

California Wildfire Recovery Resources

Disaster Financial Relief—Time-Sensitive Deadlines and Urgent Resources

General Disaster Assistance

Disaster Unemployment: Deadline is June 10, 2025. Click for more information. Small Business Administration Loans:

SBA Economic Injury Disaster Loans: Deadline is October 8, 2025

Disaster Recovery Centers

Disaster Recovery Centers are open to the public Monday–Friday from 9 am–6 pm PT and Saturday 9 am–4 pm PT (closed on Sundays). In-person support is available for an array of services including applying for disaster assistance and relief, recovering lost records and answering any questions you may have. Free disaster resources and essential items are available.

- o UCLA Research Park West: 10850 West Pico Boulevard, Los Angeles, CA 90064
- o Altadena Disaster Recovery Center: 540 W. Woodbury Road, Altadena, CA 91001

For more information as well as the list of agencies and resources that are on-site, you can visit the website at recovery.lacounty.gov/recovery-centers.

Disaster Assistance and Relief

FEMA Assistance

Navigating FEMA for the Entertainment Industry

Get your questions answered about FEMA applications, learn troubleshooting tips and understand common myths about FEMA by watching the webinar *Navigating FEMA for the Entertainment Industry* hosted by the Entertainment Community Fund. <u>Click to watch</u>. For resources mentioned in the webinar, <u>click here</u>.

U.S. Small Business Administration (SBA)

SBA offers low-interest disaster loans for **small businesses** and **homeowners** who are recovering from declared disasters. Visit a disaster recovery center or go on their website to apply: **lending.sba.gov**. For additional help, you can call **1.800.659.2955**.

Disaster Unemployment

If you have lost your job or can't work due to a disaster, you may be eligible for unemployment benefits through the **Employment Development Department** (**EDD**). Information on Disaster Unemployment Assistance (DUA) can be found on their website at:

edd.ca.gov/en/about_edd/news_releases_and_announcements/disaster-unemployment-assistance-dua-now-available-to-los-angeles-county-workers-impacted-by-california-wildfires-and-severe-winds/

Please note that **DUA benefit claims must be filed by June 10, 2025**, unless the individual has good cause to submit a late application.

You can apply online at: edd.ca.gov/en/unemployment/disaster_unemployment_assistance

EDD disaster-related services: edd.ca.gov/en/about_edd/disaster_related_services

Phone: 833.998.2284 (English) | 855.964.0634 (Spanish)

Understanding Disaster Unemployment

Watch the webinar *Understanding Disaster Unemployment* to learn crucial information regarding filing for Disaster Unemployment. Hosted by the Entertainment Community Fund, the session features various speakers from the team of Employment Development Department (EDD). Click to watch. For resources mentioned in the webinar, click here.

Counseling Support

Mental Health and Crisis Support

- Los Angeles County Department of Mental Health (LACDMH): Emergency Outreach and Triage Division (EOTD) offers on-scene consultation and crisis intervention services to survivors, families, first responders and the community. <u>Department of Mental Health</u> Access Center Helpline: Available 24/7 for mental health support and referrals at 800.854.7771. LACDMH staff are also available for in-person mental health services at LA County Disaster Recovery Centers (see Disaster Recovery Centers).
 - iPrevail: offered by LACDMH for access to free mental health services, support, and resources online for residents of LA County. Access personalized programs, assessments, peer coaching, support groups and more through iPrevail. Website: lacounty.iprevail.com
 - Mental Health and Stress after an Emergency: a resource sheet by the Los Angeles County Department of Public Health and LACDMH.
- Disaster Distress Helpline: SAMHSA's Disaster Distress Helpline provides 24/7 crisis counseling and support for individuals experiencing emotional distress related to natural disasters. Call 1.800.985.5990 or text "TalkWithUs" to 66746 to connect with a trained crisis counselor. California Department of Social Services

