



CABREP



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

Session 2:

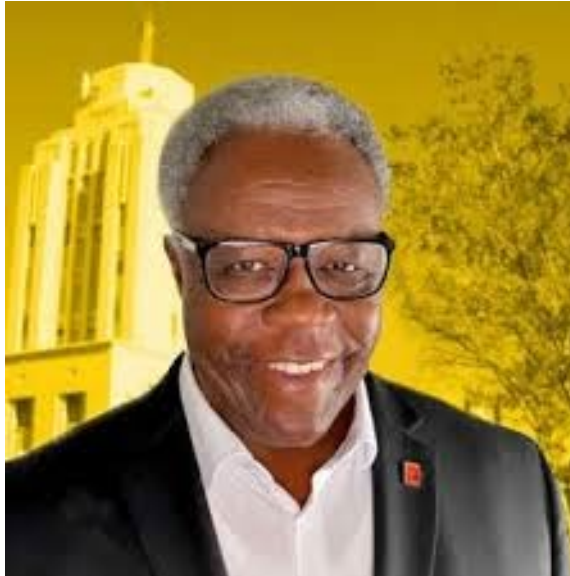
# REBUILDING ALTADENA AND RESTORING OUR LEGACY

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.**

# **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

# **What You Will Learn Today**

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**Insurance Advocacy**

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**Expediting Permit Process**

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**Title Issues & Estate Planning**

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**Fair Tax Assessment Advocacy**

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**Mortgage Relief & Financial Advisory  
Services**



# **Melrose Forde**

## **CABREP Board Member, Alameda CA**



# **Rob Obedoza**

## **Insurance Claim Advocacy**







# CALIFORNIA DEPARTMENT OF INSURANCE

Rob Obedoza

Outreach Analyst

Community Relations & Outreach Branch





# Wildfire Recovery

**Over 27,000 claims have already been partially paid – over \$12.1 billion has already gone out to survivors.**

**Nearly \$435,000 on average per claim to help people pay for living expenses, replacing the things they lost, and start the rebuilding process.**







# Wildfire Recovery

**Insurance workshops in the Palisades and Altadena areas.**

**Town halls and rebuilding events at the city, county, state, and federal level.**

**Disaster Recovery Centers**







# Emergency Actions

- Declares One-Year Nonrenewal Moratorium for residential policies within or adjacent to wildfire perimeters.
- Ordered insurers, including FAIR Plan, to properly and promptly investigate **all consumers' smoke damage claims** and ensure fair payments under law.
- Ordered insurers, including FAIR Plan, to continue providing **Additional Living Expenses coverage** until wildfire survivors' homes are deemed habitable as a result of fire debris, ash, and other hazardous materials.
- Ordered insurers, including FAIR Plan, to **pay more than the required 30% of contents coverage without requiring a detailed inventory.**





# Wildfire Recovery Assistance Deadlines



**[recovery.lacounty.gov](https://recovery.lacounty.gov)**

Debris removal program in two main phases, each managed by the EPA and the Army Corps of Engineers

Whether opting in to the debris removal program or opting out to hire your own private contractor, must submit Right of Entry form by deadline



**FEMA**

**[DisasterAssistance.gov](https://DisasterAssistance.gov)**

**Two grants are available for up to \$43,600**

- Other Needs Assistance
- Housing Assistance

**Rental Assistance**

- Does not count against max grant award.



U.S. Small Business  
Administration

**[sba.gov/disaster](https://sba.gov/disaster)**

SBA provides low interest loans to Homeowners, renters, and businesses in Los Angeles County who experienced property damage because of the fires.

**7,028 loans** for a total of **\$1.8 billion** approved

Deadline For All Programs  
**March 31, 2025**





# California's Insurance Market

## Top 12 Companies Write 85% of State's Homeowners Market

Since 2022, 7 of the top 12 insurance companies have paused or restricted new business despite rate increases approved or pending with Department of Insurance.

FAIR Plan has increased to 4% of CA market – becoming the insurer of first resort, not last resort, for many.

Insurance Group and Ranking (2022)	Market Share	2023 Rate Increases (Pending & Approved)	Major Action Since 2022
1. State Farm	21.22%	28.1%	Paused new policies
2. Farmers (10 companies)	14.9%	17.7%, 12.5%	Limited new policies to 7,000 per month
3. CSAA (2 companies)	6.9%	18.55% (approved 2021)	
4. Liberty Mutual (6 companies)	6.6%	29%, 10.6%	
5. Mercury	6%	12.6%, 7%	
6. Allstate (5 companies)	6%	39.6%	Paused new policies
7. USAA (4 companies)	5.7%	30.6%, 16.5%, 6.9%, 3%	Restricted underwriting to low-risk only
8. Auto Club	5.1%	20%	
9. Travelers	4.2%	21.7%	Limited new policies
10. American Family (3 companies)	2.8%	22.7%, 6.9%, 6.9%	
11. Nationwide (2 companies)	2.5%	19.9%, 24.5%	Limited new policies
12. Chubb (8 companies)	2.2%		Ceased writing high-value homes with higher wildfire risk, and non-renewed some high-value homes





# Safer From Wildfires

## Being **Safer from Wildfires** Can Help With Your Insurance



**Safer from Wildfires** is a ground-up approach to wildfire resilience with three layers of protection — for the structure, the immediate surroundings, and the community. Following these achievable steps can help you save money on your insurance.



*Safer from Wildfires* was created by an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration. Learn more at [insurance.ca.gov](https://insurance.ca.gov)

First in the nation discounts to consumers for wildfire mitigation.

Wildfire Risk Score transparency allow consumers to request and appeal your property risk score.

Fire Hardening and Defensible Space Disclosure and Addendum.





# Protect Your Home or Business

- **Class A fire-rated roof**
- **5-foot ember-resistant zone around the structure**
- **Noncombustible 6 inches at the bottom**
- **Ember- and fire-resistant vents**
- **Double pane windows or added shutters**
- **Enclosed eaves**





# Protect Your Immediate Surroundings

- Cleared vegetation and debris from under decks.
- Move sheds and outbuildings at least 30 feet away.
- Trim trees and remove brush in compliance with state and local defensible space laws.





# Protect The Whole Community

- **Neighborhoods can form a Firewise USA community**
- **Cities, counties, and local districts can become certified as a Fire Risk Reduction Community**





# Sustainable Insurance Strategy

**Modernizing Our  
Insurance Market**

**Accessible Insurance For  
Californians**

**Create a Resilient Insurance  
Market**

**Protect Communities From  
Climate Change**







# Sustainable Insurance Strategy

## **Insurer Commitments To Write More Policies In Wildfire Distressed Areas**

- Requiring insurance companies to write no less than 85% of homes and businesses in distressed areas and reduce FAIR Plan policies in order to achieve greater insurance availability for consumers

## **Introduce New Climate Risk Management Tools In Ratemaking**

- Catastrophe Modeling and Reinsurance Costs

## **Continued Modernization of the FAIR Plan**

- Ensure it remains financially solvent and sustainable while providing more – yet temporary – comprehensive commercial coverage for HOAs, affordable housing developers, and larger businesses.





