SUPPORT FOR ASSEMBLY BILL 238 (HARABEDIAN)

The January 2025 Los Angeles County Wildfires inflicted incomprehensible damage on the Los Angeles County (County) community, destroying over 18,000 homes and structures, taking 29 lives, and displacing hundreds of thousands of residents. The scale of the devastation has left families and businesses across the County facing an uncertain financial future. As communities move toward recovery and rebuilding, financial relief is needed to support residents who lost their homes or their livelihoods.

Assembly Bill 238, the Mortgage Deferment Act, introduced by Assemblymember John Harabedian, would allow borrowers who are experiencing financial hardship due to the January wildfire disaster to request an initial pause of their monthly mortgage payment for up to 360 days, in two increments of 180 days. During this period, borrowers would not be assessed for late fees, penalties, or additional interest, and foreclosure proceedings would be prohibited. This bill would give homeowners critical time to recover from financial hardship caused by the fires and provide desperately needed stability while awaiting insurance payouts and reconstruction.

I, THEREFORE, MOVE that the Board of Supervisors directs the Chief Executive Officer, through the Legislative Affairs and Intergovernmental Relations Branch, to take all appropriate legislative advocacy actions to support Assembly Bill 238 (Harabedian).

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SOLIS	
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