- American Red Cross Los Angeles Region Disaster Assistance: Offers shelter, disaster assistance and emotional support. For assistance, call 800.675.5799 or visit American Red Cross.
- California HOPE Crisis Support: Offers free mental health support for individuals affected by the wildfires. Call 1.833.317.4673 or visit their website at CalHOPE.org.
- Deaf Counseling Center is offering a free support group for deaf survivors of California wildfires. Email info@deafcounseling.com or text 240.701.5155 for info.
- Soluna: An app that offers free and confidential support for California teens and young adults (13–25 years old). Connect with Soluna's Care Navigation Team to find a therapist, get connected to local resources, access community services and find peer support spaces. Download the app on the Google Play or App Store or visit their website: solunaapp.com.
- Airport Marina Counseling Services is offering free therapy sessions to those impacted by the fire. To receive assistance, call 310.670.1410.
- 988 Suicide & Crisis Lifeline: Provides 24/7 support for anyone experiencing mental health crises or having thoughts of suicide. Call or text 988, or chat online at 988lifeline.org.
- Crisis Text Line: text LA to 741741
- Los Angeles Regional Fire Safe Council: Provides emotional support resources to those affected by the wildfire. Visit at <u>wildfirela.org</u>.
- Pro Bono Therapy for Los Angeles Wildfires: A curated list for those seeking therapy due to having been affected by the wildfires. Click here to access.

Community Gathering

 Recovering Together–A Community Gathering: Join a drop-in supportive community led by Entertainment Community Fund social workers for California-based entertainment professionals impacted by the California wildfires. For more information, visit: entertainmentcommunity.org/CAFires

Grief Support

• **LA Grief:** Provides grief support to those grieving the devastation of the LA fires. A weekly virtual drop-in support group will be available every Tuesday at 4 pm PT starting January 21. For more information, visit: lagrief.com/la-fire-grief-resources.

Insurance Support

California Department of Insurance

Information on insurance and resources are available. You can also find outreach events by going onto their event calendar. For more information, visit <u>insurance.ca.gov</u> or call **800.927.4357**.

Motion Picture & Television Fund (MPTF)

MPTF held a virtual webinar, *Wildfire Relief: Next Steps and Next Next Steps*, featuring guest speakers who gave guidance on how to navigate insurance claims, property taxes, tax payments and other topics. The webinar and other resources can be found on their website.

Insurance Tips for the California Wildfires

The Department of Insurance has issued a mandatory one-year moratorium on insurance non-renewals and cancellations. This shields those within the perimeters or adjoining ZIP Codes of the Palisades and Eaton fires in Los Angeles County for one year from the Governor's January 7 emergency declaration regardless of whether they suffered a loss. You can go to the **Department of Insurance website** to see if your ZIP Code is included in the moratorium.

Document and File a Claim

- If your home has been damaged by fire, file a claim with your insurance company. It can take time to process these claims, so start as early as possible. Policies vary by company, and you should check with your insurance company or agent as soon as possible to confirm coverage limits and any other limitations and documentation requirements. Document the date, time and names of any insurance company employees you speak to regarding your coverage. You may have more luck filing an insurance claim online or via the company's app, rather than trying to reach them on the phone.
- **Document any and all damage.** Take photos and/or video of the damage. An inventory can be completed quickly and easily on your smart phone and safely stored in the Cloud. Open any drawers, doors or cabinets and take photos/video. Homes can be very unstable after a fire, so please be careful—safety is the top priority here.
- Please note that all California property insurers must immediately pay out a minimum of onethird of the estimated value of a policyholder's personal belongings and a minimum of four months' worth of rent for the local area in which they live. (uphelp.org/claim-guidancepublications/insurance-claim-rules-in-california-2023)

Document and File a Claim

- Most homeowners and renters policies include a loss-of-use benefit. They are also known as "additional living expenses" (ALE) or "Coverage D." Loss-of-use coverage includes the following:
 - o Temporary residencies such as a hotel, motel or apartment
 - Moving costs
 - Excess of normal grocery or restaurant bills
 - Storage costs for household items
 - Laundry expenses
 - Transportation fees
 - Parking fees
 - Pet boarding

- Loss-of-use only covers the additional, reasonable costs above what you or your family would
 ordinarily spend. It does not include excessive expenses beyond your usual standard of living
 maintained before the loss. For example, it would not reimburse for a 3-bedroom house rental if
 you live in a one-bedroom condo.
- Keep all receipts you incur. If you don't have a receipt for it, it may not be covered.
- If possible, record your normal living expenses. Because loss-of-use insurance is designed to
 cover additional living expenses, your insurer may request a list of your standard living costs to
 use as a baseline. Be prepared to estimate what you typically spend on food, utilities,
 transportation and housing.
- Loss-of-use is generally standard in homeowners, condominium and renters policies. Check
 your policy to find out the details. It's typically a percentage of your homeowners coverage, and a
 flat amount for renters.
- You generally still have to pay your mortgage, even if the house is uninhabitable or no longer standing.
- Download the California Department of Insurance's <u>Top 10 Tips for Wildfire</u>
 <u>Claimants</u> (also <u>available in Spanish</u>, <u>Mandarin</u> and <u>Vietnamese</u>), which includes information about claiming ALE benefits.