# What's Next - Legislative Proposals

## **The California Safe Homes Act (AB 888)**

- Asm. Lisa Calderon

## **Business Insurance Protection Act (SB 547)**

- Sen. Sasha Renee Perez & Sen. Susan Rubio

## **The Insurance Payment Protection Act (AB 597)**

- Asm. John Harabedian

## **Eliminate "The List" Act (SB 495)**

- Sen. Ben Allen

## **The California Community Fire Hardening Commission Act (SB 616)**

- Sen. Susan Rubio, Sen. Dave Cortese, Sen. Henry Stern

## **The Deceptive Disaster Relief Advertising Act (AB 637)**

- Asm. Heath Flora

## **The California Public Wildfire Model Act (SB 429)**

- Sen. Dave Cortese

## **The Insurance and Wildfire Safety Act (AB 1)**

- Asm. Damon Connolly

## **The FAIR Plan Stability Act (AB 226)**

- Asm. Lisa Calderon & Asm. David Alvarez

## **The Savings Accounts for Mitigation and Catastrophes Act (AB 232)**

- Asm. Lisa Calderon & Asm. Mike Gipson





# For Realtors - Start Early

- Many companies are still writing, but it may take longer find one in higher risk markets where there are fewer options.
- Talk to as many agents or brokers or find a listing at [insurance.ca.gov](https://insurance.ca.gov).





# For Realtors - Don't Settle For The FAIR Plan

- Make sure your clients are exploring all options.
- Although the FAIR Plan will offer a policy when nobody else will, they are paying more for less coverage.
- If you have a problem getting a FAIR Plan policy in time to close a sale, contact the Department of Insurance.





# For Realtors - Help Educate Clients

- Discuss how they can help lower their insurance costs or increase their insurance availability through mitigation efforts.
- Talk to them about Safer From Wildfires and the Fire Hardening and Defensible Space Addendum (Form FHDS).
- Schedule a Defensible Space Inspection with your local fire department or CalFIRE.





# Contact Us

- Phone: 1-800-927-4357  
(Consumer hotline for insurance complaints, questions, and assistance)
- Website: [insurance.ca.gov](https://insurance.ca.gov)
- Facebook: @insurancecagov
- Twitter/X: @CDInews
- Instagram: @cadeptofinsurance
- CDI Consumer Alerts

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





# **Nicole White-Gamble**

## **Fair Property Tax Assessments**





◆ **JEFF PRANG** ◆

LOS ANGELES COUNTY ASSESSOR

# **CABREP Realtors: Rebuilding Altadena and Restoring our Legacy**

**Presented by:**  
**Nicole White-Gamble**



# PROPERTY TAX SYSTEM

- Registrar Recorder/County Clerk provides copies of deeds and documents
- **Assessor's Office** uses those documents to appraise all real estate and personal property business equipment,
- Auditor-Controller determines the tax rate and how to distribute collected taxes,
- Treasurer/Tax Collector mails bills and.....  
Collects taxes!



# ASSESSMENT ROLL

- The Assessment Roll is an inventory of **all taxable property** in the County
- The Roll serves as a planning document for local governments and their **budget preparation**
- The Roll also provides insight as to what is going on in the **real estate market**





# MISFORTUNE & CALAMITY (M&C) TAX RELIEF

- Temporarily reduces the assessed value of a property that was damaged or destroyed by misfortune or calamity (earthquakes, floods, fires, and other natural disasters)
  - The damage must be at least **\$10,000** or more,
  - Submit form **(ADS-820)** within **12 months** from the date the damage occurred.



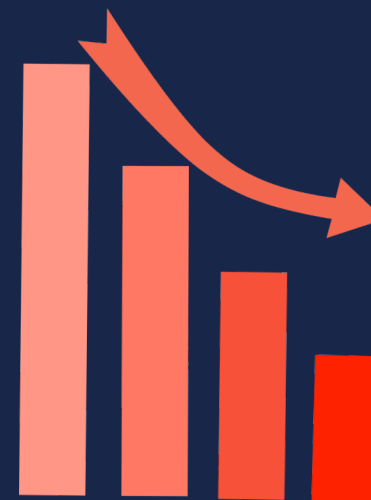
# 110% vs. 120% vs. SUBSTANTIALLY EQUIVALENCE

- 110% Expedited rebuild permit review
  - Only if new structure does not exceed 110% of the size and height of the original home.
  - Mandated by the Governor
- M&C - 120% Rule for Governor Declared Disaster Areas
  - If value of the rebuilt property is within 120% of the property's pre-damage value, it will not be re-assessed and property taxes will not go up.
- M&C- Substantial Equivalence
  - Allows property owners to retain their pre-damage tax base if the rebuilt structure is the "Substantial Equivalent" of the home or other structure that was damaged or destroyed.
  - Example: 1,200 foot 3 bed, 2 bath destroyed in fire -> rebuilt to a 1,200 foot, three bed 2 bath, property taxes should not increase.



# DECLINE-IN-VALUE/PROPOSITION 8

- Gives temporary tax relief for properties where the Current Market Value is less than the Current Assessed Value
  - Assesses worth as of **January 1** of current year
  - Filing Period: **July 2 - November 30**
  - Annually reviewed
- Factors considered:
  - Actual Damage
  - Proximity to disaster



# ASSESSOR'S E-SERVICE ACCOUNT

- The **Homeowner Alert (e-Notification)**, in collaboration with the County Registrar-Recorder/County Clerk and the County Department of Consumer Business Affairs, **sends e-mail alerts within 48 hours** whenever a foreclosure, transfer of title, or mortgage is recorded on your property.
- The **e-File service** now allows property owners to file the following forms electronically:
  - *Change of Mailing Address Request*
  - *Homeowners Exemption*
  - *Misfortune & Calamity Claim Form*
    - [assessor.lacounty.gov/contact/calamity-disaster](https://assessor.lacounty.gov/contact/calamity-disaster)



Sign Up for  
Homeowner Alert:



E-File Instructions:



ASSESSOR.LACOUNTY.GOV



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LOS ANGELES COUNTY ASSESSOR



# TREASURER & TAX COLLECTOR

## GOVERNOR'S EXECUTIVE ORDER

- Governor Executive Order - January 16, 2025
  - 18 Zip code areas identified in the Executive Order
  - Approximately 200,000 properties in the ZIP codes and estimated 23,000 properties damaged
  - Developed Adjusted Tax Bill Insert regarding due dates and Governor's Executive Order
  - Implementing efficient and operational ways to systematically delay accrual of tax penalties
  - Updated our Public Inquiries page to include a penalty cancellation related to Wildfires

# TREASURER & TAX COLLECTOR

## ONLINE RESOURCES

- Frequently Asked Questions
  - Review the FAQ for Wildfires and Other Emergencies Implications to Property Assessments/Tax Bills found at [ttc.lacounty.gov/wildfires-and-other-emergencies-frequently-asked-questions/](https://ttc.lacounty.gov/wildfires-and-other-emergencies-frequently-asked-questions/)
- Penalty Cancellation Requests
  - Online at [ttc.lacounty.gov/penalty-cancellation-request-2/](https://ttc.lacounty.gov/penalty-cancellation-request-2/)
  - In the drop down, select R&TC Section 4985.2 Wildfires
- Self-Service Options or to submit a Property Tax Related Question Or Request
  - Online at our Public Inquiries Page at [ttc.lacounty.gov/public-inquiries/](https://ttc.lacounty.gov/public-inquiries/)





# AUDITOR-CONTROLLER PROPERTY TAX SERVICE

- The Los Angeles County Auditor-Controller incorporates direct assessments into the Assessment Roll and subsequently applies the tax rates, which include the general tax levy (1%) and debt service tax rates (voter & bonded). These components establish the extended tax roll.
- The Auditor-Controller has contacted approximately 35 direct assessment agencies that authorized the charges on 20,00 plus parcels to inquire whether they would consider granting disaster relief



# AUDITOR-CONTROLLER

## PROPERTY TAX SERVICE

- For all inquiries related to direct assessment, individuals are instructed to refer to the contact number provided on their tax bills.
- If the Decline-in-Value and authorization for direct assessment relief is granted, the Auditor-Controller will process the necessary adjustments, which may include issuing a revised tax bill or refunds. Adjusted tax bill information will be forwarded to the Tax Collector for distribution.
- Refunds will be issued to the assessee of record for amounts under \$5,000. For refunds exceeding \$5,000, payments will be issued to the original taxpayer. Impound payments will be refunded directly to the lender.





