LA Wildfires: Joint County – State Housing Task Force Meeting

Summary Document | June 11, 2025

This document captures discussion outcomes and action items from the LA Wildfires: Joint County – State Housing Task Force meeting. The mission of the Task Force is to support the development and implementation of viable, long-term housing recovery strategies; resilient solutions and programs that rebuild and create new housing units; and affordable homeownership and rental opportunities that accommodate the most vulnerable populations with accessibility and functional needs.

Agenda

Time	Торіс	Facilitator		
5 minutes	 Welcome & Meeting Admin Attendance (Link in Chat) Introductions (New Participants) 	Ben Stevenson, LA County Office of Emergency Management (LACo OEM)		
10 minutes	 Senior Reverse Mortgage Workshop Resources Next Workshop: June 14, 2025 Carolina Romo, LA County Development Authority (LACDA 			
15 minutes	 Housing Task Force Updates LA County Delegation Trip to Washington D.C. Section 8 Housing Voucher Program (Disaster Related) 	Emilio Salas, LACDA		
15 minutes	 Mortgage Relief Program Program Overview Materials & Resources 	Nicole Evans, California Housing Finance Agency (Cal HFA)		
10 minutes	Q&A / Discussion	All Members		
5 minutes	Wrap UpAction Items & Next Steps	Task Force Leads		

Action Items

#	Task	Status	Date Assigned	Anticipated Due Date	Owner
1	Award 50 Section 8 vouchers from the Housing Voucher Program Waitlist.	Ongoing	04/09/2025	07/23/2025	LACDA
2	Evaluate Federal Emergency Management Agency (FEMA) Information Data and Analysis (FIDA) data to identify patterns, flag common barriers to securing permanent housing, and identify missing data to request supplemental information from FEMA and LACo OEM.	Ongoing	04/15/2025	07/23/2025	LACDA; LACo OEM
3	Develop an Executive Order Fact Sheet that outlines housing-related executive orders due to the wildfires to guide policy recommendations and support survivors.	Ongoing	04/30/2025	07/23/2025	LACo OEM; LACDA; DCBA; HCD
4	Develop a Survivor Unique Challenges slide deck and talking points to support targeted funding requests and strengthen federal advocacy efforts.	Complete	04/29/2025	5/19/2025	LACDA; LACo OEM

Meeting Summary

Senior Reverse Mortgage

Workshop Overview

 Successfully launched the first Reverse Mortgage Workshop on Saturday, 05/10/2025, with approximately 20-30 attendees at the MonteCedro Senior Living Community in Altadena. Those who attended the Workshop were direct recipients of reverse mortgages, including families of seniors that have reverse mortgages.

- Organizations who attended included LACDA, Los Angeles County Aging and Disability Resource Connection (ADRC), the Department of Consumer and Business Affairs (DCBA), Treasurer and Tax Collector (TTC), HUD, and Neighborhood Housing Services of LA County, as well as some members of the press.
- The main takeaway from the participants in the workshop is the ongoing confusion on how to handle insurance, especially with a reverse mortgage, understanding Property Assessed Clean Energy (PACE) Loans and PACE Debit, and the need for mental health support for seniors.
- Identified that many survivors need more than just help with their reverse mortgage. Still seeing those, especially seniors, who are housing insecure, food insecure, and those with physical/mental health issues.
- For those interested in joining the Reverse Mortgage Work Group, please request access through the following contact information:
 - o Email: <u>Carolina.romo@lacda.org</u>
 - o Phone: 626-296-6298

Upcoming Workshops & Events

- June 14, 2025: Second Reverse Mortgage Workshop in collaboration with CalHFA at Loma Alta Park in Altadena.
- July 12, 2025: The California Department of Insurance (DOI) will be presenting on insurance matters related to wildfire impacts. Location has not been identified, sourcing locations in Pasadena and Altadena.
- August 16, 2025: Untied Policyholders will provide a presentation to support informing wildfire survivors on the rebuild process.

Housing Task Force Updates

LA County Trip to Washington, DC

- LACDA attended with Supervisor Barger, as well as several LA County Departments including the County of Los Angeles Fire Department (LACoFD) and the LA County Department of Public Works (DPW). One of the most effective meeting sessions included a round table discussion at the Capitol building with a large contingent of the LA County delegation.
- Though representatives from the two political parties were not a part of the LA County delegation, they were present during the sessions and there was an interest in the topics being discussed.