Resources

- California Department of Insurance: Guide to Filing a Claim: insurance.ca.gov/01-consumers/105-type/95-guides/03-res/res-prop-claim.cfm
- California Department of Insurance: Don't Get Scammed After a Disaster: insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Dont-Get-Scammed-After-a-Disaster.cfm
- Consumers can contact the Department of Insurance at 800.927.4357, or via chat or email
 at <u>insurance.ca.gov</u> if they believe their insurance company is in violation of any law, or have
 additional claims-related questions.

Mortgage Resources

Servicers may offer forbearance on mortgage payments. During temporary reductions or pause in payments, homeowners will not incur late fees or face foreclosure. Contact your mortgage servicer as soon as possible to obtain information about assistance or relief options available to you.

The following tools may help you if you don't know your servicer:

- Fannie Mae Loan Lookup Tool
- Freddie Mac's Loan Look-Up Tool
- Mortgage Electronic Registration Systems (MERS): 888.679.6377

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• To receive recovery counseling from Fannie Mae, homeowners and renters can call **855.437.3243**.

Renters Resources

Information for Renters

- Los Angeles County Consumer and Business Affairs provides useful information for landlords and tenants who are navigating the disaster. Frequently asked questions and answers can be found online on their website at dcba.lacounty.gov/after-the-disasterinformation-for-landlords-and-tenants.
- Renters are protected from rental housing price gouging and unfair rent hikes during a
 declared state of emergency. For information on price gouging, please visit
 dcba.lacounty.gov/pricegouging.
- RentersFireHelp.org offers a comprehensive action plan to help renters who lost their homes in the recent wildfires.
- The Apartment Association of Greater Los Angeles has created a centralized resource for available rental housing for temporary and long-term stays. For listings, please visit their website at members.aagla.org/listings.
- Use the City of Los Angeles Affordable and Accessible Housing Registry to search
 for housing. An account is not required to search for housing. You must register in order
 to apply for housing. You can search for housing at lahousing.lacity.org/aahr.

When the Smoke Clears: Understanding Your Rights as a Tenant after the LA Fires

Watch a webinar hosted by the Entertainment Community Fund and joined by nonprofit public interest law firm Public Counsel which goes over information on renters' and tenants' rights.

Click here to watch webinar recording. For information and resources sheet, click here.

Legal Resources

California Lawyers for the Arts

Weekly workshops are available and cover a variety of legal and business topics. Additional essential information and resources on wildfire relief can be found on their website at calawyersforthearts.org.

Public Counsel

Public Counsel's Fire Relief and Recovery Services for LA County provides free legal services for individuals, families and small businesses related to recovery. Resources are available on their website at publiccounsel.org/fire-relief-recovery-services-los-angeles.

Tax Relief

Individuals and businesses affected by the wildfire disaster will have until **October 15, 2025** to file returns and pay any taxes. For complete information and to check qualifying areas, please check the IRS website here.

If your property is damaged or destroyed by a calamity, you may be eligible for tax relief. To qualify, you must file an Application for Reassessment: Property Damaged or Destroyed by Misfortune or Calamity (M&C) Form **ADS-820** within 12 months from the date the property was damaged or destroyed. The loss must also exceed \$10,000 of current market value.

Call **213.974.8658** for questions or to submit an M&C claim. For more information, including the **Property Relief Factsheet**, visit: **recovery.lacounty.gov/resources**.

Entertainment Industry Resources

Entertainment Community Fund

A national human services organization for entertainment and performing arts professionals. Services include social services and emergency financial assistance in times of unexpected critical need, health insurance resource center, counseling and crisis support, and more.