# Misfortune and Calamity & Rebuilding



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LOS ANGELES COUNTY ASSESSOR

# MISFORTUNE & CALAMITY REASSESSMENTS

- If your property has been damaged or destroyed by a disaster, the Assessor's Office can reduce your property's assessed value by an amount reflective of the damage incurred.
- That reduction will remain in effect for the property until you begin to rebuild.



# MISFORTUNE & CALAMITY REASSESSMENTS

- Requirements:
  - At least \$10,000 in damage
  - Claim filed within 12 months of date of damage

# MISFORTUNE & CALAMITY REASSESSMENTS

- Purposes:
  - Notifies Assessor of damage
  - Provides property owner contact information
  - Defers property taxes until claim is reviewed



# REBUILDING STANDARDS & ASSESSMENT

## Expedited Permit Review – 110%

City and County permit review processes are being expedited if a property owner plans to rebuild a new home up to 110% the size of the original home.

# REBUILDING STANDARDS & ASSESSMENT

## Assessment Standards: The 120% Rule

A home's pre-damage tax base can be reinstated after the home is rebuilt, without an increase if:

1. The market value of the rebuilt home does not exceed 120% of the market value of the home before the damage.
2. The reconstruction is completed within 5 years.



# REBUILDING STANDARDS & ASSESSMENT

## Assessment Standards: The 120% Rule

- Construction in excess of the 120% allowance will be assessed at market value and added to reinstated tax base.
- Unlikely this standard will benefit many affected property owners.

# REBUILDING STANDARDS & ASSESSMENT

## Assessment Standards: Substantial Equivalence

A home's pre-damage tax base can be reinstated after the home is rebuilt, without an increase if:

1. The rebuilt home is substantially equivalent to the original home in its pre-damaged state.
2. Substantially Equivalent means similar in size, utility, and functionality.



# REBUILDING STANDARDS & ASSESSMENT

## Assessment Standards: Substantial Equivalence

- Construction in excess of the substantial equivalent of the original property will be assessed at market value and added to reinstated tax base

# MISFORTUNE & CALAMITY PROCESSING

- Updating property records to reflect pre-fire new construction ensures that property owners receive maximum benefit when they rebuild.
- New construction reassessments will result in back tax bills for up to 4 years leading up to the fire.
- Misfortune and Calamity Reassessments will reduce taxes from the date of damage to the date you begin to rebuild.





# Prop. 19/Death of a Property Owner

es



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LOS ANGELES COUNTY ASSESSOR

# PROPOSITION 19

- Approved in Nov. 2020, effective as of **April 1, 2021**
  - Made significant changes to property tax relief programs available to seniors, property owners with disabilities, and victims of wildfires or other governor-declared natural disasters
  - Made changes to property tax savings benefits available to transfers between parents and children and grandparents and grandchildren





# PROP. 19: BASE YEAR VALUE TRANSFERS

- Expands the ability of seniors, property owners with disabilities, and victims of natural disasters or wild fires, to sell their home, **purchase a replacement home**, and transfer their original home's lower tax base to their replacement home
  - Owners can now transfer their original home's tax base to a replacement property located **anywhere in the state**

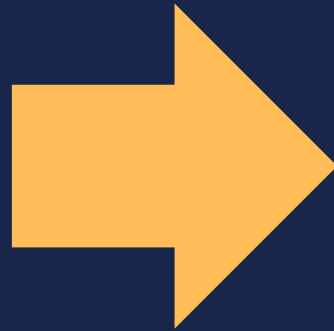
# PROP. 19: BASE YEAR VALUE TRANSFERS

- Qualified homeowners may take advantage of this benefit up to **three times**
- Qualified homeowners may transfer their original home's tax base to a replacement home of any value



# PROP. 19: BASE YEAR VALUE TRANSFERS

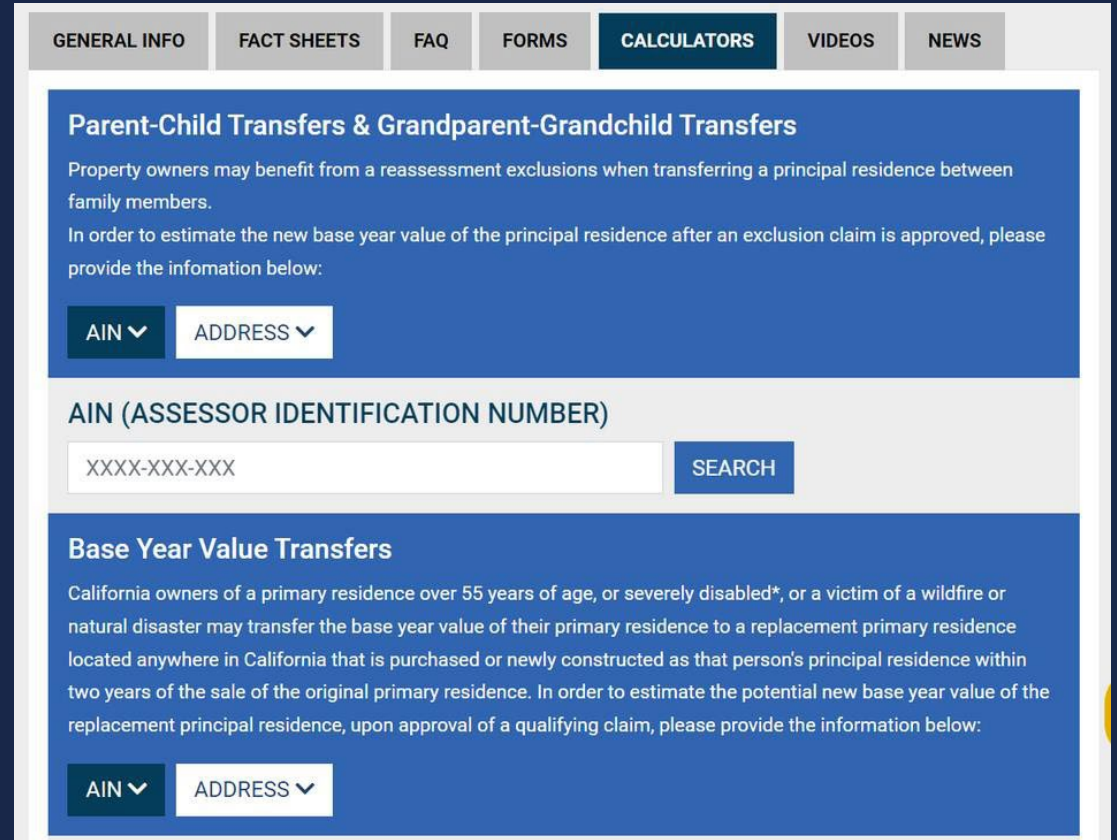
- The replacement principal residence may be of any value; however, if the market value of the replacement property is **greater** than the market value of the original property, the transferred base value will be subject to an adjustment





# PROP. 19: BASE YEAR VALUE TRANSFERS

- The Assessor's **Prop 19 calculators**, located on the Assessor's website, can help property owners estimate the new assessed value of their property:



The screenshot shows the 'CALCULATORS' tab selected in the top navigation bar. Below the navigation bar, there are two main sections. The first section is titled 'Parent-Child Transfers & Grandparent-Grandchild Transfers' and contains text explaining that property owners may benefit from reassessment exclusions when transferring a principal residence between family members. It asks users to provide information to estimate the new base year value after an exclusion claim is approved. Below this text are two dropdown menus labeled 'AIN' and 'ADDRESS'. The second section is titled 'Base Year Value Transfers' and contains text explaining that California owners of a primary residence over 55 years of age, or severely disabled, or a victim of a wildfire or natural disaster may transfer the base year value of their primary residence to a replacement primary residence located anywhere in California that is purchased or newly constructed as that person's principal residence within two years of the sale of the original primary residence. It asks users to provide information to estimate the potential new base year value of the replacement principal residence, upon approval of a qualifying claim. Below this text are two dropdown menus labeled 'AIN' and 'ADDRESS'. A 'SEARCH' button is located between the two sections.

