



CABREP



CALIFORNIA
ASSOCIATION
OF REALTORS

Session 2:

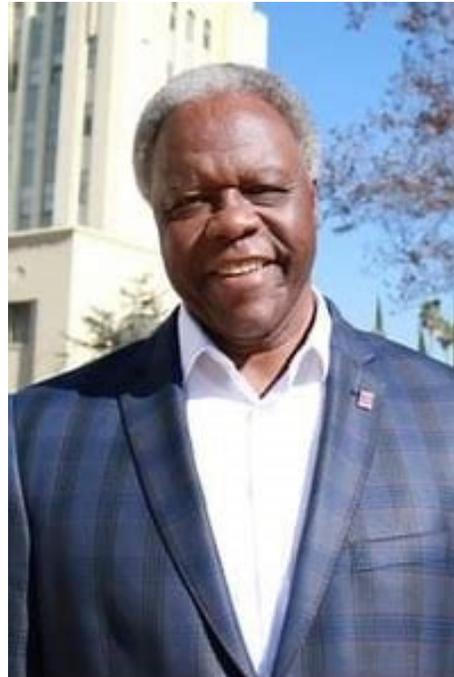
REBUILDING ALTADENA AND RESTORING OUR LEGACY

Join us for an essential training session designed for REALTORS® who want to advocate for Altadena wildfire victims.



Mel Wilson

2025 President CABREP



CABREP

C.A.R.



CALIFORNIA
ASSOCIATION
OF REALTORS®



Mission Statement

California Association of Black Real Estate Professionals (CABREP)

We are a network for Black REALTORS[®], advancing as business leaders in the industry, and in our communities.

We are advocates for increasing Black Homeownership.

We fully embrace our members by acknowledging, mentoring, supporting, and developing them into industry leaders both locally and nationally.

What REALTORS® Will Gain from This Training:

Skill Set with Valuable Knowledge in Disaster Recovery and Advocacy.

Build Deeper Trust and Stronger Relationships with your Clients and the Community.

Position Yourself as a Trusted resource for future real estate and recovery opportunities.

Make a Meaningful Stabilizing Impact, By Restoring Altadena's Generational Wealth.

**Recap of
Session
First
Session
March 11th**

Why Altadena?

C.A.R. Resources

Altadena Historic Homeownership Journey

Legal Do's & Don'ts

Skills to Help Wildfire Homeowners Victims

FEMA & SBA Programs

Accessing Mental Health Services

What You Will Learn Today

Insurance Advocacy

Expediting Permit Process

Title Issues & Estate Planning

Fair Tax Assessment Advocacy

**Mortgage Relief & Financial Advisory
Services**

Melrose Forde

CABREP Board Member, Alameda CA



Rob Obedoza

Insurance Claim Advocacy





CALIFORNIA DEPARTMENT OF INSURANCE

Rob Obedoza

Outreach Analyst

Community Relations & Outreach Branch



Wildfire Recovery

Over 27,000 claims have already been partially paid – over \$12.1 billion has already gone out to survivors.

Nearly \$435,000 on average per claim to help people pay for living expenses, replacing the things they lost, and start the rebuilding process.





Wildfire Recovery

Insurance workshops in the Palisades and Altadena areas.

Town halls and rebuilding events at the city, county, state, and federal level.

Disaster Recovery Centers





Emergency Actions

- Declares One-Year Nonrenewal Moratorium for residential policies within or adjacent to wildfire perimeters.
- Ordered insurers, including FAIR Plan, to properly and promptly investigate **all consumers' smoke damage claims** and ensure fair payments under law.
- Ordered insurers, including FAIR Plan, to continue providing **Additional Living Expenses coverage** until wildfire survivors' homes are deemed habitable as a result of fire debris, ash, and other hazardous materials.
- Ordered insurers, including FAIR Plan, to **pay more than the required 30% of contents coverage without requiring a detailed inventory.**



Wildfire Recovery Assistance Deadlines



recovery.lacounty.gov

Debris removal program in two main phases, each managed by the EPA and the Army Corps of Engineers

Whether opting in to the debris removal program or opting out to hire your own private contractor, must submit Right of Entry form by deadline



FEMA

DisasterAssistance.gov

Two grants are available for up to \$43,600

- Other Needs Assistance
- Housing Assistance

Rental Assistance

- Does not count against max grant award.



U.S. Small Business Administration

sba.gov/disaster

SBA provides low interest loans to Homeowners, renters, and businesses in Los Angeles County who experienced property damage because of the fires.

7,028 loans for a total of **\$1.8 billion** approved

Deadline For All Programs
March 31, 2025



California's Insurance Market

Top 12 Companies Write 85% of State's Homeowners Market

Since 2022, 7 of the top 12 insurance companies have paused or restricted new business despite rate increases approved or pending with Department of Insurance.

FAIR Plan has increased to 4% of CA market – becoming the insurer of first resort, not last resort, for many.

Insurance Group and Ranking (2022)	Market Share	2023 Rate Increases (Pending & Approved)	Major Action Since 2022
1. State Farm	21.22%	28.1%	Paused new policies
2. Farmers (10 companies)	14.9%	17.7%, 12.5%	Limited new policies to 7,000 per month
3. CSAA (2 companies)	6.9%	18.55% (approved 2021)	
4. Liberty Mutual (6 companies)	6.6%	29%, 10.6%	
5. Mercury	6%	12.6%, 7%	
6. Allstate (5 companies)	6%	39.6%	Paused new policies
7. USAA (4 companies)	5.7%	30.6%, 16.5%, 6.9%, 3%	Restricted underwriting to low-risk only
8. Auto Club	5.1%	20%	
9. Travelers	4.2%	21.7%	Limited new policies
10. American Family (3 companies)	2.8%	22.7%, 6.9%, 6.9%	
11. Nationwide (2 companies)	2.5%	19.9%, 24.5%	Limited new policies
12. Chubb (8 companies)	2.2%		Ceased writing high-value homes with higher wildfire risk, and non-renewed some high-value homes



Safer From Wildfires

Being Safer from Wildfires Can Help With Your Insurance



Safer from Wildfires is a ground-up approach to wildfire resilience with three layers of protection — for the structure, the immediate surroundings, and the community. Following these achievable steps can help you save money on your insurance.



Safer from Wildfires was created by an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration. Learn more at insurance.ca.gov

First in the nation discounts to consumers for wildfire mitigation.

Wildfire Risk Score transparency allow consumers to request and appeal your property risk score.

Fire Hardening and Defensible Space Disclosure and Addendum.



Protect Your Home or Business

- **Class A fire-rated roof**
- **5-foot ember-resistant zone around the structure**
- **Noncombustible 6 inches at the bottom**
- **Ember- and fire-resistant vents**
- **Double pane windows or added shutters**
- **Enclosed eaves**



Protect Your Immediate Surroundings

- **Cleared vegetation and debris from under decks.**
- **Move sheds and outbuildings at least 30 feet away.**
- **Trim trees and remove brush in compliance with state and local defensible space laws.**



Protect The Whole Community

- **Neighborhoods can form a Firewise USA community**
- **Cities, counties, and local districts can become certified as a Fire Risk Reduction Community**



Sustainable Insurance Strategy

**Modernizing Our
Insurance Market**

**Accessible Insurance For
Californians**

**Create a Resilient Insurance
Market**

**Protect Communities From
Climate Change**





Sustainable Insurance Strategy

Insurer Commitments To Write More Policies In Wildfire Distressed Areas

- Requiring insurance companies to write no less than 85% of homes and businesses in distressed areas and reduce FAIR Plan policies in order to achieve greater insurance availability for consumers

Introduce New Climate Risk Management Tools In Ratemaking

- Catastrophe Modeling and Reinsurance Costs

Continued Modernization of the FAIR Plan

- Ensure it remains financially solvent and sustainable while providing more – yet temporary – comprehensive commercial coverage for HOAs, affordable housing developers, and larger businesses.



What's Next - Legislative Proposals

The California Safe Homes Act (AB 888)

- Asm. Lisa Calderon

Business Insurance Protection Act (SB 547)

- Sen. Sasha Renee Perez & Sen. Susan Rubio

The Insurance Payment Protection Act (AB 597)

- Asm. John Harabedian

Eliminate "The List" Act (SB 495)

- Sen. Ben Allen

The California Community Fire Hardening Commission Act (SB 616)

- Sen. Susan Rubio, Sen. Dave Cortese, Sen. Henry Stern

The Deceptive Disaster Relief Advertising Act (AB 637)

- Asm. Heath Flora

The California Public Wildfire Model Act (SB 429)

- Sen. Dave Cortese

The Insurance and Wildfire Safety Act (AB 1)

- Asm. Damon Connolly

The FAIR Plan Stability Act (AB 226)

- Asm. Lisa Calderon & Asm. David Alvarez

The Savings Accounts for Mitigation and Catastrophes Act (AB 232)

- Asm. Lisa Calderon & Asm. Mike Gipson



For Realtors - Start Early

- Many companies are still writing, but it may take longer find one in higher risk markets where there are fewer options.
- Talk to as many agents or brokers or find a listing at insurance.ca.gov.



