



**PUBLIC REQUEST TO ADDRESS
THE BOARD OF SUPERVISORS
COUNTY OF LOS ANGELES, CALIFORNIA**

MEMBERS OF THE BOARD

HILDA L. SOLIS
HOLLY J. MITCHELL
LINDSEY P. HORVATH
JANICE HAHN
KATHRYN BARGER

Correspondence Received

The following individuals submitted comments on agenda item:				
Agenda #	Relate To	Position	Name	Comments
13-A.		Favor	Maria Hernandez	Please stop emphasizing "equity" this ideology should not be applied. Funds should be distributed equally.
		Other	Nicholas M Lampros	Signatory partner organizations submit this letter supporting Bet Tzedek Legal Services request that the \$1M balance of ARPA funds under the "Grants to CBOs Focused on Financial Wellbeing and Wealth Building in Low-Income and Immigrant Communities program" NOT be reallocated, in order to continue supporting the "Leaving a Legacy" program. We urge the Board to refrain from reallocating the funds which support the LAL program and instead support the provision of LAL's services as a key component of the wildfire response and LA County's rebuilding effort.
			Nicholas M Lampros	As set forth in greater detail in the attached letter, Bet Tzedek Legal Services urges the Board of Supervisors not to reallocate certain ARPA funds currently supporting the County's "Leaving a Legacy" Program and instead continue to support that program as a key component of the wildfire response and LA County rebuilding effort.
		Item Total	3	
Grand Total			3	

January 27, 2025

The Honorable Board of Supervisors
County of Los Angeles
383 Kenneth Hahn Hall of Administration
Los Angeles, California 90012

Re: Item 13-A - Los Angeles County Fire Recovery Fund

Dear Honorable Board of Supervisors:

Bet Tzedek respectfully submits this letter of opposition to the Chief Executive Office's recommendation to the Board in response to Supplemental Agenda Item 13-A, "Los Angeles County Fire Recovery Fund," that \$1M balance of ARPA funds under the "Grants to Community Based Organizations (CBOs) Focused on Financial Wellbeing and Wealth Building in Low-Income and Immigrant Communities program" be reallocated. These funds support, in part, the County's "Leaving a Legacy" (LAL) program, developed and administered by Bet Tzedek Legal Services in partnership with the County, and would result in the total elimination of the program and the services provided through it. Bet Tzedek respectfully contends that this move would not only result in the elimination of services directly benefiting wildfire victims, thus thwarting the intent of item 13-A, it would also lead to traditionally underserved, low-income communities being left less protected and prepared for future disasters such as the wildfires and other disasters the community members may face and which we are witnessing first-hand playing out in Altadena today.

The LAL program provides estate planning services to low-income, traditionally underserved communities that were disparately impacted by the COVID-19 pandemic. In light of the target population, this often means that the individuals and families served by the program are from communities of color. The services provided include drafting Advance Health Care Directives to ensure individual's medical needs and wishes are known and adhered to in instances when they are incapacitated. Due to the target communities generational lack of access to estate planning services, program staff, with the support of dozens of volunteers from prominent law firms in Los Angeles including Greenberg Glusker, Venable, Loeb & Loeb, Mitchell Silberberg, and others, also draft estate planning documents ranging from wills to trusts to prevent elder abuse, protect people's property, and help facilitate the transfer of property, most importantly a client's home, to their heirs. The program has also assisted caregivers of individuals living with developmental disabilities gain access to critical caregiving tools.

The original goal of the LAL program was to use estate planning as a tool to help traditionally underserved communities build intergenerational wealth and thus build economic power. Numerous studies have shown that, without question, the most valuable tool in the effort to help families build economic

stability so that they can not only survive, but thrive, is through the ownership, preservation, and transference of a home to heirs. Homeownership allows individuals and families to build equity, which in turn facilitates securing loans, including small business loans, access to educational loans, and various other benefits¹. The LAL program provides resources to vulnerable community members who face the hardships of the lack of multi-generational planning ; from the older adult living in dilapidated housing conditions unable to retrieve the equity in the home because it is still titled to her grandfather, to the misinformed older adult who gives up title their home, the impact is significant.

Perhaps just as importantly and relevant for purposes of the Board's consideration of Item 13-A is that, thanks to this body's foresight in establishing the LAL program, the County now has the infrastructure in place to support its goal of helping families recover from the wildfires, avoid predatory scams, and prevent the fire from disproportionately impacting the underserved communities LAL aims to support. Just as LAL was needed to respond to the health pandemic, LAL is equally needed now to protect families and help them rebuild as well as continue to build economic resiliency in underserved communities and populations. LAL is currently helping and will continue to help wildfire victims with the following:

- Resolving issues with title to property, an issue that can make recovery extremely complicated;
- Addressing the loss of estate planning documents;
- Filling the need for ancillary support for fire claims with estate planning documents;
- Providing decision-making tools.

Thus far, in response to the call to action to support wildfire victims, the LA staff worked to centralize resources for fire victims related to home ownership, garnered additional support for probate matters, and already started conducting intakes for families who suffered damage from Eaton fire. In one such case, a homeowner died in September leaving his disabled son in the home. The home suffered fire damage but is still in the deceased father's name, leaving the disabled son at serious risk of displacement. LAL attorneys received a call from homeowner's surviving daughter, who is overwhelmed by the prospect of trying to determine how they can rebuild their and protect displaced brother. The team is working to assess and work on the case.

