# To Our Beloved Angelenos



#### To Our Beloved Angelenos

We want to share a sincere message from our hearts. As our city begins to recover, we understand that the answers to today's challenges will eventually emerge.

In the meantime, we can share this: personally and as part of the Compass family, we've already taken meaningful steps to support our community in tangible ways.

We're standing with you, not just in words but through action, because supporting Los Angeles means everything to us.

Let's continue to move forward together.

Thank you for being part of this incredible city. Take care of yourselves and each other.

Sincerely,

Ania & Michael

Also, if you want a copy of this document, email me at <a href="Michael.Abraham@Compass.com">Michael.Abraham@Compass.com</a>, and I will send you an editable version.



#### **Weekly Updates On Happenings in Los Angeles**

Discover what's happening in Los Angeles — events, dining, and insights into real estate and business—all in one place.

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## Overview



# Wildfire Recover & Assistance Resource Guide

Updated Jan 13, 2025

#### **Immediate Assistance**

- Michael Abraham DRE# 02242095
- Ania De Pourbaix DRE# 01891438
- (323) 719-8585 or (310) 270-3879
- AMREGroup@compass.com

## **LA County**

• <a href="https://recovery.lacounty.gov/">https://recovery.lacounty.gov/</a>

# **Finding Contractors**



## **Find a Contractor**

In the wake of disasters, finding trustworthy and qualified contractors becomes a critical priority. However, it is essential to remain vigilant as some individuals may attempt to exploit those who have suffered tragic losses. Protect yourself by following these important tips and using the provided resources.

#### Watch Out for Scams

Disasters can bring out the best in people—but unfortunately, they can also bring out those looking to harm and defraud the vulnerable. Be cautious of scams that demand "upfront fees" or make offers that seem too good to be true. Below are some practical steps to safeguard yourself.

#### A Licensed Contractor

If you are at the point where you can start to repair or rebuild, make sure you confirm that the contractor you are looking to hire is a licensed contractor with the Contractors State License Board. <a href="https://www.cslb.ca.gov/media">https://www.cslb.ca.gov/media</a> room/disaster help center/

#### **Verify Credentials**

- Always check licenses, certifications, and reviews before hiring contractors, adjusters, or working with charities.
- For licensed contractors, visit the <u>Contractors State License Board</u>.

#### **Be Skeptical of Upfront Payments**

- Avoid paying large sums of money upfront for services or promises of assistance.
- Reputable contractors will often provide an itemized estimate and payment schedule.

#### **Confirm Authenticity**

- Use official channels to verify representatives of government agencies or relief efforts.
- Be wary of unsolicited offers or individuals who cannot provide official identification.

#### **Monitor Your Financial Accounts**

 Regularly review your financial accounts and credit reports for any unusual or suspicious activity.

#### **Report Fraud**

 Report suspected scams to local law enforcement or through the Office of the Attorney General's website at <u>oaq.ca.gov/report</u>.



#### **A Note from Attorney General Bonta**

Attorney General Bonta reminds Californians to stay alert and thoroughly research when seeking assistance. "If it sounds too good to be true, it probably is," he advises. Following these tips can help you avoid falling victim to scams.

### Official Resources for Updates and Assistance

- For the latest updates and resources on recovery efforts, visit <u>www.ca.gov/LAfires</u>.
- Stay informed and vigilant to ensure you connect with legitimate contractors and services as you rebuild.

# Legal Aid



## Legal Aid

Local non-profit, legal aid services may be able to provide additional information on resources or provide legal help.

- Legal Aid Foundation of Los Angeles: <u>Los Angeles Fire Emergency LAFLA:</u> <u>Legal Aid Foundation of Los Angeles</u>
- Los Angeles Regional Small Business Legal Aid Program: <u>LA Regional Small</u> <u>Business Owners Legal Aid Program – Small Business Development</u>

## **Unsolicited Offers**



## **Unsolicited Offers**

#### Prohibition on Making Unsolicited Offers for Property in Fire Emergency Zones

#### **Background**

On January 14, 2025, California Governor Gavin Newsom issuedan <u>Executive Order (# N-7-25)</u>, making it illegal for the next three months to make unsolicited, below-fair-market value offers to owners of real property in specific zip codes impacted by the January wildfires in Southern California.

#### **Affected Properties**

- The Executive Order applies to all real property—both residential and commercial—in the following zip codes:
- 90019, 90041, 90049, 90066, 90265, 90272, 90290, 90402, 91001, 91040, 91104, 91106, 91107, 93535, and 93536.