GENERAL INFO FACT SHEETS FAQ FORMS **CALCULATORS** VIDEOS NEWS

### Parent-Child Transfers & Grandparent-Grandchild Transfers

Property owners may benefit from a reassessment exclusions when transferring a principal residence between family members.

In order to estimate the new base year value of the principal residence after an exclusion claim is approved, please provide the information below:

AIN ADDRESS

AIN (ASSESSOR IDENTIFICATION NUMBER)

XXXX-XXX-XXX SEARCH

### Base Year Value Transfers

California owners of a primary residence over 55 years of age, or severely disabled\*, or a victim of a wildfire or natural disaster may transfer the base year value of their primary residence to a replacement primary residence located anywhere in California that is purchased or newly constructed as that person's principal residence within two years of the sale of the original primary residence. In order to estimate the potential new base year value of the replacement principal residence, upon approval of a qualifying claim, please provide the information below:

AIN ADDRESS

**[assessor.lacounty.gov/exclusions/prop19](https://assessor.lacounty.gov/exclusions/prop19)**

ASSESSOR.LACOUNTY.GOV



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LOS ANGELES COUNTY ASSESSOR

# PROP. 19: BASE YEAR VALUE TRANSFERS

- Additional Requirements:
  - The sale of the qualified property owner's original home and the purchase of their replacement home must occur **within 2 years** of one another
  - Not automatic! A qualifying property owner must file a claim form with our office, in addition to any other documentation that may be required

# OTHER BASE YEAR VALUE TRANSFERS

- Proposition 50
  - Original property damaged 50% or more
  - All property types
  - Replacement property, located in same county, worth up to 120% original property, pre-damage
  - Purchased or newly constructed within 5 years
  - Original property is not required to be sold



# OTHER BASE YEAR VALUE TRANSFERS

- Proposition 171
  - Original property damaged 50% or more
  - Principal Residence only
  - Replacement property located in a participating county, worth up to 105%, 110%, or 115% of original home, pre-damage
  - Purchased or newly constructed within 3 years
  - Original property is not required to be sold

# CHANGE OF MAILING ADDRESS

To change mailing address:

- Submit a request electronically via the Assessor's website
- Upload supporting documentation such as the CA ID

Ownership Services will review and make the appropriate adjustments



# PROP. 19: INTERGENERATIONAL EXCLUSION

- The parent-child transfer component of Proposition 19 came into effect on **February 16, 2021**
- Exclusion **ONLY** applies to Principal Residence
- Rental property will be reassessed at full market value as of the date of the transfer



# PROP. 19: INTERGENERATIONAL EXCLUSION

- The transferee (recipient) **must** move into the property and file a Homeowners' Exemption claim or Disabled Veterans' Exemption claim **within 1-year**
- **\$1-million value** threshold placed on the transfer of the Family Home



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# PROP. 19: INTERGENERATIONAL EXCLUSION

The New Assessed Value must be calculated

If the value is LESS than \$1 million,  
then no re-assessment

NO increase on property taxes



If the value is MORE than \$1 million, then  
there may be a partial re-assessment

Increase in taxes, but still a savings



# DEATH OF A PROPERTY OWNER

- The death of a property owner **must** be reported to the Assessor's Office by completing and filing a Change in Ownership Statement Death of Real Property Owner form
- Within **150 days** of the property owner's death



# DEATH OF A PROPERTY OWNER

- The Death of Real Property

Owner form is required even if:

- The property is held in a trust and only one trustee passes away
- The property owner had a will
- The property owner did not have a will
- The property is in probate

# DEATH OF A PROPERTY OWNER

- If you believe that the transfer by which you acquired property qualifies for an exclusion (parent-child, etc.):
  - **Please make sure to file the appropriate exclusion claim forms**



# IMPORTANT PLEASE NOTE

- If a transfer or death has not been reported or recorded, you may be reassessed previous years (up to 8).
- These prior year assessments may result in a significant amount of taxes that may due at one time.

Please make sure the current owner or heir is reflected on the Assessor's records.





# UPDATING OWNERSHIP RECORDS

Ownership Services

[oservices@assessor.lacounty.gov](mailto:oservices@assessor.lacounty.gov)

Prop. 19: Contact Form, <https://assessor.lacounty.gov/contact/assessor>

Prop. 58/60/90/110: (213) 893-1239

General or Investigations: (213) 974-3441

Change of Mailing Address: [addresschange@assessor.lacounty.gov](mailto:addresschange@assessor.lacounty.gov)



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LOS ANGELES COUNTY ASSESSOR

## Local Assistance and Disaster Recovery Centers

*Open to the Public: Effective February 24, opened 6 days a week (Mon-Sat), 9:00 AM to 7:00 PM*

*West Center: 10850 West Pico Blvd, Los Angeles, CA, 90064*

*East Center: 560 W Woodbury*



[ASSESSOR.LACOUNTY.GOV/DISASTER](https://assessor.lacounty.gov/disaster)



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## Local Assistance and Disaster Recovery Centers

*Open to the Public: Effective February 24, opened 6 days a week (Mon-Sat), 9:00 AM to 7:00 PM*

*West Center: 10850 West Pico Blvd, Los Angeles, CA, 90064*

*East Center: 560 W Woodbury Road, Altadena, CA, 91001*

(213) 974-3101



@LACASSESSOR



NEWSLETTER



**ASSESSOR.LACOUNTY.GOV/DISASTER**



# **Brian McGinnis**

## **Expediting Building Permits**



# LA County Planning

Update on Disaster Recovery

March 26, 2025

# Overview

- Disaster Recovery Framework
- Resources



# Disaster Recovery Framework

# Temporary Housing – RVs, Manufactured Homes, and Mobilehomes

Title 22 Section 22.256.040:

- Maximum 1,500 square feet in size.
- Placed on a developed part of the lot.
- Contain sleeping, cooking, bathing, and sanitary facilities.
- Connected to electrical, water, and wastewater.
- Temporary unit must be removed 30-day after Certificate of Occupancy is issued for replacement unit.
- Expires two years after the date of the emergency declaration.

State Executive Orders and County Directives may affect these generally applicable regulations.

