



---

**U.S. HOUSE COMMITTEE ON FINANCIAL SERVICES**  
**– RANKING MEMBER MAXINE WATERS –**  
**WHAT YOU NEED TO KNOW: ASSISTANCE FOR HOUSEHOLDS**  
**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. 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 an Airbnb and 211 LA partnership [here](#). Local shelter information for Los Angeles County is also available [here](#).

**Insurance Relief:** Insurance is a state-regulated industry. Thankfully, the California Department of Insurance 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 California Department of Insurance 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](#).

**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 disaster recovery 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](#).

**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.

**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.

**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](#).