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Assemblymembers Irwin and Harabedian Introduce Bills to Provide Mortgage and Housing Relief to Fire Victims

SACRAMENTO: Assemblymembers **Jacqui Irwin (D-Thousand Oaks)** and **John Harabedian (D-Pasadena)** have jointly authored and introduced a pair of bills that will provide much-needed financial relief to victims of the Los Angeles County wildfires and expedite rebuilding efforts in impacted communities.

“Many of our friends and neighbors who have had their homes damaged or destroyed are faced with the prospect of having to make a mortgage payment on a residence that is uninhabitable,” said **Assemblymember Jacqui Irwin**. “At the same time these people are faced with paying rent for temporary housing while also trying to rebuild their homes and lives. This financial and emotional burden is unimaginable! This package of bills is intended to relieve that burden and make it possible for those impacted to begin recovering and rebuilding from this disaster.”

Assembly Bill 238, the Mortgage Deferment Act, would allow entitled borrowers to request initial forbearance of their monthly mortgage payments for up to 180 days, and allow a request for an additional 180 days. AB 238, is inspired by the *federal CARES Act*, which allowed for mortgage forbearance for those experiencing financial hardship during the COVID-19 pandemic.

Assembly Bill 239, State-Led Disaster Housing Task Force (SLDHTF), is modeled after FEMA guidance that directed states to establish entities that could coordinate federal, state, and local recovery efforts related to housing. . The SLDHTF would operate throughout the long-term recovery period following the fires to assist with coordination between the federal government, state agencies and departments, and local municipalities.

In the coming days, the fires and atmospheric conditions that brought about this horrific tragedy will subside, and then the work of rebuilding begins. These two bills, and others being contemplated, will be pieces in the large puzzle of much needed federal, state, and local relief to facilitate the recovery.

Assemblymember Jacqui Irwin represents California's 42nd Assembly District, which includes portions of both Ventura and Los Angeles Counties; including all of Agoura Hills, Bel Air, Beverly Glen, Brentwood, Casa Conejo, Calabasas, Hidden Hills, Lake Sherwood, Malibu, Moorpark, Oak Park, Pacific Palisades, Santa Susana, Simi Valley, Thousand Oaks, Topanga, Westlake Village, and portions of Camarillo.

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