



FAQs for Homeowners with Mortgages Affected by the 2025 LA Wildfires

Mortgage Payment Relief and Forbearance Options

1. **Do I need to keep paying my mortgage if my home was destroyed or damaged?**

Yes, you still need to make your mortgage payments, even if your home is destroyed or damaged. This helps prevent foreclosure on the remaining structure(s) and/or land. Staying current on mortgage payments should also help you access the proceeds from any insurance claim. In most cases, the insurance proceeds will be sent to your mortgage servicer since they are listed as a named insured on your policy. If you're behind on payments, the mortgage servicer may have more control over how any insurance proceeds are used.

If you cannot afford to continue making your mortgage payments, contact your mortgage servicer (the company you send your mortgage payments to each month) to find out about getting a forbearance plan to lower or pause payments temporarily.

2. **Can my mortgage payments be lowered or paused temporarily?**

You may be able to temporarily lower or pause your mortgage payments by requesting a forbearance plan from your mortgage service. The availability, type and length of forbearance plans depends on who owns and/or services your loan. Many loans may have disaster relief options available (especially if they backed by a federal agency, such as Fannie Mae, Freddie Mac, FHA, VA or USDA). Contact your servicer to ask about what forbearance and disaster relief options are available to you.

3. **What is disaster forbearance, and how can it help me after the wildfires?**

Disaster forbearance lets you lower or pause your mortgage payments temporarily if you've been affected by a natural disaster. It's designed to provide short-term relief, helping you avoid late fees and other charges and potentially protecting against foreclosure while you recover and rebuild. *Keep in mind that a forbearance plan does not forgive the missed payments*—you will need to repay any payments you skip at the end of your forbearance plan, either through a lump sum reinstatement, a repayment plan, a deferral or a loan modification.

4. **Am I eligible for forbearance because of the wildfires?**

Eligibility depends on your loan type and servicer, but many homeowners impacted by federally declared disasters will qualify.

- **Government-owned or backed loans (Fannie Mae, Freddie Mac, FHA, VA, USDA):** Many of these loans have announced disaster forbearance is available.
- **Other Loans (Private Loans):** Many servicers of private loans offer disaster forbearance, but terms can vary. Contact your servicer for more information.

5. **How long does forbearance last?**

The length of forbearance can vary:

- **Fannie Mae/Freddie Mac/FHA/VA/USDA:** Forbearance plans can range from 90 days to 6 months, with extension options that may extend to a maximum of 12 months total.
- **Private Loans:** The length of forbearance is determined by your lender. Some follow the guidelines for government-backed loans; others only offer shorter forbearance plans; others do not offer forbearance plans.

6. **After the forbearance plan ends, do I have to repay the missed payments from forbearance all at once?**

It depends! Many servicers offer different repayment options, such as adding missed payments to the end of the loan, spreading them out over several months, or modifying the loan terms. However, not everyone will be eligible for all of the options available. Be sure to confirm the repayment options available to you with your mortgage servicer.

7. **What is loss mitigation?**

Loss mitigation is the process where mortgage servicers work with borrowers to avoid foreclosure. It can include options like modifying your loan to bring it current, lowering payments, temporarily pausing payments, or allowing a short sale if the property is worth less than the outstanding loan balance.

Loan Ownership and Servicing Information

8. **What's the difference between a mortgage servicer and a mortgage owner/investor?**

The **servicer** is the company that manages your loan and sends your statements. You can find out who your servicer is by checking your mortgage statement. The **owner/investor** is the company or entity that owns or insures the loan. The servicer and owner/investor may be different, and your loan may have been sold from one owner/investor to another and/or transferred from one servicer to another.

9. **How do I find out if my loan is federally-backed?**

- **Fannie Mae:** Use the [loan lookup tool](#) on their website to check if your loan is a Fannie Mae loan. If it is, you can find information about their [disaster relief resources](#) on their site.
- **Freddie Mac:** Use the [loan lookup tool](#) on their website to check if your loan is a

Freddie Mac loan. If it is, you can find information about their [disaster relief resources](#) on their site.

- **Federal Housing Administration (FHA):** Check your mortgage documents for an FHA case number or references to FHA. You might also see an FHA mortgage insurance premium charge on your mortgage statement. You can check property records for a second deed of trust that names the HUD Secretary. Some loans that were originally FHA-insured may have been sold out of that status, so you should also confirm with your servicer or with HUD's National Servicing Center at 877-622-8525.
- **Veteran's Administration (VA):** Most people with a VA loan know they have one, but if you're not sure, you can check your mortgage documents for specific references to the VA and your closing documents for any fees paid to the VA.
- **Dept. of Agriculture/Rural Housing Services (RHS):** If you have a direct loan from RHS, you probably already know the type of loan you have. However, if you have a loan guaranteed by RHS, you can check your closing documents and contact your servicer.