Estate planning is so critical to disaster relief that two other legal aid programs in California started an estate planning program post fire disaster. Locally, for example, the Woosley prompted Neighborhood Legal Services of Los Angeles to offer estate planning support to fire victims. In the JPMorgan Chase & Co Policy Center's June 2024 policy brief, *Supporting Heirs Property Owners Through Natural Disaster and Resiliency Programs*² it was noted that: "Recent research on the long-term effects of natural hazards suggests that FEMA aid has a significant impact on a household's longer-term rebuilding and financial resiliency with household-level outcomes mirroring pre-disaster inequities across race, education, and homeownership. For example, between 1999 and 2013, Black and Latino disaster survivors living in counties

¹ <https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/generational-wealth-heirs-property-policy-factsheet.pdf>

² <https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/supporting-heirs-property-owners-through-natural-disaster-and-resiliency-programs.pdf>

with billion-dollar disasters saw an estimated \$27,000 and \$29,000 in *wealth erosion*, respectively, while White disaster survivors recovered and accumulated an estimated \$126,000 over the same time period.²⁵ This research suggests that homeowners with more wealth pre-disaster—who are disproportionately White—and receive FEMA aid after a disaster tend to maintain their projected wealth-building trajectory long-term, whereas the opposite occurs for renters with no household wealth pre-disaster—who are more likely to be Black or Latino.” This is an alarming and heartbreaking statistic on how communities of color are further harmed by the natural disaster. Again, LAL is helping community members protect, organize, and secure property to improve their position post disaster. It goes on to note that unaddressed estate planning issues can undermine the creation and preservation of generational wealth and is disproportionately found in Black, Latino, Hispanic, low-income, and low-wealth families in both rural and urban communities. It largely stems from oversights in estate planning, insufficient access to affordable legal services, and a knowledge gap in how property transfers from generation to generation. Finally, the report notes that as extreme weather events intensify in frequency and severity, owners with estate planning issues are often increasingly vulnerable to and unprepared to recover from natural disasters. Similarly, in 2022, Equal Justice Works and the American Bar Institute released the National Disaster Attorney Guidebook,³ noting:

Long-term recovery, after a declared disaster, lasts anywhere from six months to years after an event. Survivors may need help understanding housing issues related to insurance claims, available FEMA assistance, bankruptcies, custody modifications, probate and estate planning, navigating recovery resources, repair and rebuild options, and many other civil and disability rights issues. Estate administration, including guardianships and conservatorships.

It is perhaps with all this in mind that FEMA, via the Disaster Legal Services (DLS) program,⁴ which provides confidential, free legal assistance to survivors who need legal help due to a major disaster, includes assistance with powers of attorney and guardianship materials, and estate administration, including guardianships and conservatorships, some of the same issues LAL addresses.

For all the reasons noted above, Bet Tzedek respectfully urges the Board to refrain from reallocating the funds which support the LAL program and instead support the provision of these LAL’s services as key component of the wildfire response and LA County rebuilding effort.

Respectfully,



Diego Cartagena
Luis Lainer President & CEO
Bet Tzedek Legal Services

³ https://www.equaljusticeworks.org/wp-content/uploads/2022/02/Disaster-resilience-Ebook_FINAL.pdf

⁴ <https://www.fema.gov/fact-sheet/disaster-legal-services>



January 27, 2025

**RE: Supplemental Agenda Item No. 13-A – Los Angeles County Fire Recovery Fund
For the Board’s January 28, 2025 Meeting**

To the Board of Supervisors of Los Angeles County:

We, the undersigned agencies, consist of direct legal services providers, legal services support centers, senior centers in Los Angeles County, and community-based organizations (“CBOs”). We respectfully submit this letter of support to Bet Tzedek’s request to decline the Chief Executive Office’s recommendation to the Board in response to Supplemental Agenda Item 13-A, “Los Angeles County Fire Recovery Fund,” that the \$1M balance of ARPA funds under the “Grants to CBOs Focused on Financial Wellbeing and Wealth Building in Low-Income and Immigrant Communities program” be reallocated. These funds support the County’s “Leaving a Legacy” (LAL) program, the reallocation of which would result in the elimination of a program that assists traditionally underserved, low-income communities, including victims of the recent wildfires, and would result in detriment to both those victims and the community at large.

As Bet Tzedek notes its letter submitted to the Board, the goal of the LAL program is to help traditionally underserved communities build intergenerational wealth and thus build economic power through the provision of estate planning services. The provision of these services is a valuable tool in the effort to help families build economic stability so that they can thrive through the ownership, preservation, and transfer to heirs of a home. When successful, therefore, this program moves families out of economic instability and towards economic prosperity. Additionally, these services provide real-time relief to

vulnerable community members who are experiencing housing insecurity due to a lack of knowledge of basic estate planning principles and/or lack of access to expert estate planning services.

In addition, as Bet Tzedek also illustrates in its letter to this Board, estate planning is critical to disaster relief. Indeed, FEMA, other national organizations, and other California-based legal aid organizations have made estate planning a core part of their disaster relief efforts and of their work in preparing for future disasters.

For all the reasons noted above, we urge the Board to refrain from reallocating the funds which support the LAL program and instead support the provision of LAL's services as a key component of the wildfire response and LA County's rebuilding effort.

Sincerely,

1. Elder Law & Disability Rights Center
2. Survivor Justice Center
3. The Social Justice Legal Foundation
4. Immigration Center for Women and Children
5. California Advocates for Nursing Home Reform
6. Justice in Aging
7. Wise & Healthy Aging
8. ONEgeneration
9. St. Barnabas Senior Services
10. Elder Law & Advocacy
11. California Elder Justice Coalition
12. Public Counsel