For Realtors - Don't Settle For The FAIR Plan

- Make sure your clients are exploring all options.
- Although the FAIR Plan will offer a policy when nobody else will, they are paying more for less coverage.
- If you have a problem getting a FAIR Plan policy in time to close a sale, contact the Department of Insurance.



For Realtors - Help Educate Clients

- **Discuss how they can help lower their insurance costs or increase their insurance availability through mitigation efforts.**
- **Talk to them about Safer From Wildfires and the Fire Hardening and Defensible Space Addendum (Form FHDS).**
- **Schedule a Defensible Space Inspection with your local fire department or CalFIRE.**



Contact Us

- **Phone: 1-800-927-4357**
(Consumer hotline for insurance complaints, questions, and assistance)
- **Website:**
insurance.ca.gov
- **Facebook:**
[@insurancecagov](https://www.facebook.com/insurancecagov)
- **Twitter/X:** [@CDInews](https://twitter.com/CDInews)
- **Instagram:**
[@cadepartmentofinsurance](https://www.instagram.com/cadepartmentofinsurance)
- **CDI Consumer Alerts**

Lynnette West-Cater 2025 President PFAR



Nicole White-Gamble

Fair Property Tax Assessments





◆ JEFF PRANG ◆
LOS ANGELES COUNTY ASSESSOR

CABREP Realtors: Rebuilding Altadena and Restoring our Legacy

Presented by:
Nicole White-Gamble

MISFORTUNE & CALAMITY (M&C) TAX RELIEF

- Temporarily reduces the assessed value of a property that was damaged or destroyed by misfortune or calamity (earthquakes, floods, fires, and other natural disasters)
 - The damage must be at least **\$10,000** or more,
 - Submit form **(ADS-820)** within **12 months** from the date the damage occurred.



110% vs. 120% vs. SUBSTANTIALLY

EQUIVALENCE

- 110% Expedited rebuild permit review (CITY AND COUNTY PARTNERS)



Size increase up to 10% greater for permits

M&C - 120% Rule for Governor Declared Disaster Areas (ASSESSOR)

\$ vs ↑ \$ 20% Fair market value comparison

- M&C- Substantial Equivalence (ASSESSOR)



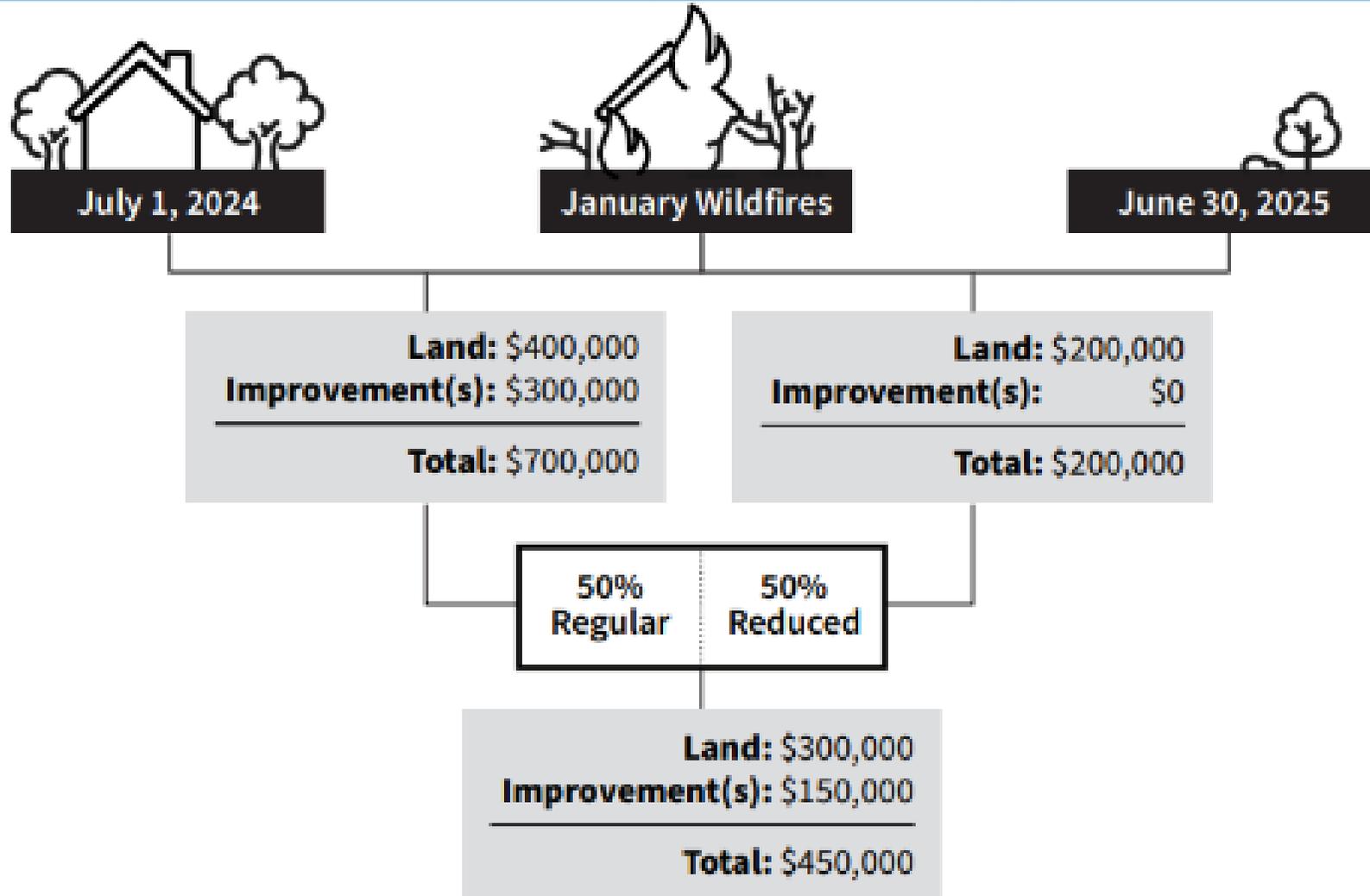
REBUILD



Same size and use



FISCAL YEAR (JULY 1 - JUNE 30)



Adjusted 2024 - 2025 Tax Assessment

FISCAL YEAR (JULY 1 - JUNE 30)

July 1, 2025

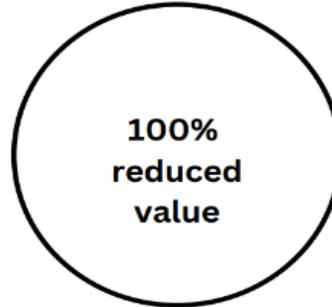
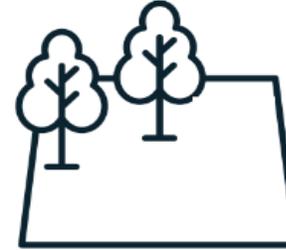


January 1, 2026

Lien Date

Assessment for Tax Bill
Determined

June 30,
2026



Land: \$200,000
Imp.: \$0
Total: \$200,000

2025-2026 Tax Bill

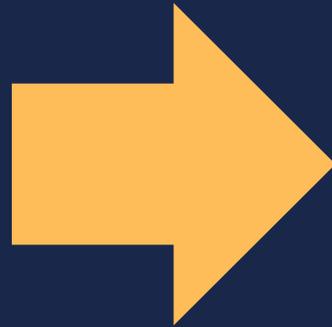
PROP. 19: BASE YEAR VALUE TRANSFERS

- Transfer throughout the State
- Use up to **three times**
 - Once per Governor Declared Disaster
- No value limit for replacement home (upward tax base adjustment may apply)
- Sale and purchase **within 2 years** of one another



PROP. 19: BASE YEAR VALUE TRANSFERS

- The replacement principal residence may be of any value; however, if the market value of the replacement property is **greater** than the market value of the original property, the transferred base value will be subject to an adjustment



PROP. 19: BASE YEAR VALUE TRANSFERS

- The Assessor's **Prop 19 calculators**, located on the Assessor's website, can help property owners estimate the new assessed value of their property:

The screenshot shows a website navigation bar with tabs for GENERAL INFO, FACT SHEETS, FAQ, FORMS, CALCULATORS (highlighted), VIDEOS, and NEWS. Below the navigation bar, there are two calculator sections. The first section is titled 'Parent-Child Transfers & Grandparent-Grandchild Transfers' and includes a text block explaining that property owners may benefit from reassessment exclusions when transferring a principal residence between family members. It asks for information to estimate the new base year value after an exclusion claim is approved. Below this text are two dropdown menus labeled 'AIN' and 'ADDRESS'. The second section is titled 'Base Year Value Transfers' and explains that California owners of a primary residence over 55 years of age, or severely disabled, or a victim of a wildfire or natural disaster may transfer the base year value to a replacement primary residence. It also asks for information to estimate the potential new base year value upon approval of a qualifying claim. Below this text are two dropdown menus labeled 'AIN' and 'ADDRESS'. In the middle of the page, there is a section titled 'AIN (ASSESSOR IDENTIFICATION NUMBER)' with a text input field containing 'XXXX-XXX-XXX' and a 'SEARCH' button.

