

Frequently Asked Questions

My rented home or business was damaged or destroyed. Do I still need to pay rent?

Under California law, if your rental unit is completely destroyed in a disaster, your lease will be terminated. You will no longer be obligated to pay rent, and your landlord must refund your security deposit.

If the unit is partially damaged and uninhabitable, you have the option to either terminate the lease or wait for the landlord to make repairs. You won't be required to pay rent during the repair period, unless you choose to move back in.

As a landlord, you are responsible for repairing the unit after a disaster and must make it livable as quickly as possible.

I live in an area not directly affected by the fires. Will my rent go up?

California's anti-price-gouging law limits rent increases to no more than 10% above pre-emergency levels after an emergency is declared. The limit applies to both existing tenants and new leases.

Do I need to pay my utility bills?

Whether you need to keep paying for gas, water, and electricity depends on your service providers, your location, and the condition of your home.

Southern California Edison suspended billing for all customers who live in mandatory evacuation zones.

Southern California Gas customers who lost their home or business do not need to contact the company to end service. Customers who have had their natural gas service turned off by SoCalGas for safety reasons will not be billed during the outage.

The Los Angeles Department of Water and Power paused billing notices in areas directly affected by the fires and offers customers the ability to contact them for different payment plans.

Where can I get help finding temporary housing?

Airbnb is providing [free, temporary housing](#) for those displaced by the fires, and you can sign up [here](#).

There are multiple hotel companies offering [discounted rates](#).

Different landlords and apartment companies, such as the [Balaciano Group](#) are offering discounts to fire victims.

RentSpree is [offering to waive or refund application fees](#) for individuals who need to rent property as a result of displacement and/or property damage caused by the fires. For information, email support@rentspree.com after applying through RentSpree. Offer valid through April 8.

Is government aid available?

You can receive \$770 from the Federal Emergency Management Agency under its serious needs assistance program, which can help you pay for things such as water, baby formula and food. To apply, call 1-800-621-3362 or visit <https://www.disasterassistance.gov/>.

To apply for FEMA assistance for the Los Angeles fires, go to the official FEMA website at www.disasterassistance.gov.

Alternatively, you can apply by phone by calling FEMA's helpline at **1-800-621-3362** or by visiting a local Disaster Recovery Center (DRC). You can also download the FEMA app to apply and track your claim.

What should I do with my renter's insurance?

If you have renter's insurance, file a claim as soon as you can. Make sure to document all correspondence and assistance you receive.

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

Please note, even if you do not have renters' insurance, that does not mean you do not have a case. Please send your inquiries to lafires@andrewsthornton.com to learn more or call toll free at 833.497.3473

I had an insurance policy that was previously dropped, what should I do?

State Farm said Wednesday that it will offer renewals to residential policyholders affected by the Los Angeles County fires that it had previously planned to drop.

The decision applies to policies held by homeowners, owners of rental dwellings and residential community associations, which include condominium associations. You can read more [here](#).

Where can I find free and discounted resources?

For information for resources on food, lodging, financial, childcare, Petcare, clothing donations, physical and mental health, and other resources, please click [here](#).

Key Steps to Consider After a Disaster

Notify your insurance carrier of your pending claim immediately. Take photos of everything before you begin cleanup activities and add reference points or measurements for context. Consumer Hotline aims to help fire victims and those who are uninsured navigate the process. They can be reached at 1-800-927-4357.

Check your eligibility for assistance. Several programs are designed to help after disasters, including the Small Business Administration, FEMA's Public Assistance, and Individual Assistance programs. Check the program for your eligibility.

Document everything. Documentation is critical for both insurance claims and FEMA assistance. Take photos, keep daily logs of activities, meetings, and decisions, pull records supporting the organization's and structure's prior state, and advise constituents to keep receipts for disaster-related purchases and repairs.

Beware of scams and potential hacking. After a disaster, scammers often attempt to take advantage of both confusion and good intentions. Assess any wildfire-related emails, hyperlinks, social media pleas, and solicitations carefully and look for any potential red flags before engaging. Source information from official government websites, make charitable contributions to verified organizations, and confirm the identity of anyone claiming to be from the federal government before providing any information.

Identify available help. When you hire a third party to help with your recovery, make sure the agreement is in writing and includes the specific services, the price you will pay, and any other details that will support the expense if you're eligible for FEMA reimbursement. Keep any quotes you receive from vendors. If you anticipate FEMA reimbursement, the contracts must contain required federal clauses.

Avoiding Scams After a Natural Disaster

In the wake of the wildfires, many bad-faith actors will use fraudulent tactics to take advantage of the urgent situation. Some common scam methods can be persuasive and aim to access to money or personal information. Common scam tactics include:

- Insisting that you urgently sign a contract for a discount;
- Promising FEMA assistance *with an application fee*;
- Requiring payment by wire transfer, payment apps, cryptocurrency, or even cash;
- Recommending that you borrow money from a "lender" they know.

Resource Links

[Immediate Resources - After the Fire USA](#)

[Get help recovering from a disaster | Fannie Mae](#)

[2025 California Wildfires - Insurance Claim and Recovery Help - United Policyholders](#)

[Tips for managing your distress related to wildfires](#) - American Psychological Association

[Wildfire Crisis Relief - Jewish Federation Los Angeles](#) – Shares resources for shelter, community spaces; animal shelters; mental health resources; volunteer opportunities; local and federal government resources.