- Temp Housing Acknowledgement
- Site Plan showing:
  - Location of Temp Housing Unit
  - Potable water connection
  - Wastewater connection
  - Electrical Connection

Please complete the following to confirm compliance with the County's temporary housing requirements, including the Disaster Recovery Ordinance. For more information, please visit: <https://recovery.lacounty.gov/rebuilding/temporary-housing/>

## SITE PLAN

Provide a site plan of the entire property that depicts/notes the following:

- The location and footprint of the temporary housing unit
- Potable water connection
- Wastewater connection
- Electrical connection

## ACKNOWLEDGEMENTS

Initial the following statements to acknowledge the County's temporary housing requirements:

INITIAL HERE:	I ACKNOWLEDGE AND UNDERSTAND:
------------------	-------------------------------

Apply



## County Recovery - Temporary Housing Permit

Category Name:  
Countywide

Description:

Rebuilding - Temporary Housing. Apply here if you need a permit for temporary housing. You may use a recreational vehicle, manufactured home, mobilehome, or accessory dwelling unit (ADU) as temporary housing if you lived in a legally established single-family residence, ADU, or caretaker's residence that was destroyed or made uninhabitable by a disaster.



# Temporary Housing – Accessory Dwelling Units (“ADUs”)

State Executive Orders N-9-25 (1/16/2025) and N-20-25 (2/13/2025):

- Allows for development of new ADUs on properties where a primary residence was damaged or destroyed.
- Allows for issuance of certificate of occupancy for ADU before the certificate of occupancy for primary dwelling unit.

Title 22 Section 22.140.640 and Planning’s ADU Memo on Statewide Exemption ADUs (1/29/2024):

- Sets forth generally applicable development standards related to ADUs.

# Like-For-Like Rebuilds

Title 22 Section 22.256.050 and 070:

- A maximum 10% increase in floor area or height allowed.
- Rebuild must be in substantially the same location as the original unit.
- Includes waiver of oak tree permits and SEA and grading CUPs with conditions.
- Applications must be submitted within two years of declared disaster.
- Like-for-like allowances apply to zoning regulations only. Compliance with all current Health Code, Fire Code, and Building Code requirements may be required.

Title 22 Section 22.140.640 and Planning's ADU Memo on Statewide Exemption ADUs (1/29/2024):

- Sets forth generally applicable development standards related to ADUs.

State Executive Order N-20-25 (2/13/2025)

- Allows for development of new ADUs on properties where a primary residence was damaged or destroyed.

# Non-Like-For-Like Rebuilds

Title 22 will apply in its entirety to projects falling outside the boundaries of temporary housing and like-for-like rebuilds.





Los Angeles County ♦ Electronic Permitting & Inspections



## DISASTER REBUILD CHECKLIST AND APPLICATION

### INFORMATION:

This application is for all disaster rebuilds. Please do not use this application if you are proposing a standalone ADU prior to rebuilding the main residence.

Please provide the application materials listed below. County Staff will review the application materials to determine whether your proposal is a "like-for-like" replacement, as defined by the Zoning Code. "Like-for-like" replacement structures must be the same size, in the same location, and for the same land use as the legally established damaged or destroyed structure. The "like-for-like" replacement structure may be approved with modifications if they do not increase the floor area, size, height, or building footprint by more than 10%. Additional application materials may be required for proposals that do not meet the "like-for-like" criteria mentioned above.

Although "like-for-like" replacement structures do not need to comply with current County Zoning Code requirements, they will need to comply with current County Health and Safety, Fire, and Building Code requirements, such as:

- Fire sprinklers must be installed in housing units including new ADUs.
- Fuel modification zones must be maintained in Very High Fire Hazard Severity Zones
- Solar array is required
- Fire-resistant construction if the property is located within the Very High Fire Hazard Severity Zone

County Staff only needs architectural plans, as described below, to start their review. After County Staff determines whether your proposal qualifies as a "like-for-like" replacement, identifies additional application requirements, and finalizes the project scope, County Staff will require more detailed architectural, structural, and energy plans. County Staff will notify you when these plans need to be submitted. However, you will not need to submit another application.

### REQUIRED ITEMS

#### 1. Architectural Plans

Plans must be drawn to either architect's or engineer's scale and combined into one PDF. Depict the following:

- **Site Plan:** Address, Parcel Number(s), Revision(s), Scope of Work, Sheet Index, Vicinity Map; Bike Parking, Dimensions, Driveways, Fences / Walls / Gates, Landscaping, Mechanical Equipment, North Arrow, Oak Trees, On-Site Access Roads, Septic and Well Locations, Setbacks, Streets to Centerline, Structures, Vehicle Parking & Backup Space.
- **Floor Plans:** Label all Rooms, Dimensions, Uses; Existing / Proposed Plans for each floor.
- **Elevations:** Maximum / Ceiling Heights, Colors, Materials, Finishes, Fences / Gates / Walls, Retaining Walls, Natural / Finished Grades, Cut / Fill.
- **Sign Plans (for commercial only):** Building / Lot Frontage(s), Types, Colors, Dimensions, Existing / Proposed Sign Areas.



## County Recovery - Rebuild

Category Name:  
Countywide

### Description:

This application is for all disaster rebuilds. You can use this application if you are rebuilding a primary residence and proposing a new Accessory Dwelling Unit (ADU). Please do not use this application if you are proposing a standalone ADU prior to rebuilding the primary residence.

LA COUNTY

PLANNING

SHAPING TOMORROW

# Resources

# In-Person Counseling

## **Altadena One Stop**

464 W. Woodbury Road, Suite 210  
Altadena, CA 91001

9:30 AM to 6:00 PM

Monday – Friday

8:00 AM to 1:00 PM

Saturday

## **Calabasas Workshops**

26600 Agoura Road  
Calabasas, CA 91302

7:30 AM to 10:30 AM

Monday, Wednesday, Friday

8:00 AM to 12:00 PM

Saturday



# Virtual Counseling

Email: [DisasterRecovery@planning.lacounty.gov](mailto:DisasterRecovery@planning.lacounty.gov)

Phone: (213) 974-6411

# Online Resources

- **Countywide:** <https://recovery.lacounty.gov>
- **Department of Regional Planning:** <https://planning.lacounty.gov/disaster-recovery/>
- **Public Works:** <https://pw.lacounty.gov/mpm/gis/response-resources/>

**Thank You**



# **Robert Johnson**

## **2024 President CABREP**



# Julie Dolled Guild Mortgage



# **Marc Farfel**

## **C.A.R. Transaction Rescue**





# Disaster Response





# Table of Contents

**Communication**

**Resources**

**Mortgage Help**

**Insurance Help**

**Insurance Claims**

**Other Resources**

# Communication

- 90 days of no late charges
- 90 days of no negative credit reporting
- Programs available for extended temporary hardship assistance in FEMA Presidentially declared disaster areas
- Foreclosure activity may be suspended, depending on circumstances
- Contactless inspections for delinquent loans

\*Also available for borrowers whose workplace is impacted by the Disaster.



Servicing

## Guild is here to help

We see that you may be impacted by the FEMA-declared natural disaster, and we hope that you and your loved ones are safe. If you haven't been impacted, feel free to disregard this message.

If you're impacted by the disaster, here's some helpful information to be aware of:

- Properties in FEMA-declared areas that aren't paid through this month will receive external, contact-less property inspections to assess the scope of the damage and ensure it's safe for occupancy.
- You won't receive any late charges if you're unable to pay your mortgage for the next 90 days. This will not affect your credit report either.
- Programs are available to assist borrowers through temporary hardship situations.
- Foreclosure activities could be suspended, depending on the specific circumstances of the loan.

**Contact our Disaster Relief team to learn more about the support available for your specific situation:**

Phone 800.365.4884 from 5 am-5 pm PT, Monday-Friday

Email [disasterrelief@guildmortgage.net](mailto:disasterrelief@guildmortgage.net)

Fax 858.386.7225

For step-by-step guidance on filing an insurance claim or submitting a hardship letter, visit the [natural disaster page](#) on our website. You may also download our [Property Damage Support Packet here](#).