assessor.lacounty.gov/exclusions/prop19

OTHER BASE YEAR VALUE TRANSFERS

- Proposition 50
 - Property damage 50% or more
 - All property types
 - Replacement within LA County
 - Value up to 120% original property, pre-damage
 - Purchased or newly constructed within 5 years
 - Original property is not required to be sold



OTHER BASE YEAR VALUE TRANSFERS

- Proposition 171
 - Property damaged 50% or more
 - Principal Residence only
 - Replacement property located in a participating county, worth up to 105%, 110%, or 115% of original home, pre-damage
 - Original property is not required to be sold
 - Purchased or newly constructed within 3 years



CHANGE OF MAILING ADDRESS

To change mailing address:

- Submit a request electronically
- Upload supporting documentation

Ownership Services will review and make update our database



DEATH OF A PROPERTY OWNER

- The death of a property owner **must** be reported to the Assessor's Office by completing and filing a Change in Ownership Statement Death of Real Property Owner form
- Within **150 days** of the property owner's death
- The Death of Real Property Owner form is required even if:
 - The property is held in a trust
 - Inherited via a will
 - Property must go through the probate process



DEATH OF A PROPERTY OWNER

- If you believe that the transfer by which you acquired property may qualify for an exclusion (parent-child, etc.):
 - Please file the appropriate exclusion claim forms
 - Submit Homeowner's Exemption or Disabled Veterans Exclusion



IMPORTANT PLEASE NOTE

- If a transfer or death has not been reported or recorded, you may be reassessed previous years (up to 8).
- Prior-year assessments may result in a significant amount of taxes that may due at one time.

Please make sure the current owner or heir is reflected on the Assessor's records.



INTERGENERATIONAL EXCLUSION

- The transferee (recipient) **must** move into the property and file a Homeowners' Exemption claim or Disabled Veterans' Exemption claim **within 1-year**
- **\$1-million value** threshold placed on the transfer of the Family Home



UPDATING OWNERSHIP RECORDS

Ownership Services

oservices@assessor.lacounty.gov

Prop. 19: Contact Form,

<https://assessor.lacounty.gov/contact/assessor>

Prop. 58/60/90/110: (213) 893-1239

General or Investigations: (213) 974-3441

Change of Mailing Address:

addresschange@assessor.lacounty.gov

ASSESSOR'S E-SERVICES

- The Homeowner Alert (e-Notification), *sends e-mail alerts within 48 hours* whenever a foreclosure, transfer of title, or mortgage is recorded on your property.
- **e-File service** now allows property owners to file
 - *Change of Mailing Address Request*
 - *Homeowners Exemption*
 - *Misfortune & Calamity Claim Form*
 - *assessor.lacounty.gov/contact/calamity-disaster*



Sign Up for
Homeowner Alert:



E-File Instructions:



◆ JEFF PRANG ◆
LOS ANGELES COUNTY ASSESSOR



◆ **JEFF PRANG** ◆
LOS ANGELES COUNTY ASSESSOR

Local Assistance and Disaster Recovery Centers

Open to the Public: Effective February 24, 2025, opened 6 days a week (Mon-Sat), 9:00 AM to 7:00 PM

West Center: 10850 West Pico Blvd, Los Angeles, CA, 90064

East Center: 560 W Woodbury Road, Altadena, CA, 91001

(213) 974-3101

NEWSLETTER



@LACASSESSOR



Nextdoor



ASSESSOR.LACOUNTY.GOV/DISASTER

Brian McGinnis

Expediting Building Permits



LA County Planning

Update on Disaster Recovery

March 26, 2025

Overview

- Disaster Recovery Framework
- Resources

Disaster Recovery Framework

Temporary Housing – RVs, Manufactured Homes, and Mobilehomes

Title 22 Section 22.256.040:

- Maximum 1,500 square feet in size.
- Placed on a developed part of the lot.
- Contain sleeping, cooking, bathing, and sanitary facilities.
- Connected to electrical, water, and wastewater.
- Temporary unit must be removed 30-day after Certificate of Occupancy is issued for replacement unit.
- Expires two years after the date of the emergency declaration.

State Executive Orders and County Directives may affect these generally applicable regulations.



- Temp Housing Acknowledgement
- Site Plan showing:
 - Location of Temp Housing Unit
 - Potable water connection
 - Wastewater connection
 - Electrical Connection

Please complete the following to confirm compliance with the County's temporary housing requirements, including the Disaster Recovery Ordinance. For more information, please visit: <https://recovery.lacounty.gov/rebuilding/temporary-housing/>

SITE PLAN

Provide a site plan of the entire property that depicts/notes the following:

- The location and footprint of the temporary housing unit
- Potable water connection
- Wastewater connection
- Electrical connection

ACKNOWLEDGEMENTS

Initial the following statements to acknowledge the County's temporary housing requirements:

INITIAL HERE:	I ACKNOWLEDGE AND UNDERSTAND:
------------------	-------------------------------



County Recovery - Temporary Housing Permit

Category Name:
Countywide

Description:
Rebuilding - Temporary Housing. Apply here if you need a permit for temporary housing. You may use a recreational vehicle, manufactured home, mobilehome, or accessory dwelling unit (ADU) as temporary housing if you lived in a legally established single-family residence, ADU, or caretaker's residence that was destroyed or made uninhabitable by a disaster.

Apply

Temporary Housing – Accessory Dwelling Units (“ADUs”)

State Executive Orders N-9-25 (1/16/2025) and N-20-25 (2/13/2025):

- Allows for development of new ADUs on properties where a primary residence was damaged or destroyed.
- Allows for issuance of certificate of occupancy for ADU before the certificate of occupancy for primary dwelling unit.

Title 22 Section 22.140.640 and Planning’s ADU Memo on Statewide Exemption ADUs (1/29/2024):

- Sets forth generally applicable development standards related to ADUs.

Like-For-Like Rebuilds

Title 22 Section 22.256.050 and 070:

- A maximum 10% increase in floor area or height allowed.
- Rebuild must be in substantially the same location as the original unit.
- Includes waiver of oak tree permits and SEA and grading CUPs with conditions.
- Applications must be submitted within two years of declared disaster.
- Like-for-like allowances apply to zoning regulations only. Compliance with all current Health Code, Fire Code, and Building Code requirements may be required.

Title 22 Section 22.140.640 and Planning's ADU Memo on Statewide Exemption ADUs (1/29/2024):

- Sets forth generally applicable development standards related to ADUs.

State Executive Order N-20-25 (2/13/2025)

- Allows for development of new ADUs on properties where a primary residence was damaged or destroyed.

Non-Like-For-Like Rebuilds

Title 22 will apply in its entirety to projects falling outside the boundaries of temporary housing and like-for-like rebuilds.

INFORMATION:

This application is for all disaster rebuilds. Please do not use this application if you are proposing a standalone ADU prior to rebuilding the main residence.

Please provide the application materials listed below. County Staff will review the application materials to determine whether your proposal is a "like-for-like" replacement, as defined by the Zoning Code. "Like-for-like" replacement structures must be the same size, in the same location, and for the same land use as the legally established damaged or destroyed structure. The "like-for-like" replacement structure may be approved with modifications if they do not increase the floor area, size, height, or building footprint by more than 10%. Additional application materials may be required for proposals that do not meet the "like-for-like" criteria mentioned above.

Although "like-for-like" replacement structures do not need to comply with current County Zoning Code requirements, they will need to comply with current County Health and Safety, Fire, and Building Code requirements, such as:

- Fire sprinklers must be installed in housing units including new ADUs.
- Fuel modification zones must be maintained in Very High Fire Hazard Severity Zones
- Solar array is required
- Fire-resistant construction if the property is located within the Very High Fire Hazard Severity Zone

County Staff only needs architectural plans, as described below, to start their review. After County Staff determines whether your proposal qualifies as a "like-for-like" replacement, identifies additional application requirements, and finalizes the project scope, County Staff will require more detailed architectural, structural, and energy plans. County Staff will notify you when these plans need to be submitted. However, you will not need to submit another application.

REQUIRED ITEMS**1. Architectural Plans**

Plans must be drawn to either architect's or engineer's scale and combined into one PDF. Depict the following:

- **Site Plan:** Address, Parcel Number(s), Revision(s), Scope of Work, Sheet Index, Vicinity Map; Bike Parking, Dimensions, Driveways, Fences / Walls / Gates, Landscaping, Mechanical Equipment, North Arrow, Oak Trees, On-Site Access Roads, Septic and Well Locations, Setbacks, Streets to Centerline, Structures, Vehicle Parking & Backup Space.
- **Floor Plans:** Label all Rooms, Dimensions, Uses; Existing / Proposed Plans for each floor.
- **Elevations:** Maximum / Ceiling Heights, Colors, Materials, Finishes, Fences / Gates / Walls, Retaining Walls, Natural / Finished Grades, Cut / Fill.
- **Sign Plans (for commercial only):** Building / Lot Frontage(s), Types, Colors, Dimensions, Existing / Proposed Sign Areas.