- Additional interest included bringing disaster relief to the wildfire survivors, implementing a home hardening process, creating defensible spaces, and introducing legislation.
- Congresswomen Sherman's focus was on obtaining data to support the needs for the deployment of direct rental assistance with FEMA.
- There were discussions regarding Governor Newsome's \$40 billion request and itemizing the areas that need recovery assistance.
 - The Department of Housing and Urban Developments (HUD) discussion centered around disaster relief.
 - An announcement was made regarding deployed disaster relief to California. It was believed to be for prior disasters, but clarification is needed.
 - There was also interest in the Community Development Block Grant Program (CDBG), disaster recovery, and willingness to visit the burn scar area to view the devastation for themselves.
 - Congresswomen Chu assembled a roundtable in Altadena with local nonprofits and brought Robert Fenton from FEMA to hear directly from nonprofits about the need for direct rental assistance.
 - Information and personal stories were shared about the need to secure additional rental units. Additional data were provided to review what FEMA is seeing related to the availability of rental housing.
- A discussion with FEMA is expected to determine deploying direct rental assistance, regardless of what they are seeing given the current circumstances.
 - Further review needed to formulate enhanced connections and work closely with local nonprofits.

Section 8 Housing Voucher Program

- On April 4, LACDA announced the opening of the Housing Choice Voucher (HCV) Programs' Waiting List to provide priority program admission for up to 50 individuals/families displaced by the January 2025 Pacific Palisades and Eaton Los Angeles Wildfires.
 - Registration remained open to eligible wildfire survivors until 300 applicants were received weeks after promoting the waiting list. Since registration closed, the LACDA team has been working to identify and connect with 50 eligible applicants.
- The majority of applicants denied were due to illegitimate applications such as; not true wildfire survivors, unable to connect with identified wildfire survivor post-

application submission, and/or a lack of supporting documentation, resulting in only three (3) Section 8 Vouchers issued at this time.

- Opportunities for immediate assistance includes reaching out to Catholic Charities to help survivors connect to hosting providers to enable moving into housing as soon as possible, and/or connecting with other service providers or NGOs.
- Wildfire survivors in need of accessible and affordable temporary housing may also be referred to the <u>Centers for Independent Living (CILs)</u>.

Mortgage Relief Program

CalAssist Mortgage Fund Overview

- Presentation by Nicole Evans: CalHFA's CalAssist Mortgage Fund nicole.evans@calassistmortgagefund.org.
- <u>CalAssist Mortgage Fund</u>: Opening on Thursday, June 12, 2025, for eligible applicants.
 - The Contact Center (1-800-501-0019) is also available to provide accommodation.
 - o <u>Newsroom | CalAssist Mortgage Fund</u>
- In response to the Mortgage Relief Package proposed by the Governor and approved in February 2025, the launch of the CalAssist Mortgage Fund is an effort to bridge relief for homeowners who lost their homes in the recent disasters, and/or if their homes are uninhabitable.
- \$100 million in mortgage assistance is available for homeowners at risk of foreclosure who have had their property destroyed or substantially damaged by a nationally declared disaster since 2023, including, but not limited to, those affected by the 2025 Los Angeles Wildfires.
 - The program offers three (3) months of mortgage payments or property tax help with a maximum of \$20,000 to middle to low-income homeowners.
- This is a one-time program; once all funds have been awarded, the program will close. The application is free to apply, first come first serve, opening on June 12, 2025.
- Expecting this program to provide around 10,000 grants over the lifetime of the program.
- For application assistance, please visit the CalAssist program FAQ webpage: <u>Program Details | CalAssist Mortgage Fund</u>.
- In addition to the \$100 million for homeowners, \$25 million from the Governor's Mortgage Relief Package will be used to extend for up to one (1) year the existing

National Mortgage Settlement Housing Counseling Program, with services supporting mortgage counseling and guidance on FEMA disaster assistance.

Relevant Links

- <u>Reverse Mortgage Workshop</u>
- <u>Sonoma County Housing Authority</u>
- <u>Catholic Charities</u>
- Center for Disease Control
- <u>CDC toolkit</u>
- <u>"Housing Heroes Program"</u>
- Sonoma Recovers
- <u>"Resilient City Combining District"</u>
- FEMA Public Assistance (PA) Program