**We're here to help with whatever you may need**





Find a Loan Officer

Search

Guild Mortgage has many local branches near you.  
[Find your local Guild Mortgage branch](#) or [Apply Online](#)

[Home](#) > [Natural Disaster Help](#)

## We're here to help homeowners affected by natural disasters

If your home has been damaged, please  
read on for important information



Mortgage help



Insurance help



Other resources



# Mortgage Help

## What you need to know

- All borrowers who live in a FEMA Presidentially Declared Disaster Area are identified in our system.
- For all borrowers in FEMA Presidentially Declared Disaster Areas, no late charges or adverse credit reporting will occur for 90 days.
- For temporary hardship situations, we have programs available for borrowers in FEMA Presidentially Declared Disaster Areas.
- Foreclosure activities may be suspended for 90 days, depending on your loan.

## Contact our loan counseling staff for more information by:

Calling 800.365.4884 Monday-Friday, 5:00 am – 5:00 pm PT

Disaster relief email: [disasterrelief@guildmortgage.net](mailto:disasterrelief@guildmortgage.net)

Disaster relief FAX: 1.858.385.7225

# Insurance help

## Next steps if you need to file an insurance loss claim

For hazard, flood, fire and wind policies, the general insurance damage claim process is as follows:



## Be wary of fraud!

- Always get a written estimate and do not rush into signing repair contracts
- Work closely with Guild and your insurance carrier
- Don't use someone if they're not licensed or listed with your insurer



# Insurance Claim processing

## Monitored claims

Claims \$40,000+ and all delinquent loans (\$20,000+ for USDA)

Claim funds must be be disbursed per investor requirements, including inspections to confirm repair before additional funds are disbursed

Claim funds issued equals \$40k, 33% of the proceeds, or the excess of the UPB\*. Subsequent funds disbursed based on inspection of repairs

## Non-Monitored claims

Loan will be paid in full or, if the loan is current, and the total proceeds are less than \$40k, or \$20k for USDA Loans, the total claim will be disbursed to the borrower.



# Other Resources

## Additional Considerations

**1**

Tax  
authorities

**2**

IRS  
deductions

**3**

FEMA

**4**

NFIP



- Visit the FEMA site <https://www.fema.gov> for helpful information and guidance.
- Visit <https://www.disasterassistance.gov/> for disaster assistance resources. Get information on filing an NFIP claim, finding assistance, applying for and checking the status of your requested aid and more at this government website.
- The Insurance Information Institute offers additional guidance on settling an insurance claim: <http://www.iii.org/article/settling-insurance-claims-after-a-disaster>.

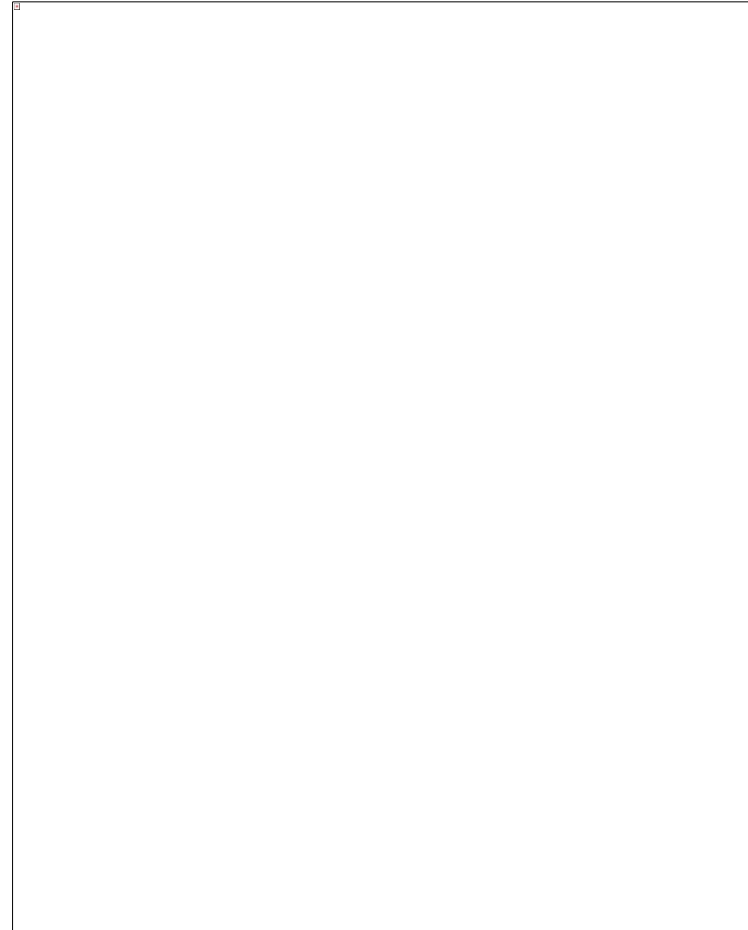
# Supporting Our Communities

## Homeowner Support Station

- Available to all those affected by a Disaster, not just Guild borrowers
- Answer mortgage and insurance questions
- Provide resources to assistance
- Connect with FEMA

Guild donated \$20k to SoLA Impact fund, which 100% goes to fire impacted families in LA.

*Coming soon:* Insurance vendor on the ground issuing claim checks to borrowers with lender-placed insurance at FEMA declared disasters





# 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>



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# Government & Other 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/>
- 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>



CALIFORNIA ASSOCIATION OF REALTORS®  
Transaction Rescue™

# Transaction Rescue

## <http://Mortgage.car.org>



### **Transaction Rescue Assistance**

At C.A.R., we understand that navigating mortgage assistance, wildfire recovery and insurance issues can be challenging for you and your clients. To better assist you, we've compiled a range of resources and tools to help you support clients —whether it's guiding them through insurance claims, wildfire assistance or providing essential recovery information, protecting them from scams or fraud, or any financial needs or questions.

If you have questions or would like more information on any of the topics below, please complete this form. Our team is here to provide you with the resources and support you need to assist your clients effectively.

Feel free to contact us anytime at (213) 739-8383 or email us at [TransactionRescue@car.org](mailto:TransactionRescue@car.org).

**Kindly complete the form below, and we'll reach out to assist you soon!**





# What We Have to Offer – Smart Zone



CUSTOMIZE LEARN SHARE WATCH SUPPORT LATEST NEWS Search...

## CA WILDFIRE/NATURAL DISASTER RESOURCES

C.A.R. is committed to helping members and consumers recover from wildfires and other natural disasters. We've prepared these materials to keep you and your clients informed about how to protect their homes, keep their insurance coverage, and find new coverage when necessary.

To find resources for your recovery process, click a topic button below or simply scroll down.