**County Recovery - Rebuild**

Category Name:
Countywide

Description:

This application is for all disaster rebuilds. You can use this application if you are rebuilding a primary residence and proposing a new Accessory Dwelling Unit (ADU). Please do not use this application if you are proposing a standalone ADU prior to rebuilding the primary residence.

Resources

In-Person Counseling

Altadena One Stop

464 W. Woodbury Road, Suite 210
Altadena, CA 91001

9:30 AM to 6:00 PM

Monday – Friday

8:00 AM to 1:00 PM

Saturday

Calabasas Workshops

26600 Agoura Road
Calabasas, CA 91302

7:30 AM to 10:30 AM

Monday, Wednesday, Friday

8:00 AM to 12:00 PM

Saturday

Virtual Counseling

Email: DisasterRecovery@planning.lacounty.gov

Phone: (213) 974-6411

Online Resources

- **Countywide:** <https://recovery.lacounty.gov>
- **Department of Regional Planning:** <https://planning.lacounty.gov/disaster-recovery/>
- **Public Works:** <https://pw.lacounty.gov/mpm/gis/response-resources/>

Thank You

Robert Johnson

2024 President CABREP



Julie Dolled Guild Mortgage



Marc Farfel

C.A.R. Transaction Rescue



Disaster Response



Table of Contents

Communication

Resources

Mortgage Help

Insurance Help

Insurance Claims

Other Resources

Communication

- 90 days of no late charges
- 90 days of no negative credit reporting
- Programs available for extended temporary hardship assistance in FEMA Presidentially declared disaster areas
- Foreclosure activity may be suspended, depending on circumstances
- Contactless inspections for delinquent loans

*Also available for borrowers whose workplace is impacted by the Disaster.



Servicing

Guild is here to help

We see that you may be impacted by the FEMA-declared natural disaster, and we hope that you and your loved ones are safe. If you haven't been impacted, feel free to disregard this message.

If you're impacted by the disaster, here's some helpful information to be aware of:

- Properties in FEMA-declared areas that aren't paid through this month will receive external, contact-less property inspections to assess the scope of the damage and ensure it's safe for occupancy.
- You won't receive any late charges if you're unable to pay your mortgage for the next 90 days. This will not affect your credit report either.
- Programs are available to assist borrowers through temporary hardship situations.
- Foreclosure activities could be suspended, depending on the specific circumstances of the loan.

Contact our Disaster Relief team to learn more about the support available for your specific situation:

Phone 800.365.4884 from 5 am-5 pm PT, Monday-Friday

Email disasterrelief@guildmortgage.net

Fax 858.386.7225

For step-by-step guidance on filing an insurance claim or submitting a hardship letter, visit the [natural disaster page](#) on our website. You may also download our [Property Damage Support Packet here](#).

We're here to help with whatever you may need



Find a Loan Officer

Search

Guild Mortgage has many local branches near you.
[Find your local Guild Mortgage branch](#) or [Apply Online](#)

Home > Natural Disaster Help

We're here to help homeowners affected by natural disasters

If your home has been damaged, please read on for important information



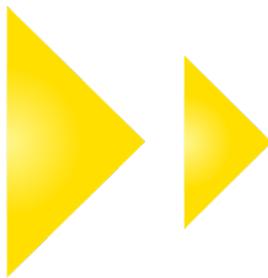
Mortgage help



Insurance help



Other resources



Mortgage Help

What you need to know

- All borrowers who live in a FEMA Presidentially Declared Disaster Area are identified in our system.
- For all borrowers in FEMA Presidentially Declared Disaster Areas, no late charges or adverse credit reporting will occur for 90 days.
- For temporary hardship situations, we have programs available for borrowers in FEMA Presidentially Declared Disaster Areas.
- Foreclosure activities may be suspended for 90 days, depending on your loan.



Contact our loan counseling staff for more information by:

Calling 800.365.4884 Monday-Friday, 5:00 am – 5:00 pm PT

Disaster relief email: disasterrelief@guildmortgage.net

Disaster relief FAX: 1.858.385.7225

Insurance help

Next steps if you need to file an insurance loss claim

For hazard, flood, fire and wind policies, the general insurance damage claim process is as follows:



Be wary of fraud!

- Always get a written estimate and do not rush into signing repair contracts
- Work closely with Guild and your insurance carrier
- Don't use someone if they're not licensed or listed with your insurer

Insurance Claim processing

Monitored claims

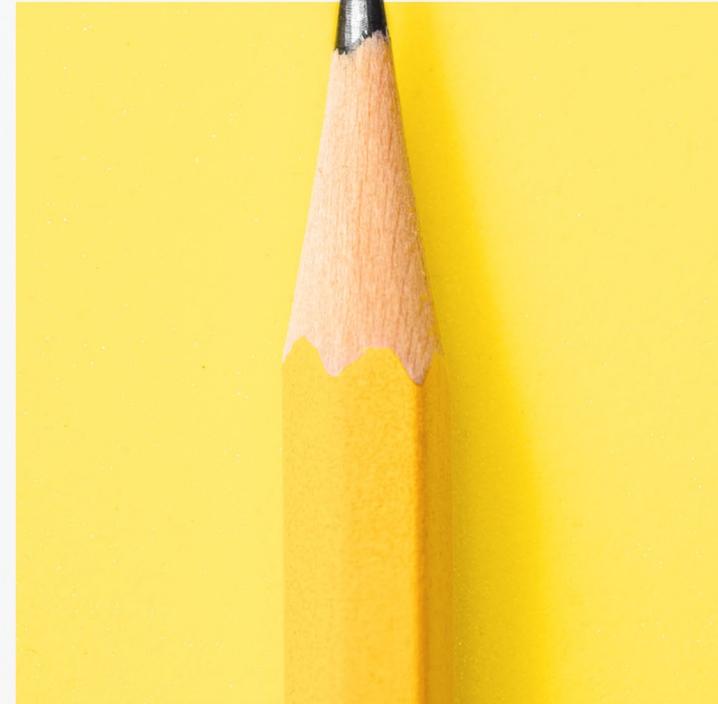
Claims \$40,000+ and all delinquent loans (\$20,000+ for USDA)

Claim funds must be be disbursed per investor requirements, including inspections to confirm repair before additional funds are disbursed

Claim funds issued equals \$40k, 33% of the proceeds, or the excess of the UPB*. Subsequent funds disbursed based on inspection of repairs

Non-Monitored claims

Loan will be paid in full or, if the loan is current, and the total proceeds are less than \$40k, or \$20k for USDA Loans, the total claim will be disbursed to the borrower.



Other Resources

Additional Considerations

1

Tax
authorities

2

IRS
deductions

3

FEMA

4

NFIP



- Visit the FEMA site <https://www.fema.gov> for helpful information and guidance.
- Visit <https://www.disasterassistance.gov/> for disaster assistance resources. Get information on filing an NFIP claim, finding assistance, applying for and checking the status of your requested aid and more at this government website.
- The Insurance Information Institute offers additional guidance on settling an insurance claim: <http://www.iii.org/article/settling-insurance-claims-after-a-disaster>.

Supporting Our Communities

Homeowner Support Station

- Available to all those affected by a Disaster, not just Guild borrowers
- Answer mortgage and insurance questions
- Provide resources to assistance
- Connect with FEMA

Guild donated \$20k to SoLA Impact fund, which 100% goes to fire impacted families in LA.