#### **Key Details**

#### Does the EO apply to all offers?

No. The EO only applies to unsolicited offers. If a property owner has listed their property for sale, they actively solicited offers, and the EO does not apply.

#### **Determining Fair Market Value**

#### Fair market value considers factors such as:

- Listing price
- Comparable listings and sales
- Price trends
- Time on market
- Property condition and features

#### **Enforcement and Penalties**

#### Who enforces the EO?

The Department of Real Estate is tasked with identifying exploitative practices. Attorney General Rob Bonta has stated that violations will be investigated and violators held accountable.

#### **Penalties for Violations**

 A misdemeanor is punishable by up to \$1,000 in fines and/or six months of imprisonment.



 Possible suspension or revocation of a real estate license under Business and Professions Code sections 10176 and 10177 for fraudulent or dishonest conduct.

#### **Guidance for REALTORS®**

If approached by someone wanting to make an unsolicited offer:

- 1. Determine if the property is listed for sale. If so, offers should go through the listing broker
- 2. Inform the buyer about the EO and the requirement to make a fair market value offer.
- 3. If the offer is below fair market value, do not participate or facilitate the offer.

#### **Additional Information**

As of January 1, 2025, a buyer representation agreement is required for REALTORS® to act on behalf of buyers.

For more information, review the full Executive Order: **Executive Order N-7-25**.

# **Los Angeles County**



## **Los Angeles County**

The Los Angeles County Recovers website (<a href="https://recovery.lacounty.gov/">https://recovery.lacounty.gov/</a>) serves as a centralized hub for disaster recovery resources and information for residents of Los Angeles County. It updates recovery efforts related to various incidents, including wildfires and winter storms. Key features of the site include:

- **Disaster Resource Centers**: Information on locations and operating hours of centers assisting those affected by disasters.
- **Wildfire Recovery Resources**: Dedicated sections for specific wildfires, such as the Eaton Fire and Palisades Fire, offering tailored recovery information.
- Resident Services: Guidance on housing assistance, food programs like CalFresh and WIC, and consumer protection resources addressing issues like price gouging and financial disputes.
- **Stay Informed**: Options to sign up for email and text notifications to receive the latest emergency information and recovery resources updates.
- American Rescue Plan: Details on reports, contracting opportunities, grant programs, and data related to the county's implementation of the American Rescue Plan.

The website also offers links to partner organizations and social media platforms to keep the community informed and engaged during recovery efforts.

For residents seeking assistance or information on disaster recovery, the Los Angeles County Recovers website serves as a comprehensive and accessible resource.

## **Community Service**

- Report Issues via MyLA311: Use MyLA311 to report issues like tree limbs blocking roads or other city service needs. You can also download the MyLA311 app.
- LA Homeless Services Authority (LAHSA): LAHSA has been conducting outreach to
  individuals living on the streets in high fire severity zones since Friday, January 3rd, and
  will continue to do so in the coming days. If you know someone in need of outreach
  services during this emergency, you can call their hotline number: (213) 225-6581

## Parking and Red Flag Warnings

- Red Flag Parking Restrictions are in effect. For certain areas and hillside communities
  that means that vehicles parked on the road may be towed because the street needs to
  be cleared to ensure safe evacuations and emergency vehicle access. Vehicle owners
  should park in their own garage or nearby streets.
- Learn about restrictions in fire hazard zones and check updates here.

# **General Steps**



## **General Information**

Experiencing the loss of a home due to the Los Angeles fires is overwhelming. Here is a step-by-step guide with steps and resources to assist you during this challenging time. Always adhere to local government directives and consult professionals for personalized guidance.

### **Ensure Safety & Seek Shelter**

- Emergency Shelter: Contact the American Red Cross for assistance.
- Medical Assistance: If you or your loved ones require medical attention, call 911 or proceed to the nearest hospital.

#### **Wait for Official Clearance**

- **Re-Entry Updates**: Confirm it's safe to return to your property by checking <u>LA County</u> <u>Emergency Notifications</u>.
- **Stay Vigilant**: Be aware of hazards like weakened structures, downed power lines, or smoldering debris.

#### **Document the Damage**

- Visual Records: Capture photos and videos of your property.
- **Inventory**: Create a detailed list of lost or damaged items.
- Purpose: This documentation is crucial for insurance claims and disaster assistance applications.

#### **Contact Your Insurance Provider**

- Immediate Notification: Inform your homeowner's or renter's insurance company promptly.
- **Inquire About Coverage**: Ask about Additional Living Expenses (ALE) coverage to help with temporary housing costs.

### **Apply for Disaster Assistance**

- Federal Aid: If a federal disaster is declared, apply through <u>DisasterAssistance.gov</u> or call 1-800-621-FEMA (1-800-621-3362).
- State and Local Programs: Explore additional grants or low-interest loans that may be available.

