMA website has not been updated yet to reflect this change.)

See details below.

FEMA assistance for individuals affected by the wildfire can cover rental assistance, temporary housing, home repairs, personal property losses and other disaster-related needs not covered by insurance. FEMA grants do not have to be repaid. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal benefits.

The previous deadline for registration for disaster aid was March 10, but Governor Newsom and California's bipartisan congressional delegation requested an extension to allow more survivors to sign up for assistance.

(Note/ Reminder: March 12: LA region [small business relief fund](#)

- March 12: LA region [worker relief fund](#)
- March 12: LA County [household relief grants](#)
- March: 31: Right of entry and opt-out [forms](#) for debris removal.)