Coming soon: Insurance vendor on the ground issuing claim checks to borrowers with lender-placed insurance at FEMA declared disasters



C.A.R. Resources

- C.A.R.'s SMARTZONE Disaster Relief - <https://www.smartzonecar.org/disaster-relief>
- CA REALTORS® Help Consumers - <https://www.car.org/aboutus/mediacenter/newsreleases/2025releases/wildfireopenletter>
- Initial Mortgage Relief Instructions - https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772_14730f9ec8b642bbae911d66ae00eeea.pdf
- Rental Price Gouging FAQ - <https://www.car.org/-/media/CAR/Documents/Your-CAR/Make-A-Difference/CAR-Disaster-Relief/California-Disaster-Resources/FAQRentalPriceGougingExtensiveFinal.pdf>
- Protect Against Scams - https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising_Insurance_How_To_Protect_Yourself_From_Scam_Artists.pdf
- Finding Insurance - https://www.car.org/-/media/CAR/Documents/Learn-and-Thrive/PDF/OneSheets/Rising_Insurance_How_To_Find_Fire_Insurance.pdf
- CAR Disaster Resources - <https://www.car.org/difference/realtorscare/cadisasterresources>
- SBA Loan Guide - https://42177214-9d7a-43d8-aecd-f7e162c92fd7.usrfiles.com/ugd/421772_e0d57dcd1fce46db819bd1b22479565e.pdf
- CAR for Consumers links and Resources - <https://www.car.org/marketing/clients/fireinsurance>
- Legal Tools - <https://www.smartzonecar.org/legal-tools>



Government & Other Resources

- CA Property Taxes - <https://www.boe.ca.gov/proptaxes/disaster-relief.htm>
- Rent Relief Rent Finder - https://www.hud.gov/rent_relief
- Department of Insurance Fire Tips - https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips_WildfireClaimants.cfm
- Mortgage Relief CA.GOV - <https://dfpi.ca.gov/lafires/relief/>
- Executive Order Update - <https://www.gov.ca.gov/wp-content/uploads/2025/03/Extension-of-Housing-Protections-EO-N-23-25- GGN-signed.pdf>
- CA.Gov Website on Fires: <https://www.ca.gov/LAFires/>
- UCLA Ralph Bunche Center for African American Studies – January 28th - <https://newsroom.ucla.edu/releases/altadenas-black-community-disproportionately-affected-eaton-fire-report-shows>



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

Transaction Rescue

<http://Mortgage.car.org>



Transaction Rescue Assistance

At C.A.R., we understand that navigating mortgage assistance, wildfire recovery and insurance issues can be challenging for you and your clients. To better assist you, we've compiled a range of resources and tools to help you support clients —whether it's guiding them through insurance claims, wildfire assistance or providing essential recovery information, protecting them from scams or fraud, or any financial needs or questions.

If you have questions or would like more information on any of the topics below, please complete this form. Our team is here to provide you with the resources and support you need to assist your clients effectively.

Feel free to contact us anytime at (213) 739-8383 or email us at TransactionRescue@car.org.

Kindly complete the form below, and we'll reach out to assist you soon!



What We Have to Offer – Smart Zone



CUSTOMIZE LEARN SHARE WATCH SUPPORT LATEST NEWS Search...

CA WILDFIRE/NATURAL DISASTER RESOURCES

C.A.R. is committed to helping members and consumers recover from wildfires and other natural disasters. We've prepared these materials to keep you and your clients informed about how to protect their homes, keep their insurance coverage, and find new coverage when necessary.

To find resources for your recovery process, click a topic button below or simply scroll down.

- For Consumers
- Fraud & Price Gouging
- Immediate Assistance
- Insurance Help
- Mortgage/Funding Help
- Social Media Shareables
- Townhalls
- Transaction Help
- Other Resources

IMMEDIATE ASSISTANCE

RESOURCES

- [Wildfire Resources List](#)
- [Debris Removal - NEW](#)
- [HUD Fair Market Rent Calculator](#)
- [Access C.A.R. CA Wildfire / Natural Disaster Resources](#)
- [List of Evacuation Centers](#)
- [Mutual Aid LA Network List of Resources](#)
- [U.S. Disaster Help Center](#)
- [List Wildfire Resources](#)
- [LA Times List of Resources](#)
- [LA Homeless Services](#)
- [Rental Beast](#)
- [Fire and Smoke Map](#)

HOUSING

- [211/LA and Airbnb](#)
- [FEMA Individuals and Households Program](#)
- [Local Hotel Association List of Hotels Offering Rooms and Discounts](#)

RECOVERY & INSURANCE HELP

RESOURCES

- [FAQ: How REALTORS® Can Help Clients Recover and Rebuild After Wildfire - NEW](#)
- [FAQ: Health and Safety: Returning Home After Wildfire - NEW](#)
- [FAQ: How REALTORS® Can Assist Clients With Insurance After Wildfires - NEW](#)
- [FAQ: How REALTORS® Can Help Renters After Wildfires](#)
- [FAQ: California FAIR Plan](#)
- [Homeowners Insurance Help FAQ](#)
- [CA Dept. of Insurance Wildfire Resources](#)
- [DOI One-Year Moratorium](#)
- [Fire Insurance Quick Guide*](#)
- [Defensible Space Quick Guide*](#)

FOR YOUR CLIENTS

- [Price Gouging - Rev 3/11](#)
- [Avoiding Scams and Fraud](#)
- [Renter's Guide to Recovering From the California Wildfires](#)
- [Wildfire Issues PowerPoint Deck*](#)
- [Wildfire Issues: Defensible Space & Fire Insurance*](#)

WEBINARS AND RECORDINGS

- [C.A.R. Legal Live Webinar: Recent Wildfires \(Jan 14\)*](#)
- [Insurance Briefing for REALTORS®](#)
- [United Policyholders Webinar Recording](#)

SOCIAL MEDIA SHAREABLES

SOCIAL MEDIA POSTS

- [Wildfire-Related Social Media Posts \(IG, FB\) - NEW](#)
- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)

CONSUMER FACT SHEETS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev 3/11](#)
- [Proposition 19 Property Tax Relief for Wildfire Victims - NEW](#)
- [Sources of Funding - NEW](#)
- [7 Steps to Navigate Insurance Assistance Following the Calif. Wildfires](#)
- [Mortgage Assistance for Consumers](#)
- [Price Gouging](#)
- [Avoiding Scams and Fraud](#)
- [Renter's Guide to Recovering From the California Wildfires](#)
- [Prepare for Insurance Claims Related to Wildfire](#)
- [How to Protect Yourself From Scam Artists](#)
- [How To Find \(or Keep\) Fire Insurance](#)
- [How To Fire-Harden Your Home](#)

MORTGAGE/FUNDING HELP

MORTGAGE ASSISTANCE

- [FAQ: Mortgage Relief](#)
- [Fannie Mae SoCal Wildfire Disaster Relief Options](#)
- [Freddie Mac Natural Disaster Help](#)
- [U.S. Department of Housing and Urban Development \(HUD\) Disaster Resources](#)

GRANTS

- [FAQ: Sources of Funding - NEW](#)
- [FAQ: C.A.R. Disaster Relief Fund and NAR REALTOR Relief Fund - NEW](#)
- [C.A.R. Disaster Relief](#)

LOANS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev 3/11](#)
- [FAQ: Sources of Funding - NEW](#)
- [Small Business Administration Disaster Assistance Loans](#)

FRAUD & PRICE GOUGING

PRINTABLES

- [FAQ: Rental Price Gouging*](#)
- [C.A.R. Price Gouging Legal Quick Guide*](#)

RESOURCES

- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)
- [CA Attorney General's Office Price Gouging Information](#)
- [HUD Fair Market Rent Calculator](#)

CONSUMER FACT-SHEETS

- [Price Gouging - Revised 3/11](#)
- [Avoiding Scams and Fraud](#)

* Must be signed in to car.org to view

TOWNHALLS & TRAININGS

C.A.R. Wildfire Resources Member Townhall

- [January 22 - Watch*](#)
- [January 28 - Watch*](#)

January Legal Webinar: Recent Wildfires

- [January 24 - Watch*](#)
- [January 30 - Watch*](#)

FREE TRAININGS

- [Role of the REALTOR® in Disasters - use code PREPARE at checkout](#)

* Must be signed in to car.org to view

FOR CONSUMERS

- [C.A.R. Places Open Letter in 45+ Newspapers Statewide](#)

CONSUMER FACT-SHEETS

- [SBA Disaster Loan Assistance for Wildfire Recovery - Rev 3/11](#)
- [Price Gouging - Rev 3/11](#)
- [Proposition 19 Property Tax Relief for Wildfire Victims - NEW](#)
- [Sources of Funding - NEW](#)
- [Consumer Guide to Health and Safety After a Wildfire](#)
- [Renter's Guide to Recovering From the California Wildfires - REVISED 2/6](#)
- [7 Steps to Navigate Insurance Assistance Following the Calif. Wildfires](#)
- [Mortgage Assistance for Consumers](#)
- [Avoiding Scams and Fraud](#)
- [Prepare for Insurance Claims Related to Wildfire](#)
- [How to Protect Yourself From Scam Artists](#)
- [How To Find \(or Keep\) Fire Insurance](#)
- [How To Fire-Harden Your Home](#)
- [Wildfire Issues: Defensible Space & Fire Insurance](#)

TRANSACTION HELP

PRINTABLE

- [How Natural Disasters Affect Transactions Quick Guide](#)
- [Wildfire Disclosure Report](#)

WEBINAR

- [C.A.R. Legal Live Webinar: Recent Wildfires \(Jan 14\)*](#)

* Must be signed in to car.org to view

OTHER RESOURCES

- [Wildfire Tracking App](#)
- [CA Dept. of Forestry and Fire Protection](#)

VOLUNTEER - NEW

- [LA Works List of Volunteer Opportunities for the LA Fires](#)
- [Red Cross LA Fires Volunteer Opportunities](#)

CONTACT US

- [C.A.R.'s Dedicated Email for Wildfires - lafires@car.org](#)



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

What We Have to Offer – Risk Management

- Legal Risk Management Insights
 - Buyer Rep Agreements
 - Price Gouging
 - Unsolicited Offers
 - Defensible Space
 - And much more....

