

## Do I still need to pay my mortgage, rent, utility bills?

<p>My home burned down. Do I still have to pay my mortgage?</p>	<p>Homeowners affected by a disaster are often eligible to reduce or suspend their <a href="#">mortgage payments</a> for up to 12 months, according to Fannie Mae, the Federal National Mortgage Assn. If your home was destroyed in a wildfire, contact your mortgage servicer as soon as possible to discuss your options. You may be qualified for a forbearance plan that will temporarily lower or eliminate your monthly payment and prevent late fees and foreclosure. You will eventually have to pay what you owe once your forbearance plan expires. Fannie Mae offers resources to avoid paying a lump sum in these circumstances, including <a href="#">disaster payment deferral</a>.</p>
<p>What about my property taxes?</p>	<p>If your home or business was affected by the windstorms or fires, you may be eligible for temporary <a href="#">property tax relief</a> through the Los Angeles County assessor's office. You should file a <a href="#">misfortune or calamity claim</a> to request reassessment of your property. You will qualify for tax relief only if the damage to your property exceeds \$10,000 and you file your claim within 12 months of the incident. If approved, your reduced tax rate will remain in effect until your property is restored or rebuilt.</p>
<p>My rented home or business was damaged or destroyed. Do I still need to pay rent?</p>	<p>Under California law, your <a href="#">rental agreement</a> will become void if the rental unit is completely destroyed in a disaster. You will no longer be required to pay rent and your landlord must return your security deposit.</p> <p>If your rental unit is partially destroyed and can't be lived in, you can choose to end your rental agreement or wait for your landlord to make the necessary repairs. You will not have to pay rent while waiting for repairs, unless you move back into the unit.</p>

	<p>If you're a landlord, you're responsible for repairs after a disaster and have an obligation to make the unit livable as soon as possible.</p>
<p>I live in an area not directly affected by the fires. Will my rent go up?</p>	<p>California's <a href="#">anti-price-gouging</a> law is now in effect, which 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.</p> <p>Price-gouging protections apply anywhere in the state where displacement increases demand for housing, according to the California Apartment Assn.</p> <p>The <a href="#">cap on rent increases</a> triggered by the wildfires will expire Feb. 6, unless extended through executive orders or local declarations.</p> <p>If you believe you have evidence of rent gouging, you can submit a complaint with the attorney general's office at this <a href="#">webpage</a>. The Coalition for Economic Survival, a tenants rights organization, is also holding Saturday <a href="#">workshops</a> to inform people of their rights.</p>
<p>Do I need to pay my utility bills?</p>	<p>Whether you have to continue paying your gas, water and power bills depends on your providers, where you live and the condition of your home.</p> <p>Southern California Edison, which provides power to the Altadena area, suspended billing for all customers who live in mandatory evacuation zones, said company spokesperson Gabriela Ornelas. The suspensions went into effect Jan. 8. The company is also working with Los Angeles</p>

	<p>County to get the addresses of homes that have been completely destroyed, which will be permanently removed from the billing list.</p> <p>Southern California Gas customers who lost their home or business do not need to contact the company to end service, said company spokesperson Erica Berardi. The natural gas provider will forgive the current bill and the most recent bill for customers whose properties have been destroyed.</p> <p>Customers who have had their natural gas service turned off by SoCalGas for safety reasons will not be billed during the outage.</p> <p>The Los Angeles Department of Water and Power paused billing notices in areas directly affected by the fires, said spokesperson Michelle Figueroa. It also encouraged customers facing financial hardship to contact the utility about managing their bill.</p> <p>“We are here to support you and make sure that your utility bill is not a burden at this time,” LADWP told customers.</p>
<p>Where can I get help finding temporary housing?</p>	<p>A rush to snatch up vacant units is on, and some landlords are raising rents far beyond what the anti-price-gouging law allows. This is going to make it difficult for many people to find an affordable place to live.</p> <p>If you can't find housing with friends or family, there are a few options for free or discounted housing.</p>

	<p>Airbnb.org, a nonprofit that works with Airbnb hosts, is providing <a href="#">free, temporary housing</a> for those displaced by the fires, and you can sign up <a href="#">here</a>.</p> <p>Some hotels are offering <a href="#">discounted rates</a>. The <a href="#">Balaciano Group</a>, a landlord with several apartment complexes in the San Fernando Valley, is also offering discounts to fire victims.</p>
Is government aid available?	<p>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 <a href="https://www.disasterassistance.gov/">https://www.disasterassistance.gov/</a>.</p> <p>FEMA also offers temporary housing assistance, however, California must request that assistance for it to kick in.</p> <p>Amy Palmer, a spokesperson with the Governor’s Office of Emergency Services, said Monday evening that the state should formally make the request “within hours” and that it has been working with FEMA since last week to ensure the “fastest possible assistance.”</p>
What can renters insurance do?	If you have renter’s insurance, file a claim as soon as you can.

Rick Dinger, president of Crescenta Valley Insurance, said renters policies often offer at least \$25,000 to replace damaged personal property and help you find and pay for a new place to live.

If you are one of the many people who 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 cars. 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.