Website: entertainmentcommunity.org/am-i-eligible-help

Email: western@entertainmentcommunity.org | Phone: 323.330.2455

SAG-AFTRA Foundation

The SAG-AFTRA Foundation Disaster Relief Fund is a program designed to provide urgent financial assistance to SAG-AFTRA members who have been affected by a natural disaster.

Natural Disaster Relief Fund Website: sagaftra.foundation

IATSE—Walsh/Di Tolla/Spivak Foundation (Disaster Relief)

Funds from the foundation can help pay for food, clothing, shelter and other necessities for IATSE members affected by natural disasters.

Additionally, Local 80 has opened their stage at 2520 West Olive Avenue, Burbank, CA 91505 to distribute emergency supplies. Please call 818.526.0700 for additional information.

Website: iatse.net/take-action/disasterresponse

Writers Guild of America West

Administered by the Entertainment Community Fund, the Writers Guild Member Fund provides emergency financial assistance to WGA members, Current and Post-Current status, impacted by the Southern California wildfires. Please create an account on the Entertainment Community Fund Portal to apply.

Website: entertainmentcommunity.org/disaster-emergency-financial-assistance

Producers Guild of America

Administered by the Entertainment Community Fund, the Producers Guild of America Members Fund provides emergency financial assistance to members who lost their homes or had to evacuate and are now indefinitely displaced. Please create an account on the Entertainment Community Fund Portal to apply.

Website: entertainmentcommunity.org/disaster-emergency-financial-assistance

Motion Picture & Television Fund (MPTF)

The Motion Picture & Television Fund (MPTF) offers a variety of services that can provide emotional and financial relief to industry members and their families during times of need. Services include counseling services, supportive services and community resources, and financial assistance.

Website: mptf.com

Phone: 323.634.3888 (under 65) | **323.634.3866** (over 65)

MusiCares

MusiCares is here to help music professionals affected by the California Wildfires.

Website: musicares.org

Email: MusiCaresRelief@musicares.org | Phone: 800.687.4227

NCAPER—National Coalition for Arts Preparedness

The Coalition helps ensure that artists, arts/cultural organizations, cultural funders and arts businesses have the capacity and ability to respond effectively to disasters and emergencies affecting the arts and culture sector. A national resource list of organizations that provide emergency financial assistance is available.

Website: ncaper.org/generalresources

Sweet Relief Musicians Fund

Immediate financial assistance is available to music industry professionals impacted by natural disasters.

Website: sweetrelief.org/naturaldisasterfund.html

National Association of Voice Actors (NAVA)

NAVA has set up a California Wildfire Emergency Relief Fund for voice actors and those working in the voice over industry who have suffered property damage or equipment loss due to the wildfires. To apply, please complete an online application on their website.

Website: navavoices.org/cal-fire-request-fund/#cal-fire-form

Inevitable Foundation

Emergency Relief Fund is available to support disabled writers and filmmakers impacted by the LA wildfires.

Website: inevitable.foundation/erf

Craft Emergency Relief Fund (CERF+)

CERF+ offers emergency relief grants to craft artists who experienced a recent and substantially disruptive emergency or disaster.

Website: cerfplus.org/grants/emergency-relief

We are Moving the Needle

A MicroGrants Fund for Wildfire Relief is available to provide targeted support for producers, engineers and creators who are affected by the Greater Los Angeles Wildfires. Grants will be available on a sliding scale from \$100 to \$1,000 based on demonstrated needs. For more information and to apply, visit wearemovingtheneedle.org/firefundapp2025

Basic Needs Resources

Food and Water

Los Angeles Food Pantry Locator: lafoodbank.org/find-food/pantry-locator

Immediate Disaster Relief

- Jewish Free Loan Association (JFLA): Offers up to \$15,000 in zero-interest and zero-fee loans for immediate assistance with temporary housing, purchase of essential supplies such as clothing and medicine, among other emergency needs. There are also a limited number of loans up to \$2,000 without a guarantor that are available on a first-come, first-served basis. You can apply on their website at jfla.org/personal-loans/interest-free-emergency-personal-loan.
 - JFLA is also helping support small businesses and nonprofits with emergency needs such as purchasing inventory, relocation costs, signage and marketing, and replacement of computers and essential equipment, among other needs.
- Credit Union of Southern California: Financial relief may be eligible for those impacted by the wildfire. Learn more at <u>cusocal.org/about-us/how-we-give-back/wildfires</u>.
 - Emergency Essentials Loans: Borrow \$1,500 at 0% interest for 6 months with no payments for 60 days and no credit history requirement.
 - Wildfire Relief Loan: Access up to \$5,000 per household at 0% interest for 12 months, with no payments for 60 days.
 - Loan Deferrals: Defer a payment on an existing loan to free up funds for urgent needs. Call 714.671.2728 or email Collections@CUSoCal.org.

