



Fannie Mae Disaster Relief Options

Under Fannie Mae's guidelines for **single-family mortgages** impacted by a disaster:

- Homeowners may request mortgage assistance by contacting their mortgage servicer (the company listed on their mortgage statement) following a disaster.
- Homeowners affected by a disaster are often eligible to reduce or suspend their mortgage payments for up to 12 months by entering a forbearance plan with their mortgage servicer. During this temporary reduction or pause in payments, homeowners will not incur late fees and foreclosure, and other legal proceedings are suspended.
- In instances where contact with the homeowner has not been established, mortgage servicers are authorized to offer a forbearance plan for up to 90 days if the servicer believes the home was affected by a disaster.
- Following a forbearance plan, there are a number of options available to potentially help homeowners resolve the delinquency without paying a lump sum, including [Disaster Payment Deferral](#) and [Fannie Mae Flex Modification](#).

Property Tax Relief Document

You will qualify for tax relief only if the damage to your property exceeds \$10,000 and you file your claim within 12 months of the incident. If approved, your reduced tax rate will remain in effect until your property is restored or rebuilt.

Information for Renters

Under California law, your [rental agreement](#) will become void **if the rental unit is completely destroyed in a disaster**. You will no longer be required to pay rent, and your landlord must return your security deposit.

If your rental unit is **partially destroyed and can't be lived in**, you can choose to end your rental agreement or wait for your landlord to make the necessary repairs. You will not have to pay rent while waiting for repairs, unless you move back into the unit.

Information on Rental Price Gouging

California's [anti-price-gouging](#) law is now in effect, which limits rent increases to no more than 10% above pre-emergency levels after an emergency is declared. The limit applies to both existing tenants and new leases.

Price-gouging protections apply anywhere in the state where displacement increases demand for housing, according to the California Apartment Assn.

The [cap on rent increases](#) triggered by the wildfires will expire Feb. 6, unless extended through executive orders or local declarations.

If you believe you have evidence of rent gouging, you can submit a complaint with the attorney general's office at this [webpage](#). The Coalition for Economic Survival, a tenants rights organization, is also holding Saturday [workshops](#) to inform people of their rights.



Utility Bill Information

Do I need to pay my utility bills?

Whether you must continue paying your gas, water and power bills depends on your providers, where you live and the condition of your home.

Southern California Edison, which provides power to the Altadena area, suspended billing for all customers who live in mandatory evacuation zones, said company spokesperson Gabriela Ornelas. The suspensions went into effect Jan. 8. The company is also working with Los Angeles County to get the addresses of homes that have been completely destroyed, which will be permanently removed from the billing list.

Southern California Gas customers who lost their home or business do not need to contact the company to end service, said company spokesperson Erica Berardi. The natural gas provider will forgive the current bill and the most recent bill for customers whose properties have been destroyed.

Customers who have had their natural gas service turned off by SoCalGas for safety reasons will not be billed during the outage.

The **Los Angeles Department of Water and Power** paused billing notices in areas directly affected by the fires. It also encouraged customers facing financial hardship to contact the utility about managing their bill.

[SBA Disaster Loans for Homeowners, Renters, and Businesses](#)

If you have renter's insurance, file a claim as soon as you can.

Rick Dinger, president of Crescenta Valley Insurance, said renters' policies often offer at least \$25,000 to replace damaged personal property and help you find and pay for a new place to live.

If you are one of the many people who **do not have renters' insurance**, you can apply for a low-interest loan from the federal government to replace things such as clothes, furniture and cars. The [loans are available through the Small Business Administration](#). You don't need to own a business to qualify, and renters can borrow up to \$100,000.

Additional Help

Go to [CA.Gov/lafires/](https://www.ca.gov/lafires/) for a comprehensive reference with links to FEMA, disaster unemployment insurance, and more. Resources are available there in English and Spanish.

Contact Binc for [free mental health wellness support here](#), and [here to learn about and apply for available financial assistance](#).