10. What if my loan is owned by a private investor and not Fannie Mae or Freddie Mac?

Call your servicer and ask about disaster relief options. You can also get help from a HUD-certified housing counselor. Find one near you at www.hud.gov/findacounselor.

11. What if my servicer doesn't know what loss mitigation options are available?

If your servicer can't help, contact a HUD-certified housing counselor for assistance. Find one near you at www.hud.gov/findacounselor.

12. My servicer won't tell me who owns my loan. What can I do?

If your servicer won't tell you who owns your loan, you can ask for this information in writing. If they still don't provide it, you can contact the Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/complaint/ and the California Department of Financial Protection and Innovation (DFPI) at www.dfpi.ca.gov/submit-a-complaint/ to submit a complaint.

Troubleshooting and Support

13. I'm having trouble reaching my mortgage servicer. What should I do?

If you can't get through to your servicer, call the Homeowner's HOPE™ Hotline at 1-888-995-4673 for help. You can also get help from a HUD-certified housing counselor. Find one near you at www.hud.gov/findacounselor.

14. Who can I complain to if my mortgage servicer isn't helping me?

If your servicer is not giving you the help you need or is not responding to your requests, you can file a complaint with:

- The Consumer Financial Protection Bureau (CFPB):
www.consumerfinance.gov/complaint/.
- The California Department of Financial Protection and Innovation (DFPI):
www.dfpi.ca.gov/submit-a-complaint/.

15. I need more help with understanding my disaster relief options and/or communicating with my servicer. What should I do?

You can get help from a HUD-certified housing counselor. They can guide you through your relief options and assist with communication with your servicer. To find one near you, visit www.hud.gov/findacounselor.

Selling or Abandoning the Property

16. What if I want to sell or abandon my property instead of rebuilding?

If you decide not to rebuild, you will still be responsible for paying off your mortgage. Contact your servicer to request a payoff statement and, if necessary, discuss other options like a short sale or other arrangements.

Lost Documentation/Property Records

17. I lost all my important papers in the fire, including my mortgage and foreclosure notices. How can I get them replaced? What if I don't have my mortgage account number?

Contact your mortgage servicer to tell them about your situation. They can give you your account number and help you get replacement copies of any documents you need, including foreclosure notices. If you need property records, homeowners affected by the fire can request them from the Los Angeles County Registrar-Recorder's office for free. To get help, call the Los Angeles County Registrar-Recorder at 800-201-8999 (Option 1, then Option 2) or email RRCCFireAssistance@rrcc.lacounty.gov. More information is available on the [Registrar-Recorder website](#).

Property Taxes

18. Do I still have to pay property taxes if my home was destroyed or damaged?

Yes, you still need to pay property taxes. However, if your home was destroyed or damaged, you may qualify for temporary tax relief. You can file a Misfortune or Calamity Claim with the Los Angeles County Assessor's office for reassessment. More information is available on the [LA County Assessor's Disaster Relief page](#).

Other Relief

19. Is there any other help available?

Yes! In addition to mortgage and property tax relief, there may be other forms of disaster assistance available for homeowners, including insurance help and FEMA financial assistance, and more. Please visit <https://publiccounsel.org/fire-relief-recovery-services-los-angeles/> to stay updated on other support options.

- **Insurance:**
 - **United Policyholders** (non-profit): Visit their [2025 California Wildfires help page](#) at <https://uphelp.org/> to watch a webinar on wildfire recovery.
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 - **California Department of Insurance:** Visit their [Wildfire Resources page](#). If you have questions or a dispute with your insurance company, call 1-800-927-4357 or use their online chat. The Department of Insurance is also currently offering free, confidential appointments with experts in [Pasadena](#) and in [Santa Monica](#)—call 800-927-4357 to schedule one.
 - **Beverly Hills Bar Association:** For guidance on making insurance claims, watch their webinar at <https://bhba.org/recovery/>.
- **FEMA:** To apply for FEMA financial assistance, call 1-800-621-3362 or visit <https://www.disasterassistance.gov/>.
 - **Important:** If you have insurance coverage or are planning to set up a fundraiser (like GoFundMe), there are things you need to know before applying for FEMA financial assistance. For more details, please read Public Counsel’s FAQs on FEMA Financial Assistance at <https://bit.ly/FAQ-FEMA>.