Housing Support

- Housing Rights Center (HRC) offers free housing counseling services to help those
 affected by the wildfires navigate during times of emergency. Please be aware that in a
 State of Emergency, price gouging above 10% is temporarily prohibited for the next 30
 days—meaning businesses cannot increase the price of food, repairs, construction,
 housing, emergency and medical supplies, and gasoline more than 10%.
- Website: housingrightscenter.org | Phone: 1.800.477.5977

Fannie Mae can connect you to a housing counselor who can help you navigate urgent and longer-term housing needs. Call 855.437.3243 or visit their website for more info or to schedule an appointment.

Medication Support

- Los Angeles County Department of Public Health has created a FAQ sheet with information on medication and accessing medical supplies during this time. Info sheet: publichealth.lacounty.gov/media/WildFire/docs/medicationassistance/MedicationA ssistanceFAQ-English.pdf
- Prescription medication may be available at the Disaster Recovery Centers:
 - UCLA Research Park West: 10850 West Pico Boulevard, Los Angeles, CA 90064
 - Altadena Disaster Recovery Center: 540 W. Woodbury Road, Altadena, CA 91001

Inclusive Resources

The Partnership for Inclusive Disaster Strategies is a disability-led organization with a focused mission of equity for people with disabilities and people with access and functional needs throughout all planning, programs, services and procedures before, during and after disasters and emergencies. Website: disasterstrategies.org

Additional Support

- Artadia has compiled the Emergency Artist Resources for Los Angeles 2025 which has resources and opportunities for financial assistance for those affected by the Los Angeles wildfires.
- Mutual Aid Los Angeles Network (MALAN) has created a resource list for food, shelter and other emergency resources.

Family Support

Resources for Parents and Children

- Helping Children Cope with Disaster is a booklet that is obtainable through FEMA and Red Cross that shares useful tips to help children recover and cope with a disaster.
- The National Child Traumatic Stress Network offers useful resource handouts to provide parents and caregivers with common reactions and examples on how to respond to disasters with their children.
 - Parent Tips for Helping Infants and Toddlers After Disasters
 - Parent Tips for Helping Preschool-Age Children After Disasters
 - Parent Tips for Helping School-Age Children After Disasters
 - Parent Tips for Helping Adolescents

- Simple Activities for Children and Adolescents
- Parent Guidelines for Helping Children Impacted by Wildfires
- o Wildfires: Tips for Parents on Media Coverage
- Children & Recovery from Wildfires: A guide to help children and families respond to the psychological impact of wildfires.

Additional Things to Know

Be Wary of Fraud

Criminals often exploit those who are most vulnerable during times of emergencies. Common scam tactics that fraudsters may utilize in these instances include:

- Impersonation of disaster relief agencies and organizations
- Phishing scams
- Fake charities
- Fake insurance or utility representatives

Please be diligent to ensure that you do not fall for these schemes. Avoid clicking links in emails or messages sent to you by someone you do not know. Be suspicious if something doesn't seem right or is too good to be true.

In addition:

- Beware of contractors going door-to-door offering unsolicited assistance or using highpressure tactics to force you to make a snap decision. They may say they're with your insurance company—do not believe them. Do not sign a contract, put down a large deposit or a cash deposit.
- If you get a phone call about an insurance claim or policy, don't provide any personal information or agree to any payment until you can independently verify that the call is legitimate. If the caller says they're from your insurance company, hang up and contact your agent or the company directly using the number on your account statement.
- Check any licenses before you sign anything. You should make sure any insurance agent or public adjuster offering their services has a valid license by checking online with the <u>Department of Insurance</u>.
- Be cautious of anyone promising to expedite your FEMA or other government assistance for a fee.