[Disasters | California | California Animal Welfare Association](#)

[Pet Disaster Preparedness & Recovery | American Red Cross](#)

[A Pet Owner's Guide to Resources After the Wildfires – Orange County Register](#)

[Los Angeles County Animal Care](#)

[Los Angeles Animal Services](#)

[Pasadena Humane](#)

[SBA Disaster Loans](#): Loan assistance for businesses.

[Disaster Assistance Portal](#): Comprehensive federal assistance information.

[HUD Disaster Resources](#): Information and immediate assistance for individuals, families, housing providers, and industry partners.

[Wildfires | Ready.gov](#): The Ready.gov webpage provides essential information and resources to help individuals prepare for, stay safe during, and recover from wildfires.

Resources for Impacted Businesses

[Review your business interruption insurance coverage](#): Look to your business insurance policies for funds to help rebuild and cover losses, including business interruption resulting from damage to owned property.

[File a business interruption claim](#): An interruption occurs when an organization experiences an economic loss due to an insurable event. Learn about key documentation needed after a natural disaster and consider [designating a response team](#) to manage this process.

[Help employees address immediate needs](#): In a major disaster, IRC Sec. 139 specifically provides that employers may pay or reimburse reasonable expenses the employee incurs for personal, family, living, and funeral costs not otherwise reimbursed through insurance.

[Address business continuity](#): Understand the elements of an effective business continuity plan.

[Consider IRS implications](#): Determine if your county is part of a major disaster declaration issued by the President. Taxpayers in areas covered by the disaster declaration may have an extended timeline to file federal tax returns and make tax payments. Reach out to a trusted tax advisor to determine how to proceed.

Fire Victim Insurance Claim: Key Information and Steps

Important Updates from California Insurance Commissioner ⁱ

Key Protections for Homeowners:

1. Advance Payment for Living Expenses:

- Homeowners may request an **advance payment** of at least **four months of living expenses** due to fire damage.
- This includes **fair rental value** coverage under FAIR Plan policies.

2. Additional Living Expenses Coverage:

- Homeowners are entitled to **24 months** of additional living expenses (as long as policy limits aren't exceeded), plus a **12-month extension** if reconstruction delays occur.
- After the three-year period, six-month extensions are possible for good cause.

3. Contents Coverage:

- For furnished homes, the insurer must pay at least **30% of the policy limit** for contents coverage, up to a **\$250,000 maximum**, without needing an itemized claim.
- An itemized claim may be required to recover the remainder.

4. Rebuilding Coverage:

- If your policy limits are insufficient to rebuild, you can combine the **primary dwelling** and **other structures** coverage to rebuild your home.
- If you choose to relocate and purchase a new home, you are still entitled to the **full amount** that the insurer would have paid for rebuilding the original home, including **extended replacement cost** and costs for **compliance with local building codes**.

Protections Against Policy Cancellations:

• Moratorium on Cancellations:

- Insurers cannot cancel or refuse to renew residential property insurance policies in high-risk wildfire areas until **Jan. 7, 2026**, ensuring homeowners are covered during recovery.

Important Reminder: Insurers must comply with these protections, so don't hesitate to request the assistance you're entitled to under your policy. Keep a detailed record of everything and stay in touch with your insurer to ensure proper claim handling.

Stay safe, and don't hesitate to reach out if you have questions or need help with your claim.

Steps for Filing Your Insurance Claim:

For Property Damage and Lost Possessions:

1. Separate Damaged Items:

- If safe, separate damaged items from undamaged ones.

2. Document the Damage:

- Take **photos and videos** of the damage to your home, belongings, and surroundings.

3. Create an Itemized List:

- List **damaged/lost items**, including purchase dates, values, and receipts.

4. Track Extra Expenses:

- Keep records of additional costs, such as:
 - Emergency gear
 - Relocation costs
 - Additional shipping or freight costs
 - Advertising/notification expenses
 - Overtime pay
 - Costs to maintain utilities (e.g., generators)

5. Financial Documentation:

- Gather any business **accounting records** for loss of income or operational costs.

6. Obtain Reports:

- Get copies of reports from the **fire department, police**, or other authorities.

7. Save Recovery Documentation:

- Keep all receipts, invoices, and documentation related to crisis response, evacuations, and recovery efforts.

For Commercial Property Claims:

- Commercial property policies generally require a **sworn proof of loss** to be submitted within **60 to 90 days**. Check with your insurer for specific deadlines.

<https://www.wsj.com/livecoverage/cpi-jpmorgan-citi-goldman-earnings-stock-market-01-15-2025/card/1-a-fires-could-cost-insurers-30-billion-according-to-new-forecast-43JE01jKBGuW6ycSv7Qe>.

<https://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin-2025-2-Wildfire-Consumer-Protections-and-Advanced-Payments.pdf>.

<https://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin-2025-1-One-Year-Moratorium-for-Palisades-and-Eaton-Fires-9-January-2025.pdf>.