Buyer Representation Agreements: What's New and What's Not?

Quick Guide

Price Gouging Law and Residential Rental Properties

Quick Guide

Prohibition on Making Unsolicited Offers for Property in Fire Emergency Zones

Quick Guide

Wildfire Issues - Defensible Space and Fire Insurance

Slide Deck / Quick Guide (2)



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

Down Payment Assistance

<http://FindDownPayment.car.org>

Down Payment Resource Directory

[HOME](#) › [MARKETING TOOLS](#) › [FOR YOUR CLIENTS](#) › [DOWN PAYMENT RESOURCE DIRECTORY](#)

[PRINT](#) | [EMAIL](#) | [SAVE](#)

[SHARE](#) 

Fill out the following 3-step pre-screening form, in order to find out if you are eligible for any of the 400+ down payment assistance programs available in California. If you are still not sure how to begin, feel free to [watch this video](#).

If you need further assistance with the Down Payment Resource Directory tool, please contact your REALTOR® or [find a local REALTOR® here](#), if you do not have one already.

Property Information

Household Information

Special Circumstances

Enter the **Street Address** and **Zip Code** of a specific property – OR
– Start typing in the **General Search** field and pick a neighborhood, city or county from the menu.

Street Address (e.g. 123 Main Street)

Zip Code

General Search (start typing for a menu of options)

Estimated sales price

Number of Units

Single Duplex Triplex Quadruplex

Matched Programs

45

[View Programs](#)

[Continue](#)



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

Down Payment Assistance

<http://FindDownPayment.car.org>

- General Search (start typing for city, county, or towns in CA)
- Suggest Typing Los Angeles
 - pull down finds Los Angeles County (select it)
- Either hit Continue with Filters or choose View Programs
- Ex. 45 programs found

If you need further assistance with the Down Payment Resource Directory tool, please contact us already.

We found 45 programs for Los Angeles County, CA

Down Payment Programs

(30 of 45)

[Search again](#)

Pathway to Home Closing Cost Assistance Grant Program Southern California

TAKING APPLICATIONS AS OF MARCH 4TH.

Recipient (one individual if two or more will be purchasing together) must be a member of an Underserved Community. "Underserved Community" "Underserved Community" includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.

Maximum Amount

\$10,000

Benefits

- Up to \$10,000 in closing cost assistance as a grant.
- Recipient must be a member of an underserved community*:
- *Recipient (one individual if two or more will be purchasing together) must be a member of an Underserved Community. "Underserved Community" "Underserved Community" includes: (i) people of color; (ii) persons with disabilities 1(physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.
- To help first-time homebuyers bridge the affordability gap by providing them with up to \$10,000 in closing cost assistance for "Underserved Community" members.

[Learn More](#)

Pathway to Home Closing Cost Assistance Grant Program Southern California

Next Steps

Participating Lenders
May use lender of choice.

Approved Education Providers

Eligible recipients must complete 8-hours of HUD approved first-time homebuyer education class.

<https://nphsinc.org/home-buyers/homebuyer-education-and-counseling/>
https://hud4.my.site.com/housingcounseling/s/?language=en_US

Program Guide/Flyer

Overview: <https://www.car.org/difference/haf/hafclosingcostgrantprogram>
Flyer: <https://www.car.org/-/media/CAR/Documents/HAF/Pdf/CAR-HAF-Grant-Flyer-Mar22.pdf>

Administrator Flyer: <https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>

Application access: <https://nphsinc.org/home-ownership-center/car-closing-cost-assistance-program/>

Program Provider's Website

<https://www.car.org/difference/haf/hafclosingcostgrantprogram>

Program Provider's Phone

For more information please contact:

NPHS - Neighborhood Partnership Housing Services –
<https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>
(909) 988-5979

Eligible Properties

Maximum Sales Price
N/A

Geographic Coverage

NPHS - Neighborhood Partnership Housing Services
<https://nphsinc.org/home-ownership-center/car-haf-closing-cost-assistance-program/>
(909) 988-5979

Eligible Borrowers

Minimum Credit Score

Based on 1st mortgage requirements.

Maximum Annual Household Income by Household Size

1: \$82,500, 2: \$94,300, 3: \$106,050, 4: \$117,850, 5: \$127,300, 6: \$136,700, 7: \$146,150, 8: \$155,550

Min Buyers Contribution

Based on 1st mortgage guidelines.

First Time Homebuyer Required?

Must be first-time homebuyer

Home Buyer Education

Required

Maximum Assets Test

Recipient must be left with no more than \$20,000 in savings after the purchase.

Home Buyer Obligations



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

Pathway to Home Closing Cost Assistance Grant Program



“Homeownership is critical to building generational wealth and economic security for working families. California REALTORS® are pleased to expand ownership housing opportunities for more Californians.”

Heather Ozur
2025 C.A.R. President

Pathway Info:



on.car.org/hafclose

Donate:

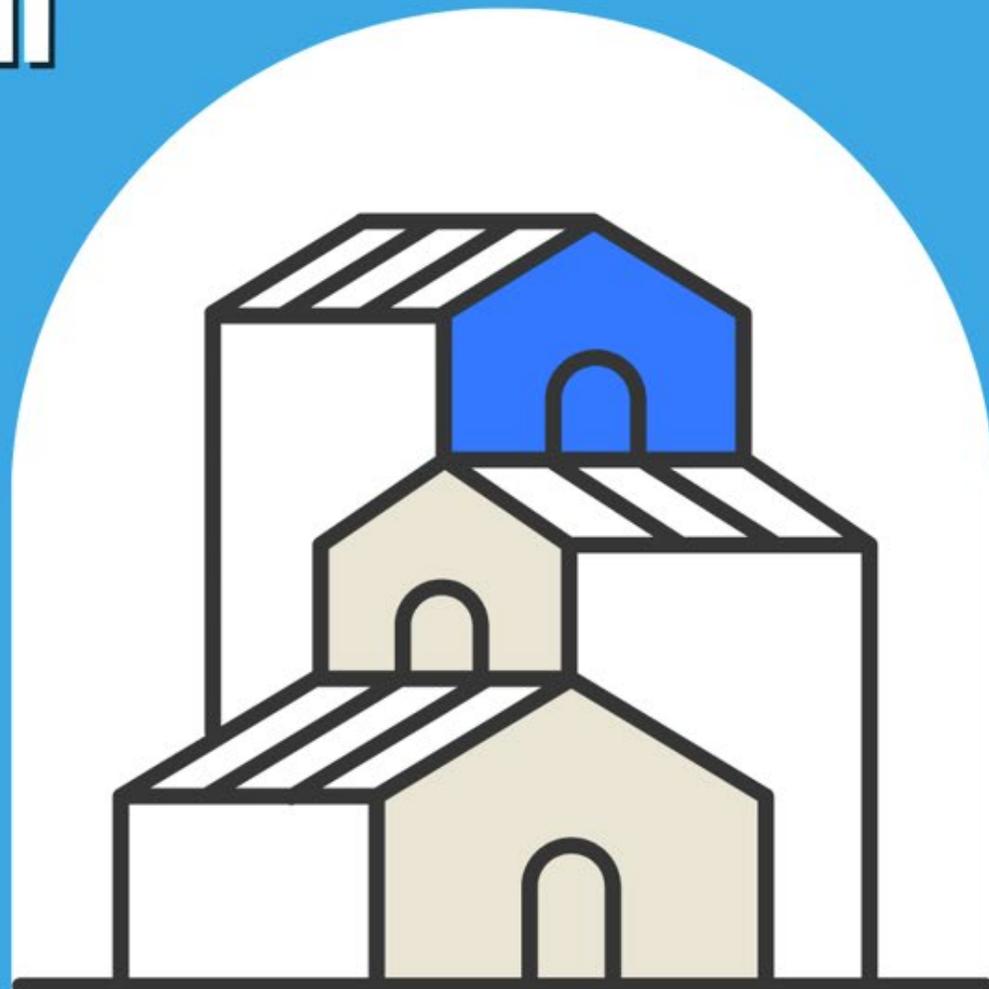


on.car.org/hafdonate

CONTACT US AT
HAF@CAR.ORG



*“Underserved Community” includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.(ii) An individual with a disability is defined as a person who has a physical or mental impairment that substantially limits one or more major life activities.



carhaf.org



STEPS TO FINANCING THE DREAM OF HOMEOWNERSHIP

APRIL 3, 2025

FAIR HOUSING DAY

RESILIENCE IN ACTION -
ADVANCING HOUSING
IN A NEW LANDSCAPE

TUESDAY, APRIL 15, 2025
THE WESTIN LONG BEACH

Reserve your spot:
on.car.org/fhday25



HAF CASINO NIGHT EVENT

HAF
CASINO
Night

PRESENTED BY C.A.R.'S HOUSING AFFORDABILITY FUND
APRIL 15TH • 6 PM - 10 PM
The Long Beach Westin - Salon A

120
YEARS OF LEADING THE WAY.®

HAF
HOUSING AFFORDABILITY FUND
Leading the Way... Home



Thank you!