### **Explore Local Resources**

 Debris Removal & Permits: Consult the Los Angeles County Department of Public Works for guidance.



- Recovery Centers: Visit LA County Recovery Centers for support on financial aid, housing options, and rebuilding resources.
- Community Assistance: Organizations like the <u>Salvation Army</u> offer help with clothing, food, and shelter.

### **Handle Debris & Utilities Safely**

- Utility Checks: Do not turn on utilities until professionals have inspected them.
- Debris Disposal: Coordinate with LA County Public Works for safe disposal of hazardous materials.

### Track All Expenses

- **Maintain Records**: Keep receipts and detailed records of expenses related to temporary lodging, repairs, or replacements.
- **Reimbursement**: These may be reimbursable through insurance or assistance programs.

### **Consider Legal & Financial Support**

- **Legal Assistance**: Consult services through the <u>LA County Bar Association for disputes</u>.
- **Financial Counseling**: Seek guidance from local nonprofit housing agencies for rebuilding loans and aid.

### **Seek Emotional & Community Support**

- **Mental Health Support**: Losing a home is traumatic. Reach out to mental health professionals or hotlines like **988** for assistance.
- **Community Engagement**: Connect with local churches, support groups, or neighbors for emotional and practical help.

**Important**: This guide provides general information. Always follow the latest instructions from local emergency management agencies and consult professionals (insurance adjusters, attorneys, contractors) for personalized advice.

## **Financial Assistance**



## **Financial Assistance**

## **Immediate Support Options**

- 211 Emergency Assistance:
  - Call 211 for one week of free Airbnb stays for displaced residents.
- Federal Emergency Management Agency):
  - FEMA
  - o Call 1-800-621-FEMA (3362) or register online.
  - Have your social security number, property damage details, insurance information, and proof of identity/residency ready.
  - o Note: FEMA provides supplemental assistance, not an insurance replacement.

### **Government Disaster Assistance**

- You can go to <u>www.disasterassistance.gov</u>
- FEMA Assistance to learn about the available federal resources.

### Los Angeles County Assessor's Tax Relief

Homeowners with \$10,000+ in property damage can file a <u>Misfortune and Calamity</u>
 (<u>M&C</u>) claim for tax relief. Contact the Assessor's Disaster Relief Hotline at (213)
 974-8658.

## **Insurance Guidance**



## **Insurance Guidance**

When recovering from the aftermath of a wildfire, navigating the insurance claims process can feel overwhelming. The California Department of Insurance (CIC) offers helpful guidance to assist you through each step. Their website provides information in multiple languages, ensuring accessibility for all homeowners.

### Workshops

Insurance Commissioner Ricardo Lara will host two essential <u>Insurance Workshops</u> for residents affected by the fires in the coming weeks. He and his teams of experts will be on hand to assist policyholders in collecting all benefits they are entitled to.

To learn about Wildfire Debris Removal and Recovery Operations. Click Here

More <u>information</u> is available from the California Insurance Commission.

#### **Inventory Tracking**

Jordan Bridges organized the list. Please view and copy for your use. Click Here.

#### 1. Request Your Insurance Policy Documents

Obtain a complete copy of your residential homeowner's insurance policy, including the declarations page. By law, your insurance provider must supply this free of charge within 30 days of your request. Ask your insurance representative to explain your coverage for:

- Rebuilding or repairing your home.
- Personal belongings replacement.
- Additional Living Expenses (ALE).

Understand Extended Replacement Cost and Building Code Upgrade coverages to maximize your benefits if applicable.

#### 2. Manage Additional Living Expenses (ALE)

Take note of your ALE limits and manage your expenses accordingly during rebuilding. Key points to remember:

- Regardless of policy wording, you are entitled to at least 24 months of ALE coverage after a declared catastrophe.
- Extensions of up to 12 additional months (36 months total) may be available if delays are beyond your control.
- Track all expenses related to temporary living arrangements and maintain receipts. Your
  ALE reimbursement will cover costs like rent and additional commuting expenses,
  though it won't include expenses you incurred pre-disaster (e.g., mortgage payments).



#### 3. Keep a Detailed Claim Diary

Document all interactions with your insurance company in a dedicated claim diary. Record dates, times, and summaries of conversations, especially when discussing claim limitations or exclusions. If an adjuster has a policy exclusion, ask them to reference the specific policy clause.

#### 4. Obtain Contractor Estimates

Request at least one estimate from a licensed contractor to compare against your insurance company's assessment. Insurance company estimates may not fully account for local market conditions or post-disaster demand surges. Verify contractors' licenses with the California Contractors State License Board (CSLB).