For Consumers Fraud & Price Gouging Immediate Assistance Insurance Help Mortgage/Funding Help Social Media Shareables Townhalls Transaction Help Other Resources

### IMMEDIATE ASSISTANCE

#### RESOURCES

- [Wildfire Resources List](#)
- [Debris Removal - NEW](#)
- [HUD Fair Market Rent Calculator](#)
- [Access C.A.R. CA Wildfire / Natural Disaster Resources](#)
- [List of Evacuation Centers](#)
- [Mutual Aid LA Network List of Resources](#)
- [U.S. Disaster Help Center](#)
- [List Wildfire Resources](#)
- [LA Times List of Resources](#)
- [LA Homeless Services](#)
- [Rental Beast](#)
- [Fire and Smoke Map](#)

#### HOUSING

- [211/LA and Airbnb](#)
- [FEMA Individuals and Households Program](#)
- [Local Hotel Association List of Hotels Offering Rooms and Discounts](#)

### RECOVERY & INSURANCE HELP

#### RESOURCES

- [FAQ: How REALTORS® Can Help Clients Recover and Rebuild After Wildfire - NEW](#)
- [FAQ: Health and Safety: Returning Home After Wildfire - NEW](#)
- [FAQ: How REALTORS® Can Assist Clients With Insurance After Wildfires - NEW](#)
- [FAQ: How REALTORS® Can Help Renters After Wildfires](#)
- [FAQ: California FAIR Plan](#)
- [Homeowners Insurance Help FAQ](#)
- [CA Dept. of Insurance Wildfire Resources](#)
- [DOI One-Year Moratorium](#)
- [Fire Insurance Quick Guide\\*](#)
- [Defensible Space Quick Guide\\*](#)

#### FOR YOUR CLIENTS

- [Price Gouging - Rev 3/11](#)
- [Avoiding Scams and Fraud](#)
- [Renter's Guide to Recovering From the California Wildfires](#)
- [Wildfire Issues PowerPoint Deck\\*](#)
- [Wildfire Issues: Defensible Space & Fire Insurance\\*](#)

#### WEBINARS AND RECORDINGS

- [C.A.R. Legal Live Webinar: Recent Wildfires \(Jan 14\) \\*](#)
- [Insurance Briefing for REALTORS®](#)
- [United Policyholders Webinar Recording](#)

### SOCIAL MEDIA SHAREABLES

#### SOCIAL MEDIA POSTS

- [Wildfire-Related Social Media Posts \(IG, FB\) - NEW](#)
- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)

#### CONSUMER FACT SHEETS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev 3/11](#)
- [Proposition 19 Property Tax Relief for Wildfire Victims - NEW](#)
- [Sources of Funding - NEW](#)
- [7 Steps to Navigate Insurance Assistance Following the Calif. Wildfires](#)
- [Mortgage Assistance for Consumers](#)
- [Price Gouging](#)
- [Avoiding Scams and Fraud](#)
- [Renter's Guide to Recovering From the California Wildfires](#)
- [Prepare for Insurance Claims Related to Wildfire](#)
- [How to Protect Yourself From Scam Artists](#)
- [How To Find \(or Keep\) Fire Insurance](#)
- [How To Fire-Harden Your Home](#)

### MORTGAGE/FUNDING HELP

#### MORTGAGE ASSISTANCE

- [FAQ: Mortgage Relief](#)
- [Fannie Mae SoCal Wildfire Disaster Relief Options](#)
- [Freddie Mac Natural Disaster Help](#)
- [U.S. Department of Housing and Urban Development \(HUD\) Disaster Resources](#)

#### GRANTS

- [FAQ: Sources of Funding - NEW](#)
- [FAQ: C.A.R. Disaster Relief Fund and NAR REALTOR Relief Fund - NEW](#)
- [C.A.R. Disaster Relief](#)

#### LOANS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev. 3/11](#)
- [FAQ: Sources of Funding - NEW](#)
- [Small Business Administration Disaster Assistance Loans](#)

### FRAUD & PRICE GOUGING

#### PRINTABLES

- [FAQ: Rental Price Gouging\\*](#)
- [C.A.R. Price Gouging Legal Quick Guide\\*](#)

#### RESOURCES

- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)
- [CA Attorney General's Office Price Gouging Information](#)
- [HUD Fair Market Rent Calculator](#)

#### CONSUMER FACT-SHEETS

- [Price Gouging - Revised 3/11](#)
- [Avoiding Scams and Fraud](#)

\* Must be signed in to car.org to view

### TOWNHALLS & TRAININGS

#### C.A.R. Wildfire Resources Member Townhall

- [January 22 - Watch\\*](#)
- [January 28 - Watch\\*](#)

#### January Legal Webinar: Recent Wildfires

- [January 24 - Watch\\*](#)
- [January 30 - Watch\\*](#)

#### FREE TRAININGS

- [Role of the REALTOR® in Disasters - use code PREPARE at checkout](#)

\* Must be signed in to car.org to view

### FOR CONSUMERS

- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)

#### CONSUMER FACT-SHEETS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev. 3/11](#)
- [Price Gouging - Rev 3/11](#)
- [Proposition 19 Property Tax Relief for Wildfire Victims - NEW](#)
- [Sources of Funding - NEW](#)
- [Consumer Guide to Health and Safety After a Wildfire](#)
- [Renter's Guide to Recovering From the California Wildfires - REVISED 2/6](#)
- [7 Steps to Navigate Insurance Assistance Following the Calif. Wildfires](#)
- [Mortgage Assistance for Consumers](#)
- [Avoiding Scams and Fraud](#)
- [Prepare for Insurance Claims Related to Wildfire](#)
- [How to Protect Yourself From Scam Artists](#)
- [How To Find \(or Keep\) Fire Insurance](#)
- [How To Fire-Harden Your Home](#)
- [Wildfire Issues: Defensible Space & Fire Insurance](#)

### TRANSACTION HELP

#### PRINTABLE

- [How Natural Disasters Affect Transactions Quick Guide](#)
- [Wildfire Disclosure Report](#)

#### WEBINAR

- [C.A.R. Legal Live Webinar: Recent Wildfires \(Jan 14\) \\*](#)

\* Must be signed in to car.org to view

### OTHER RESOURCES

- [Wildfire Tracking App](#)
- [CA Dept. of Forestry and Fire Protection](#)

#### VOLUNTEER - NEW

- [LA Works List of Volunteer Opportunities for the LA Fires](#)
- [Red Cross LA Fires Volunteer Opportunities](#)

#### CONTACT US

- [C.A.R.'s Dedicated Email for Wildfires - lafires@car.org](#)



CALIFORNIA ASSOCIATION OF REALTORS®  
Transaction Rescue™

# What We Have to Offer – Risk Management

- Legal Risk Management Insights
  - Buyer Rep Agreements
  - Price Gouging
  - Unsolicited Offers
  - Defensible Space
  - And much more....

## **Buyer Representation Agreements: What's New and What's Not?**

Quick Guide

## **Price Gouging Law and Residential Rental Properties**

Quick Guide

## **Prohibition on Making Unsolicited Offers for Property in Fire Emergency Zones**

Quick Guide

## **Wildfire Issues - Defensible Space and Fire Insurance**

Slide Deck / Quick Guide (2)



CALIFORNIA ASSOCIATION OF REALTORS®  
**Transaction Rescue™**

# Down Payment Assistance

## <http://FindDownPayment.car.org>

### Down Payment Resource Directory

[HOME](#) › [MARKETING TOOLS](#) › [FOR YOUR CLIENTS](#) › [DOWN PAYMENT RESOURCE DIRECTORY](#)

[PRINT](#) | [EMAIL](#) | [SAVE](#)

[SHARE](#) 

Fill out the following 3-step pre-screening form, in order to find out if you are eligible for any of the 400+ down payment assistance programs available in California. If you are still not sure how to begin, feel free to [watch this video](#).

If you need further assistance with the Down Payment Resource Directory tool, please contact your REALTOR® or [find a local REALTOR® here](#), if you do not have one already.

#### Property Information

#### Household Information

#### Special Circumstances

Enter the **Street Address** and **Zip Code** of a specific property — OR  
— Start typing in the **General Search** field and pick a neighborhood, city or county from the menu.