Linda Clinton

CABREP Board Member, Upland CA



Keith Moten

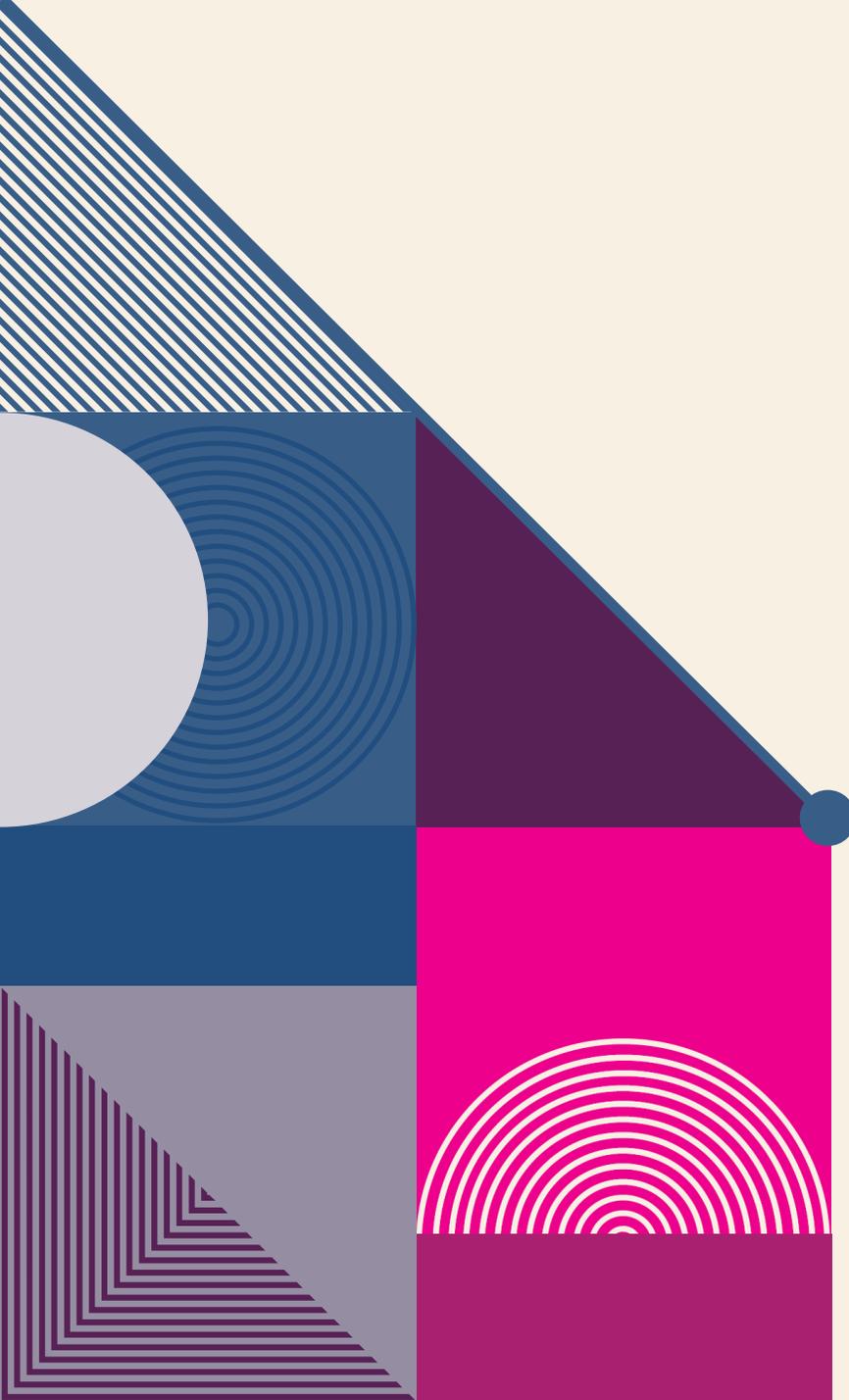
Moten & Associates





GENERATIONAL WEALTH PRESERVATION & TRANSFER

BY KEITH J. MOTEN



KEITH J. MOTEN

Estate Planning & Probate practitioner for 19 years

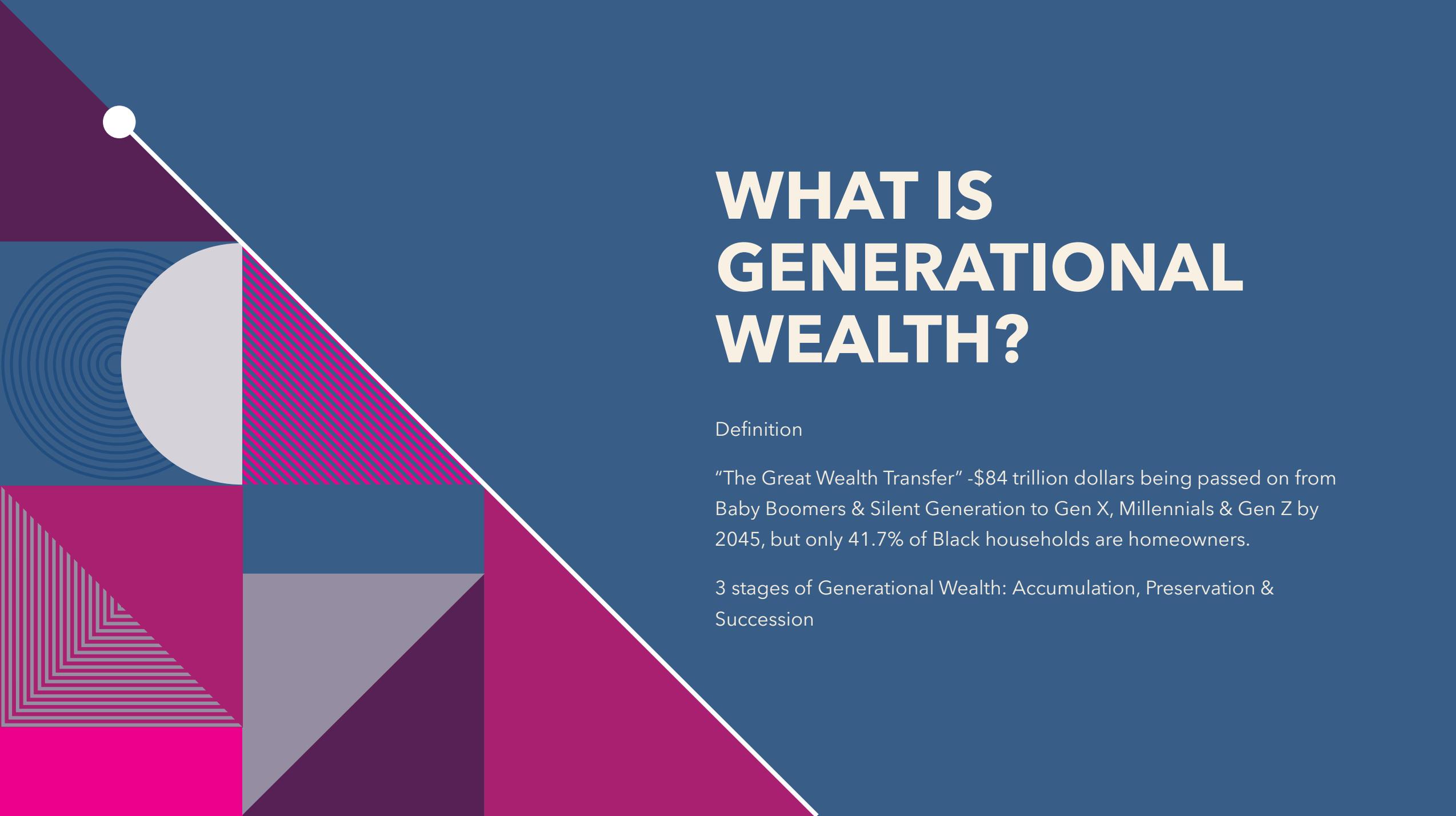
Probate

Estate Planning

Trusts and Estate Litigation

Real Estate Litigation

Business Succession Planning & Litigation



WHAT IS GENERATIONAL WEALTH?

Definition

“The Great Wealth Transfer” - \$84 trillion dollars being passed on from Baby Boomers & Silent Generation to Gen X, Millennials & Gen Z by 2045, but only 41.7% of Black households are homeowners.

3 stages of Generational Wealth: Accumulation, Preservation & Succession



- **WHAT IS PROBATE?**

PURPOSE OF PROBATE

HOW LONG DOES IT TAKE?

HOW MUCH DOES IT COST?

THE 'HIDDEN COSTS' OF PROBATE



SO, WHY ESTATE PLANNING?