For more information, consult the CDI's brochure Don't Get Scammed After a Disaster.

#### 5. Seek Assistance When Needed

The California Department of Insurance provides a hotline for support at (800) 927-4357. Feel free to file a complaint if you encounter issues during the claims process.

#### 6. Rebuild with Flexibility

You have the right to:

- Rebuild at a different location and still receive full replacement cost benefits.
- You can choose your preferred contractor.
- Explore cost-saving options, such as community rebuilding efforts with a shared contractor.

#### 7. Avoid Rushed Decisions

Review financial and personal factors, such as your mortgage obligations, job stability, and family needs. Rushing into agreements with contractors, lawyers, or public adjusters may lead to additional stress. If you decide to proceed, ensure you have multiple bids from reputable contractors and clarity on insurance coverage limits.

#### 8. Understand Your Policy Limits

Avoid assuming your coverage is insufficient based on general cost reports. Determine your home's rebuilding cost and compare it to your coverage limits. Contact the Department of Insurance for guidance if you believe you're underinsured.

#### 9. Evaluate the Need for a Public Adjuster or Attorney

**Hire a Public Adjuster or Attorney**: Consider enlisting a licensed public adjuster or attorney to advocate on your behalf. They can help maximize your claim settlement; their fees are typically a percentage of the payout. Verifying their licenses through the <u>California Department of Insurance ensures they are reputable</u>.



- Public adjusters charge a percentage of your settlement. Confirm their fees and the services they will provide before signing a contract.
- Be careful of contracts that charge fees on amounts you received before the adjuster was hired. Fees should apply only to additional settlements obtained after the agreement.

The Department of Insurance must license public adjusters. You can verify their license status at (800) 927-4357 or through the online License Status Inquiry application.

#### 10. Know Your Rights in Declared Disasters

You can cancel a public adjuster contract within five calendar days in declared disaster areas. Public adjusters are prohibited from soliciting clients until seven days after the event.

#### **Important Note:**

These tips are general guidelines and do not replace legal advice. For specific legal concerns, feel free to consult a qualified attorney.

For more details, visit the official page of the CIC's **Top Ten Tips for Wildfire Claimants**.

# **Emergency Alerts**



## **Emergency Notification**

Staying informed during emergencies is crucial for safety and timely response. In Los Angeles, several reliable notification systems provide real-time alerts and information:

#### **Alerts**

- LA County Alerts: Sign up here to receive county-wide emergency alerts.
- LA City Alerts: Stay informed about city-specific updates by signing up here.
- LAFD Alerts: Get updates directly from the Los Angeles Fire Department here.
- LAIT911 Emergency Notifications: For real-time incident alerts in Los Angeles, sign up or view alerts <a href="here">here</a>.
- LADWP Power Outage Alerts: Track outages and get notifications <a href="here">here</a>.

#### Resources

- 211LA: 211LA is a comprehensive information and referral service that connects residents of Los Angeles County with essential community services. It provides resources related to housing, healthcare, food, legal aid, and more.
- Los Angeles Fire Department: The Los Angeles Fire Department (LAFD) is the city's fire protection and emergency medical services provider. In addition to responding to fires and medical emergencies, the LAFD plays a key role in disaster response, such as earthquakes and wildfires.
- <u>WatchDutyApp</u>: WatchDuty is a real-time wildfire tracking app designed to provide verified updates on active wildfires in California. It's powered by a team of first responders, fire experts, and volunteers.
- Notify LA: NotifyLA is Los Angeles' official emergency alert system that sends real-time notifications via text, email, and voice calls during emergencies such as earthquakes, wildfires, and public safety threats.
- Los Angeles County Alerts: Los Angeles County Alerts is the countywide notification system for emergency alerts, similar to NotifyLA but broader, encompassing all cities and unincorporated areas within Los Angeles County.
- <u>California Office of Emergency Services (Cal OES)</u>: The California Office of Emergency Services (Cal OES) coordinates emergency response, recovery, and preparedness efforts across the state. Cal OES oversees disaster management for natural disasters, public health threats, and homeland security incidents.

#### **Power Outages**

- Call 1-800-DIAL-DWP or go online here.
- Downed Power Lines, Street Poles, and Trees Use the MyLA311 app, <u>visit the website</u>, or dial 311.

# Shelters & Transport



## Shelters & Transport

In light of the ongoing wildfires in Southern California, several shelters and resources are available to assist affected residents and first responders.

