



# Advice for Homeowners with Mortgages Affected by the 2025 LA Wildfires

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## Mortgage

Even if your home was destroyed or damaged, you still need to make your mortgage payments. Here are some steps you can take:

1. **Find out who owns and services your loan.** The relief options available to you depend on who owns and/or services your loan.
  - Check if Fannie Mae owns your loan: <https://yourhome.fanniemae.com/calculators-tools/loan-lookup>. You can find their disaster relief page at <https://yourhome.fanniemae.com/get-relief/disaster/resources>.
  - Check if Freddie Mac owns your loan: <https://myhome.freddie.mac.com/resources/loanlookup>. You can find their disaster relief page at <https://myhome.freddie.mac.com/getting-help/natural-disasters>.
  - For other loans, contact your servicer directly.
2. **Call your servicer and explain your situation.** Let them know what happened and ask about possible disaster relief options, including a temporary pause or reduction in your mortgage payments (called a forbearance). Remember, forbearance is not automatic—you must request it from your servicer.
3. **Understand the impact of forbearance.** After the forbearance ends, you will still owe the full amount, including any deferred payments. Be sure to ask your servicer how the deferred payments will be handled once the forbearance period ends.
4. **Need help?** Reach out to a HUD-certified housing counselor. Find one near you at <https://www.hud.gov/findacounselor>.

**Why continue paying if my home is destroyed?** Continuing to pay helps prevent foreclosure. Also, insurance claims are typically shared between you and the mortgage servicer. If you are behind on your payments, the mortgage servicer may have more control over how your insurance money is used.

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## Property Taxes

If your home was destroyed or damaged, you may qualify for temporary property tax relief. You can file a **Misfortune or Calamity Claim** with the Los Angeles County Assessor's office to request a reassessment. For more information, visit <https://assessor.lacounty.gov/tax-relief/disaster-relief>.

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## Insurance

Contact your homeowners insurance provider right away to start the claims process. For help understanding how to make insurance claims, watch this **Beverly Hills Bar Association** webinar: <https://bhba.org/recovery/>. At this stage, you shouldn't need a lawyer. But if you need one later, you can find a private attorney in your area through the National Association of Consumer Advocates at <https://www.consumeradvocates.org>.

## Other useful insurance resources:

- **California Department of Insurance:** Visit <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>. If you have questions or a dispute with your insurance company, call 1-800-927-4357 or use their online chat button. Free, confidential appointments with Department of Insurance experts are available right now. You can call 800-927-4357 to schedule an appointment.
  - Workshops in Pasadena: <https://www.insurance.ca.gov/0400-news/0102-alerts/2025/Pasadena-Commissioner-Ricardo-Lara-Ins.cfm>
  - Workshops in Santa Monica: <https://www.insurance.ca.gov/0400-news/0102-alerts/2025/Commissioner-Ricardo-Lara-Insurance-Supp.cfm>
- **United Policyholders**, a non-profit, offers a webinar on wildfire recovery: <https://uphelp.org/disaster-recovery-help/2025cawildfires/>.

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## FEMA Assistance

To apply for FEMA financial assistance, call 1-800-621-3362 or visit <https://www.disasterassistance.gov>.

**Important:** If you have insurance coverage or create a GoFundMe or similar fundraiser, there are things you need to be aware of before you apply for FEMA financial assistance. For more information, please read Public Counsel's FAQs on FEMA Financial Assistance at <https://bit.ly/FAQ-FEMA>.

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## Offers to Buy Your Property

**Stop. Don't act too quickly.** Do not trust anyone offering to buy your property right now. Wait until you've had time to think clearly and are no longer feeling rushed or overwhelmed. You can read this press release to learn more: <https://www.gov.ca.gov/2025/01/14/governor-newsom-issues-order-to-protect-fire-victims-from-predatory-real-estate-speculators/>.

**BEWARE OF SCAMS:** Scammers often target people during disasters. Be careful who you share personal information with and avoid rushing into decisions. Don't trust lawyers or public adjusters who approach you at evacuation centers or hotels. Instead, research online for reliable help.



Also, watch out for fake FEMA and Red Cross employees. Real FEMA agents always carry an official ID. If you're unsure whether you're speaking with a real FEMA agent, you can call the FEMA Helpline at 1-800-621-3362 to confirm. To check if you're speaking with a real Red Cross employee, you can call 1-800-RED-CROSS (1-800-733-2767).

## *Other Helpful Resources:*

- "Twelve Tips for Homeowners After Natural Disasters" by the National Consumer Law Center: <https://library.nclc.org/article/twelve-tips-homeowners-after-natural-disasters-0>.



To apply for assistance with your mortgage, please complete an online intake at: <https://publiccounsel.org/services/debt-collection-foreclosure-fraud/> or call our message line at (213) 385 - 2977 ext. 700.