



U.S. HOUSE COMMITTEE ON FINANCIAL SERVICES
– RANKING MEMBER MAXINE WATERS –
WHAT YOU NEED TO KNOW: ASSISTANCE FOR HOUSEHOLDS AND
BUSINESSES AFFECTED BY LOS ANGELES COUNTY WILDFIRES

Immediate Disaster Assistance: Families and individuals affected by the Los Angeles wildfires can apply for assistance through the Federal Emergency Management Agency (FEMA) online [here](#) or by calling the FEMA Helpline at 800-621-3362. For individuals who have already applied for FEMA assistance through FEMA, Specific information for individuals affected by the wildfires and straight-line winds is available [here](#). Additional information regarding local relief is available [here](#) through 211 LA.

Immediate Housing Relief: Los Angeles County residents who have been displaced from their homes or forced to evacuate due to the wildfires can apply for temporary housing through a 211 LA partnership with Airbnb [here](#). Local shelter information for Los Angeles County is also available [here](#). Veterans may be able to access housing assistance by calling the Department of Veteran Affairs’ housing assistance hotline at (310) 268-3350.

Insurance Relief: Insurance is a state-regulated industry. Thankfully, the California Department of Insurance (CDI) has taken the following actions to protect individuals affected by wildfires, including in Los Angeles County:

Evacuation Relief. Insurers must reimburse living expenses for policyholders with either renters or homeowners coverage who are under evacuation order. Additional information is available [here](#) and [here](#). Residents can also call the CDI Hotline for help at 800-927-4357.

Moratorium on Non-Renewals and Cancellations. One-year moratorium on insurance coverage non-renewals and cancellations for affected areas. Once the perimeter of a wildfire is determined, residents can check whether their ZIP code is under moratorium [here](#).

Avoid Scams. Review CDI resources to help individuals identify and avoid insurance-related scams [here](#).

Protect Your Home and Finances: General information and resources on how to protect your home and finances following a wildfire disaster, including how to avoid scams and file a complaint, can be found through the Consumer Financial Protection Bureau (CFPB) [here](#). Additional [wildfire recovery](#) and other disaster related information and resources are available through the Department of Housing and Urban Development’s (HUD) [here](#), including how disaster survivors can file discrimination complaints.

Shelter, Rental, and Home Replacement Assistance. You may be able to receive temporary shelter, rental assistance, or help to repair or replacement your home through FEMA. Additional information [here](#). Homeowners and renters can also receive [assistance through the U.S. Small Business Administration \(SBA\)](#) to repair or replace disaster-damaged real estate and personal property, including automobiles.

Mortgage Relief. Homeowners must continue making mortgage payments following a wildfire. However, anyone who is struggling to make their mortgage, insurance, or other housing payments should [contact their mortgage servicer](#) immediately as forbearance relief may be available. Additional assistance may be available to homeowners with [federally backed or insured mortgages](#).

Contact a Housing Counselor. Families can [contact](#) a HUD-approved housing counselor for on-the-ground assistance related to post-disaster housing relief, mortgage assistance, and financial planning.

Banking and Credit Card Relief. Contact your financial institution and ask about relief options, such as forbearance to temporarily pause or lower loan payments, as well as waivers or refunds on interest and fees.

Get Coverage and Prepare for Future Wildfires: Families can prepare for future wildfire disasters by reviewing their insurance coverage and looking into additional wildfire coverage options, including through the State of California’s [FAIR Plan](#). You can also check in with your insurer to see if they offer programs to help mitigate wildfire risk.

Relief for Affected Businesses: In addition to [local tax relief](#), businesses, including private nonprofit organizations, affected by the Los Angeles wildfires can find information regarding disaster recovery loan assistance through several federal agencies, including FEMA, the U.S. Small Business Administration (SBA), and the Internal Revenue Service (IRS), online [here](#).

SBA Disaster Assistance for Affected Businesses, Non-Profits, and Others. SBA offers different types of disaster assistance for nonprofits and businesses of all sizes affected by the wildfires. This includes:

- [Economic Injury Disaster Loans \(EIDL\)](#), which are working capital loans to help small businesses and many non-profits meet their financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- [Business physical disaster loans](#) to businesses of any size to repair or replace disaster-damaged property owned by the business (including real estate, inventories, supplies, machinery and equipment). Non-profits such as charities and churches are also eligible.
- To learn more, see SBA’s Disaster Assistance options for those affected by the wildfires [here](#).

Low-Income Credit Unions. The National Credit Union Administration (NCUA) is offering [urgent need assistance grants](#) of up to \$7,500 for low-income designated credit unions. Additional NCUA disaster recovery resources are available for credit unions [here](#).

Language Access: FEMA provides resources and information in [Spanish](#) and additional languages [here](#).

Fraud or Mismanagement: If someone has encountered potential fraud, mismanagement, or wrongful denial of assistance through FEMA or HUD programs, they can contact the Office of Inspector General for [FEMA](#) or [HUD](#).