## **Selters & Assistance**

#### **Red Cross**

- American Red Cross: Operating Community Recovery Centers to help residents reconnect with loved ones. Contact them at 1-800-RED CROSS (1-800-733-2767) and provide detailed information to assist in locating missing individuals.
- <u>Community Recovery Centers</u>: The Red Cross will set up where residents can get assistance with the status of loved ones.
- You can reach the Red Cross at 1-800-RED CROSS (1-800-733-2767). Be ready to
  provide as much detail as possible to assist them in potentially locating your missing
  loved one.

#### The Hotel Association of Los Angeles

- Hotel Association of Los Angeles: Maintaining a dynamic list of hotels offering discounted or complimentary stays for fire victims. This real-time <u>spreadsheet</u> includes contact details and exclusive fire-relief rates.
- Anaheim & Orange County
  - o List of Hotels offering discounted or free stays for fire victims.
- Google spreadsheet resource includes contact details and exclusive fire-relief rates to help those in need.

#### **City-Run Evacuation Centers**

Please evacuate as soon as requested. Tips on what to bring are listed below. Small animals are only accepted at city-run centers\* (Boyle Heights City Hall & El Sereno District Office).

- Boyle Heights City Hall\* (2130 1st St)
- El Sereno District Office\* (5150 Huntington Dr S)
- LA Mission (316 Winston St)
- Resurrection Church (3324 Opal St)
- Sacred Heart Catholic Church (2210 Sichel St)
- Exodus (640 Maple Ave)

#### **Unhoused**

For those who are unhoused, please visit the <u>LA Mission</u> for assistance.

### **Animal Support Shelters**

 <u>California Veterinary Medical Reserve Corps</u>: Providing veterinary support and shelter for animals affected by the wildfires.



- Pasadena Humane Society: Offering shelter and care for small animals.
- Barkingham Palace: Located at 526 E. 11th St, Los Angeles, CA 90015. Contact: 213-585-8713. Providing boarding services for pets of evacuees.

## **Transportation Services:**

- **Uber:** Free rides up to \$40 for evacuees traveling to designated shelter locations. Use promo code "**WILDFIRE25**" in the Uber app.
- Lyft: Providing free rides up to \$25 (two rides maximum) for evacuees traveling to shelter locations. Use promo code "CAFIRERELIEF25" in the Lyft app.

# Mortgage Relief



## **Mortgage Relief**

In the aftermath of the recent Los Angeles wildfires, homeowners facing financial challenges have several mortgage relief options to consider:

#### JPMorgan Chase Disaster Forbearance:

JPMorgan Chase offers disaster forbearance to its mortgage customers affected by the wildfires. This program allows borrowers to temporarily pause or reduce their mortgage payments, providing financial relief during recovery

#### **FHA-Insured Mortgages:**

 Details: Homeowners with mortgages insured by the Federal Housing Administration (FHA) are entitled to an immediate 90-day moratorium on foreclosure and forbearance if their property is in a presidentially declared disaster area. This measure offers temporary relief from mortgage obligations, allowing time to address disaster-related challenges.

#### **Steps to Access Forbearance:**

- 1. **Contact Your Mortgage Servicer:** Reach out to your mortgage lender or servicer to inform them of your situation and inquire about available forbearance options.
- 2. **Document Your Hardship:** Be prepared to provide evidence of how the wildfires have impacted your ability to make mortgage payments.
- 3. **Understand the Terms:** Ensure you comprehend the terms of the forbearance agreement, including the duration and repayment requirements after the forbearance period ends.
- 4. **Explore Additional Assistance:** Inquire about other forms of relief that may be available, such as loan modifications or disaster recovery loans.

#### **Additional Resources:**

- **Housing Counselors:** Consider consulting with HUD-approved housing counseling agencies for personalized guidance on navigating mortgage challenges post-disaster.
- **Federal and State Aid:** Explore other assistance programs, such as FEMA grants or state-sponsored relief efforts, to support your recovery process.

It's crucial to act promptly and maintain open communication with your lender to utilize these forbearance options during this challenging time effectively.