- Probate avoidance
- Efficient transfer of generational wealth
- Avoiding your “default estate plan”
- Avoiding/minimizing family issues
- COMMUNICATE

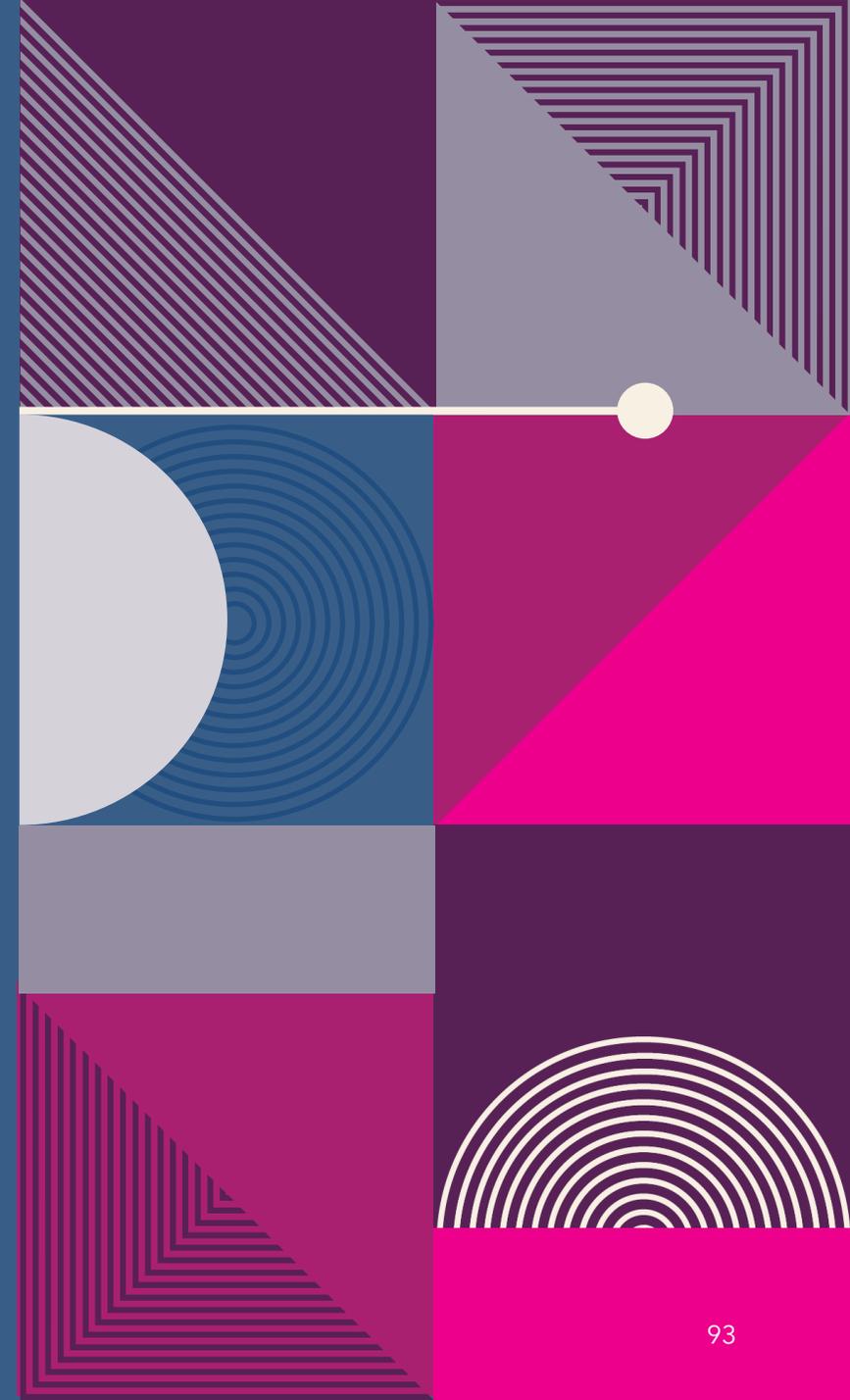
OTHER ESTATE PLANNING DOCUMENTS

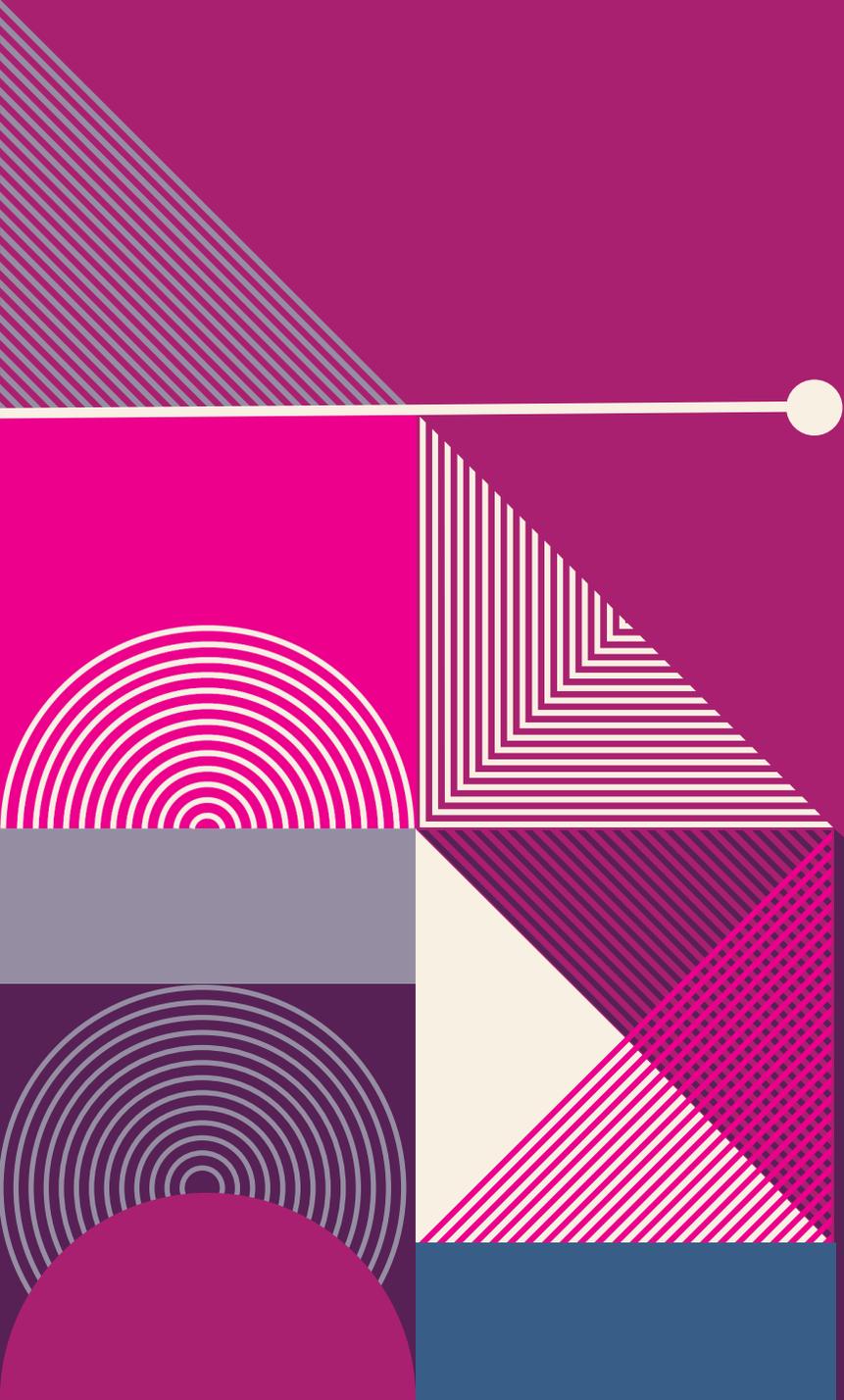
Wills

Power of Attorney Documents

Healthcare Power of Attorney

POD Beneficiary Designations





DEALING WITH FALLOUT FROM FIRE DISPLACEMENT?

LALawyersforthepeople.com

www.eatonfirelawyers.net



KEITH J. MOTEN

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YouTube & IG: motenlawfirm

Tatianna Metters-Scurlock

Law Offices of Tatianna Y. Metters, APC



Sherry Bailey

Fidelity National Title



Mel Wilson

2025 President CABREP



Thank you for Attending

- CABREP Events:
 - [Rebuilding Altadena and Restoring Our Legacy – Session 3](#)
April 10th 10:30 AM
 - Membership Meeting April 16th 10:00AM – 11:30 AM

Next Training Session – April 10th 10 AM

[Rebuilding Altadena and Restoring Our Legacy - Part 3](#)



Disaster Assistance Grants & Loans



Engaging with Architects, Engineers & Contractors



Construction Loan Options



Community Planning & Land Use



Financial Advisory Services



Insurance Legislative Advocacy

Thank you for Attending



CABREP



CALIFORNIA
ASSOCIATION
OF REALTORS

Session 2:

REBUILDING ALTADENA AND RESTORING OUR LEGACY

Join us for an essential training session designed for REALTORS® who want to advocate for Altadena wildfire victims.

