



CALIFORNIA ASSOCIATION OF REALTORS®

Dear Californians,

The devastation caused by the recent wildfires in Southern California is beyond words. Our hearts are heavy for those whose lives have been upended, so many of whom are now facing unimaginable losses. Despite this tragedy, we continue to be inspired by the extraordinary courage shown by our first responders. To those who risk everything to protect life and preserve property, we are deeply grateful.

The next several months will bring untold challenges for so many. As professionals whose core values are tethered to the building of communities and to the meaning that “home” occupies in our lives, we not only stand committed to helping rebuild what has been lost but also aim to protect you however we can. We take this commitment seriously. The immediate housing needs for those who have lost their homes create new vulnerabilities that some may seek to exploit. We want you to know your rights, to stay vigilant against predatory practices, and to report any misconduct you become aware of. Here are a few areas we want to draw your attention to:

1. **Price gouging:** During a declared emergency, California law prohibits rent increases of more than 10% from pre-disaster pricing. If a property wasn't rented before, the maximum rental price is set by law based on U.S. Dept. of Housing and Urban Development (HUD) guidelines, with limited exceptions. Landlords are not permitted to accept rents higher than these limits, even if tenants are willing to pay the higher cost. These housing protections are currently in effect and will remain active until at least March 8. Anti-price gouging laws play a critical role in safeguarding victims of disasters. Both consumers and professionals must understand and adhere to these laws to prevent anyone from becoming a victim or a violator. For more information, I encourage you to visit the California Attorney General's (OAG) website at [oag.ca.gov](http://oag.ca.gov).
2. **Unsolicited, undervalued offers:** An Executive Order issued by the governor is intended to protect homeowners impacted by the fires from being taken advantage of by opportunistic land speculators. This Order prohibits unsolicited, undervalued offers to purchase property in wildfire impacted areas. This means you should not receive uninvited texts, calls, or emails with under market value offers for your home. If you encounter such behavior, report it immediately to the California Dept. of Real Estate (DRE) at [LAfires@dre.ca.gov](mailto:LAfires@dre.ca.gov).
3. **Fraudulent activities:** Scammers often exploit disasters, targeting victims with fake rental listings, bogus crowdfunding campaigns, or impersonations of government officials and contractors. Protect yourself by requesting identification from individuals claiming to represent agencies such as the Federal Emergency Management Agency (FEMA), verifying contractor credentials through the Contractors State License Board at [cslb.ca.gov](http://cslb.ca.gov), and avoiding upfront rental payments without documentation.

Targeting wildfire survivors through these or other predatory real estate practices is illegal. If you suspect any wrongdoing, you should file a complaint with the OAG online or by calling 1-800-952-5225. Additionally, the DRE has warned that real estate professionals found engaging in such practices will face professional disciplinary action on top of potential criminal charges. Let me be clear: REALTORS® are guided by a strict code of ethics, and C.A.R. stands firm in its commitment to ensuring that our members uphold the highest standards of professionalism, integrity, and compassion during this critical time — and always.

In addition to protecting yourselves, we know you must look ahead in terms of rebuilding your homes and lives. Here are just a few resources and benefits available to assist in your recovery, among the many already out there.

If you're in need of financial assistance, you can apply for up to \$1,000 through the REALTORS® Relief Foundation. This fund provides housing-related financial support to individuals recovering from natural disasters. Impacted individuals can apply through April 30 by visiting [on.car.org/relief](http://on.car.org/relief).

For homeowners who have lost their homes, existing law offers property tax relief by allowing you to transfer the taxable value of your damaged or destroyed primary residence, once it is sold, to a replacement property anywhere in California. Passed by voters in 2020, Proposition 19 ensures continuity and stability for wildfire survivors as they rebuild their lives. Wildfire survivors have two years to purchase or construct a replacement property. If you need more information, I encourage you to contact your local County Assessor's office or the California Board of Equalization.

Finally, the Dept. of Insurance has issued a non-renewal moratorium on all existing homeowners' policies in fire-impacted areas, which prevents cancellation of your insurance policy due to wildfire risks for at least one year from the governor's declaration of a state of emergency on January 7, 2025. This crucial measure provides homeowners with the time and support needed to focus on recovery without fear of losing coverage.

We applaud and support these efforts while continuing to advocate for broader, long-term solutions to ensure affordable and accessible insurance coverage for all Californians. While these various resources and initiatives won't erase your loss, they serve as steps toward providing some relief and support as you and those in your community rebuild.

This recovery has to be a collective effort, and we all have a role to play. Whether it's through volunteering, donating, or simply doing what we Californians do best — being there for our neighbors and communities — we will get through this terrible disaster together. Our resilience is one of the defining features of our great state.

Stay safe,

Heather Ozur  
2025 President  
CALIFORNIA ASSOCIATION OF REALTORS®

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