# Health & Safety



## Health & Safety

Experiencing a natural disaster can take a significant emotional toll. If you or your family need mental health support during this time, several resources are available to help. For mental health support during this time. Call 1-800-985-5990 or text "TalkWithUs" to 66746

For mental health support, you can visit the <u>LA County Department of</u> Mental Health Website

#### **General Alerts**

- Wildfire Smoke Protection: Learn how to reduce your exposure to smoke and stay safe here.
- Mayor's Office Preparedness Measures: For a detailed breakdown of the city's preparedness efforts and safety tips for January 7, 2025, please refer to the Mayor's Report <a href="here">here</a>. You can also access all press release updates <a href="here">here</a>.
- Pacific Palisades & Adjacent Areas Boil Water Notice: The unprecedented demand
  for water in the Pacific Palisades over a sustained period for firefighting efforts has
  resulted in significant low water pressure in the Pacific Palisades area. As is common in
  many wildfire situations, this reduces water quality and can pose a health risk.
- LADWP and the State Water Resources Control Board Division of Drinking Water strongly advise consumers in the 90272 zip code and adjacent communities north of San Vicente Blvd. to ONLY USE BOILED TAP WATER OR BOTTLED WATER FOR DRINKING AND COOKING PURPOSES until further notice. Community members can read the full release <a href="here">here</a>, and review a boil water FAQ <a href="here">here</a>.

### **Disaster Distress Helpline**

For immediate crisis counseling and emotional support, call **1-800-985-5990** or text **"TalkWithUs"** to **66746**. This free and confidential service is available 24/7 to anyone experiencing distress due to the disaster.



## **LA County Department of Mental Health**

The Los Angeles County Department of Mental Health provides a variety of support services, including counseling, referrals, and mental health resources for individuals and families. You can reach their 24/7 Help Line at **(800) 854-7771**. For more information and access to local programs and services, visit their <u>website</u>.

These services are designed to provide comfort, guidance, and professional support during challenging times. Don't hesitate to reach out—help is just a call or text away.

# Childcare



## Childcare

Families affected by fires in Los Angeles can access several free or low-cost childcare options to help ease the burden. From YMCA programs and LAUSD emergency centers to community organizations and financial aid, these resources offer support for parents as they recover and rebuild. Below is a summary of key services and how to access them.

#### YMCA Free Childcare

The YMCA offers free childcare for children ages 4 years, 9 months to 8th grade, available to first responders, essential workers, and impacted families. To sign up, email afterschool@ymcaLA.org.

### **LAUSD Emergency Childcare Centers**

LAUSD may open emergency childcare centers with free meals, academic support, and mental health services. Check their website or call **(213) 241-1000** for updates on available locations.

### **Boys & Girls Clubs Programs**

Boys & Girls Clubs in Los Angeles provide free or reduced-fee after-school programs, including mentoring, recreational activities, and academic support.

# Childcare Resource Center (CRC) Assistance

The CRC offers vouchers for licensed childcare, a directory of flexible providers, and counseling services to help families navigate their options. Contact **(818) 717-1000** or visit <a href="https://www.ccrcca.org">www.ccrcca.org</a> for assistance.

# California Department of Social Services (CDSS) Childcare Subsidies

CDSS provides subsidies for licensed childcare during recovery periods for displaced or low-income families. Visit their website or call **1-800-KIDS-CARE** to apply.

### **Community-Based Childcare Support**

Local nonprofits and churches often provide drop-in childcare, short-term respite care, and supplies such as diapers, clothing, and toys.



## **Disaster CalFresh Relief**

Families can seek financial relief for childcare, food, and essentials through Disaster CalFresh. Visit **GetCalFresh.org** or call **(877) 847-3663** to learn more.

## **Price Gouging**



### **Price Gouging**

Price gouging involves significantly increasing the prices of essential goods and services during emergencies, exploiting consumers when they are most vulnerable. In California, this practice is illegal under Penal Code Section 396, which prohibits raising the prices of many consumer goods and services by more than 10% following a declared state of emergency. For items or services introduced after an emergency declaration, sellers cannot charge more than 50% above their cost to provide the item or service.

#### When Does the Law Apply?

These protections are activated immediately after the President, the Governor, or local city or county officials declare an emergency. Generally, the restrictions last for 30 days, but for reconstruction and emergency cleanup services, they extend to 180 days. Officials may extend these timeframes through additional orders.

#### Who Must Comply?

The statute applies to all individuals, businesses, and entities, including manufacturers, wholesalers, distributors, and retailers. It covers all sales to individuals, businesses, organizations, or government agencies.

#### **Covered Goods and Services**

The law encompasses essential goods and services such as lodging (including rentals and hotels), food and drink (including for animals), emergency supplies (e.g., water, flashlights, batteries), medical supplies (e.g., medications, bandages), home heating oil, building materials, transportation, storage services, gasoline, and repair and reconstruction services.

#### **Rental Housing Specifics**

Landlords are generally prohibited from increasing rental prices by more than 10% of the previously charged or advertised price following an emergency declaration. For properties not rented or advertised before the declaration, the cost cannot exceed 160% of the fair market value as established by the U.S. Department of Housing and Urban Development. Violations can result in criminal prosecution, including imprisonment, fines, and civil penalties.