**Street Address** (e.g. 123 Main Street)

**Zip Code**

**General Search** (start typing for a menu of options)

**Estimated sales price**

**Number of Units**

☒ Single ☐ Duplex ☐ Triplex ☐ Quadruplex

Matched Programs

45

[View Programs](#)

[Continue](#)



CALIFORNIA ASSOCIATION OF REALTORS®

**Transaction Rescue™**



# Down Payment Assistance

## <http://FindDownPayment.car.org>

- General Search *(start typing for city, county, or towns in CA)*
- Suggest Typing Los Angeles
  - pull down finds Los Angeles County (select it)
- Either hit Continue with Filters or choose View Programs
- Ex. 45 programs found

If you need further assistance with the Down Payment Resource Directory tool, please contact us already.

We found 45 programs for Los Angeles County, CA

### Down Payment Programs

(30 of 45) [Search again](#)

#### Pathway to Home Closing Cost Assistance Grant Program Southern California

**TAKING APPLICATIONS AS OF MARCH 4TH.**

Recipient (one individual if two or more will be purchasing together) must be a member of an Underserved Community. "Underserved Community" "Underserved Community" includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.

**Maximum Amount**

\$10,000

**Benefits**

- Up to \$10,000 in closing cost assistance as a grant.
- Recipient must be a member of an underserved community\*:
- \*Recipient (one individual if two or more will be purchasing together) must be a member of an Underserved Community. "Underserved Community" "Underserved Community" includes: (i) people of color; (ii) persons with disabilities 1(physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.
- To help first-time homebuyers bridge the affordability gap by providing them with up to \$10,000 in closing cost assistance for "Underserved Community" members.

#### Pathway to Home Closing Cost Assistance Grant Program Southern California

**Next Steps**

**Participating Lenders**  
May use lender of choice.

**Approved Education Providers**  
Eligible recipients must complete 8-hours of HUD approved first-time homebuyer education class.

<https://nphsinc.org/home-buyers/homebuyer-education-and-counseling/>  
[https://hud4.my.site.com/housingcounseling/s/?language=en\\_US](https://hud4.my.site.com/housingcounseling/s/?language=en_US)

**Program Guide/Flyer**  
Overview: <https://www.car.org/difference/haf/hafclosingcostgrantprogram>  
Flyer: <https://www.car.org/-/media/CAR/Documents/HAF/Pdf/CAR-HAF-Grant-Flyer-Mar22.pdf>  
Administrator Flyer: <https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>  
Application access: <https://nphsinc.org/home-ownership-center/car-closing-cost-assistance-program/>

**Program Provider's Website**  
<https://www.car.org/difference/haf/hafclosingcostgrantprogram>

**Program Provider's Phone**  
For more information please contact:

NPHS - Neighborhood Partnership Housing Services –  
<https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>  
(909) 988-5979

**Eligible Properties**

**Maximum Sales Price**  
N/A

**Geographic Coverage**  
NPHS - Neighborhood Partnership Housing Services  
<https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>  
(909) 988-5979

**Eligible Borrowers**

**Minimum Credit Score**  
Based on 1st mortgage requirements.

**Maximum Annual Household Income by Household Size**  
1: \$82,500, 2: \$94,300, 3: \$106,050, 4: \$117,850, 5: \$127,300, 6: \$136,700, 7: \$146,150, 8: \$155,550

**Min Buyers Contribution**  
Based on 1st mortgage guidelines.

**First Time Homebuyer Required?**  
Must be first-time homebuyer

**Home Buyer Education Required**

**Maximum Assets Test**  
Recipient must be left with no more than \$20,000 in savings after the purchase.

**Home Buyer Obligations**

[Learn More](#)



CALIFORNIA ASSOCIATION OF REALTORS®  
**Transaction Rescue™**

# Pathway to Home Closing Cost Assistance Grant Program



“Homeownership is critical to building generational wealth and economic security for working families. California REALTORS® are pleased to expand ownership housing opportunities for more Californians.”

**Heather Ozur**  
2025 C.A.R. President

## Pathway Info:



[on.car.org/hafclose](https://on.car.org/hafclose)

## Donate:



[on.car.org/hafdonate](https://on.car.org/hafdonate)

CONTACT US AT  
[HAF@CAR.ORG](mailto:HAF@CAR.ORG)



\*“Underserved Community” includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons. (ii) An individual with a disability is defined as a person who has a physical or mental impairment that substantially limits one or more major life activities.



**carhaf.org**



# **STEPS TO FINANCING THE DREAM OF HOMEOWNERSHIP**

**APRIL 3, 2025**



# FAIR HOUSING DAY

RESILIENCE IN ACTION -  
ADVANCING HOUSING  
IN A NEW LANDSCAPE

TUESDAY, APRIL 15, 2025  
THE WESTIN LONG BEACH

Reserve your spot:  
[on.car.org/fhday25](https://on.car.org/fhday25)



# HAF CASINO NIGHT EVENT

A promotional banner for the HAF Casino Night Event. The background is dark blue with gold confetti and casino chips. On the left, a large, glowing sign with a marquee border contains the text 'HAF CASINO Night'. To the right, event details are listed: 'PRESENTED BY C.A.R.'S HOUSING AFFORDABILITY FUND', 'APRIL 15TH • 6 PM - 10 PM', and 'The Long Beach Westin - Salon A'. At the bottom right, there are logos for '120 YEARS OF LEADING THE WAY...' and the 'HAF HOUSING AFFORDABILITY FUND' with the tagline 'Leading the Way... Home'.





Thank you!



# **Linda Clinton**

## **CABREP Board Member, Upland CA**



# Keith Moten

## Moten & Associates



# **Tatianna Metters-Scurlock**

## **Law Offices of Tatianna Y. Metters, APC**





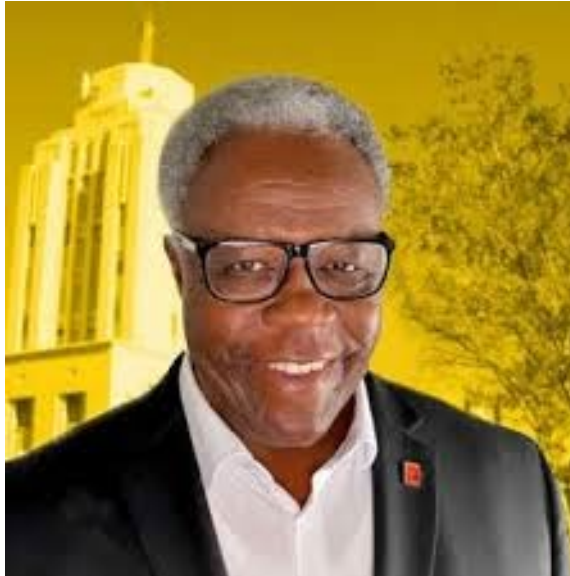
# **Sherry Bailey**

## **Fidelity National Title**



# **Mel Wilson**

## **2025 President CABREP**



# Thank you for Attending

- CABREP Events:
  - [Rebuilding Altadena and Restoring Our Legacy – Session 3](#)  
April 10<sup>th</sup> 10:30 AM
  - Membership Meeting April 16<sup>th</sup> 10:00AM – 11:30 AM



# Next Training Session – April 10<sup>th</sup> 10 AM

## [Rebuilding Altadena and Restoring Our Legacy - Part 3](#)



**Disaster Assistance Grants & Loans**



**Engaging with Architects, Engineers & Contractors**



**Construction Loan Options**



**Community Planning & Land Use**



**Financial Advisory Services**



**Insurance Legislative Advocacy**

Thank you for Attending



CABREP



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

Session 2:

# REBUILDING ALTADENA AND RESTORING OUR LEGACY

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