#### **Recent Incidents**

Recent wildfires in Los Angeles have led to reports of landlords exploiting the situation by significantly increasing rental prices, a practice prohibited under California's price gouging laws. Jason Oppenheim, star of Netflix's "Selling Sunset," highlighted instances where landlords raised rents from \$13,000 to \$23,000 monthly, despite offers to pay \$20,000 upfront.



Such actions are illegal during declared emergencies, and officials have emphasized that violators will be held accountable.

#### **Reporting Violations**

If you encounter price gouging, you are encouraged to file a complaint with the California Attorney General's Office through their website or by calling (800) 952-5225.

#### **Additional Resources**

- Governor's Emergency Declarations: gov.ca.gov
- California Office of Emergency Services Price Gouging Information: caloes.ca.gov

## First Responder Resources



### First Responder Resources

These resources are available for SoCal wildfire victims and first responders. Companies and organizations in the L.A. area and elsewhere are taking steps to help Southern California wildfire victims and first responders. If the wildfires have impacted you or a loved one, here are some services

#### **Fitness Centers Offering Facilities:**

- Planet Fitness: Free access to locker rooms, showers, HydroMassage loungers, electrical outlets, and Wi-Fi to all individuals, regardless of membership status, until January 15 at participating Los Angeles County locations.
- Gold's Gym: Opening its 23 Southern California locations to firefighters and first responders, offering access to facilities and essential supplies. Badge identification is required.
- **UFC Gym:** Offering free access to locker rooms, showers, recovery services, electrical outlets, and Wi-Fi to residents, first responders, and others affected by the wildfires until the end of January. Participating locations include Brea, City of Industry, Corona, Costa Mesa, Huntington Beach, La Mirada, Oxnard, Rosemead, and Torrance.

#### **Food and Meal Services:**

- **Shake Shack**: Free Shackburgers to first responders at any Los Angeles County location until Sunday.
- Mountain Mike's Pizza (Pasadena): Offering free meals and a place to rest for first responders.
- The Habit Burger & Grill: All Los Angeles County locations are providing evacuees and first responders with a free charburger or veggie burger meal for in-person visits.
- **Fatburger**: Through its food truck, the "Fatmobile," serving up to 10,000 meals at first responder sites and shelters.
- Round Table Pizza: Offering a free personal cheese pizza to first responders at Los Angeles area restaurants until Monday, January 13.
- **Din Tai Fung**: Providing complimentary takeout meals to on-duty firefighters and first responders with professional ID at participating locations, including Glendale, Century City, Del Amo, and Santa Anita.
- The Abbey West Hollywood: Offering free meals to evacuees and first responders.
- World Central Kitchen: Assisting first responders and families with meal services in Southern California.
- Everytable: Providing free meals to first responders until January 12.

#### **Transportation Services:**

- **Uber:** Free rides up to \$40 for evacuees traveling to designated shelter locations. Use promo code "WILDFIRE25" in the Uber app.
- **Lyft:** Providing free rides up to \$25 (two rides maximum) for evacuees traveling to shelter locations. Use promo code "CAFIRERELIEF25" in the Lyft app.



### **Storage and Housing Assistance:**

- **U-Haul:** Offering 30 days of free self-storage at facilities across Southern California for wildfire victims.
- Airbnb: In collaboration with 211 LA, providing free temporary housing

## **Donations**



### **Donations**

You can drop off donations and relief for wildfire victims at our Council District 11 Office in Westchester at 7166 W. Manchester Avenue, Los Angeles, CA 90045. For those able to donate, please consider donating to a non-profit, including the CD11 Foundation's Palisades Fire Recovery Fund.

#### **Convoy For Hope**

Organizations like <u>Convoy of Hope</u> provide disaster relief and recovery services, including distributing relief supplies and offering support for rebuilding.

#### Mutual Aid Los Angeles Network (MALAN)

The MALAN team maintains a list of resources available to those affected by the fires in the Google Sheet on their site. They will continue to update it with new resources or calls for volunteers & donations.

## **Do Not Drink Notification**



### **Do Not Drink Notifications**

If you are subject to a <u>Do Not Drink Water Notice</u> in 90272 and adjacent communities north of San Vicente Boulevard. In that case, you can visit our water distribution partnership with LADWP at the Brentwood Country Club - 741 S Gretna Green Way, Los Angeles, CA 90049. We will distribute water bottles until 5 pm on Saturday, January 11, and until 2 pm on Sunday, January 12.

## Big Bear



## **Big Bear**

#### **Big Bear Lake Support**

<u>BigBear.com</u> has compiled a list of discounted and even some free housing options for individuals and families affected by the wildfires to provide safe refuge during this difficult time. Additionally, Big Bear Mountain Resorts is offering a heartfelt gesture of support with:

- (4) \$25.00 food vouchers per household, redeemable at any Snow Summit or Bear Mountain restaurant.
- With these vouchers, a 15% discount on food purchases will help stretch the assistance further.

## **Relief for Realtors**



### **Relief for Realtors**

#### Relief for Realtors® Impacted by Wildfires

("C.A.R."): The C.A.R. relief fund is intended for the Realtor® family, including staff and agents; help is available per the C.A.R. message below. Here are a few tips when applying for relief: (i) If you are not living in the home that was damaged, be sure to include the mailing address on your application (ii) Specify the nature of damage/loss, such as hotel costs, smoke damage etc. (iii) Include a written statement, pictures, invoices depicting the damage/loss (iv) Fully complete the application. These tips will help you maneuver the process more effectively.

**Application** 

#### C.A.R. Disaster Relief Applications

We have been helping the REALTOR® family recover from natural disasters for over 20 years. The C.A.R. Disaster Relief Fund was established in the wake of the devastating 2003 California wildfires, thanks to generous contributions from the California Association of REALTORS®, state and local REALTOR® associations and other contributors, and provides grants for REALTORS®, employees of REALTORS® and association staff.

To our neighbors who have experienced loss due to the recent wildfires or suffered from a recent natural disaster, we are here to support you. You may be eligible for a grant from the C.A.R. Disaster Relief Fund.

#### **NAR Relief For Communities**

<u>The REALTORS® Relief Foundation (RRF)</u> - Providing housing-related assistance to disaster-impacted communities through the generosity of REALTORS®, state and local associations, and industry partners.

# Compass Support for Our Socal Community

<u>Compass cares</u> about you; please use this link to seek relief and assistance: Compass Cares Wildlife Relief Fund.

## Moratorium Insurance Cancelation



### Moratorium Insurance Cancelation

California Insurance Commissioner Ricardo Lara has issued a mandatory one-year moratorium preventing insurance companies from canceling or non-renewing homeowners' insurance policies in areas affected by the recent Palisades and Eaton fires in Los Angeles County. This protection applies to residents within the fire perimeters and adjoining ZIP codes, regardless of whether they suffered a loss, effective from Governor Newsom's January 7 emergency declaration.

In addition to the moratorium, Commissioner Lara has:

- Requested a Six-Month Pause on Pending Non-Renewals: Urging insurance
  companies to halt any pending non-renewals or cancellations for properties near
  wildfires, including those issued up to 90 days before January 7 but taking effect after
  the wildfires began. This pause aims to provide stability for affected communities during
  recovery.
- **Encouraged Extended Grace Periods:** Calling on insurers to offer grace periods beyond the legally required 60 days for policyholders in wildfire-affected areas to pay their premiums, acknowledging the challenges these residents face.

Residents can verify if their ZIP code is included in the moratorium by visiting the California Department of Insurance website. For assistance or to report any violations, consumers can contact the Department at 800-927-4357 or through their website.

To support recovery efforts, the Department has organized free two-day insurance support workshops on January 18 and 19 in Santa Monica, and January 25 and 26 in Pasadena. These workshops aim to help wildfire survivors understand their insurance policies, navigate the claims process, and access available rebuilding and recovery resources.

Commissioner Lara has also taken steps to:

- Protect Access to Health Care and Medication: Issuing a notice directing health insurance companies to submit emergency plans ensuring continued access to necessary health care services during the declared state of emergency.
- Combat Fraud: Deploying the Department's enforcement team to protect wildfire survivors from potential fraudsters targeting affected individuals.
- Ensure Fair Risk Assessment: Implementing reforms to ensure insurance companies accurately assess risk and set premiums fairly for consumers.

Residents ordered to evacuate due to the wildfires are reminded that their homeowners' or renters' insurance may cover evacuation and relocation costs under Additional Living Expenses (ALE) coverage. This typically includes food and housing costs, furniture rental, relocation and storage, and extra transportation expenses.

#### **Additional Tips for Consumers:**

- Keep all receipts during evacuation.
- Review your insurance policy to confirm coverage, limits, and any documentation requirements.



- Document all communications with insurance company representatives, noting dates, times, and names.
- Verify the licenses of any insurance agents or public adjusters offering services.
- Download the Department's "Top 10 Tips for Wildfire Claimants" for comprehensive guidance.

For more information and resources, visit the California Department of Insurance website or contact their consumer hotline at 800-927-4357.