AGN. NO.

MOTION BY SUPERVISOR KATHRYN BARGER APRIL 7, 2026

SUPPORTING ADDITIONAL MORTGAGE PROTECTIONS FOR WILDFIRE SURVIVORS

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. Many families have moved toward recovery and began rebuilding, yet the scale of the devastation has left families and businesses across the County facing an uncertain financial future.

In 2025, the County supported Assembly Bill 238 (Harabedian), the Mortgage Forbearance Act, which was signed into law by the Governor. This critical legislation provided relief to wildfire survivors by allowing homeowners to pause mortgage payments for up to 12 months without penalties or negative credit impacts. This gave fire survivors critical time to recover from financial hardship and provide desperately needed stability at such an uncertain time.

One year later, it is clear that recovery after these major disasters is a multi-year process. Recognizing that need, Assemblymember John Harabedian has introduced AB 1847, which builds upon AB 238 and extends wildfire-related mortgage forbearance protections. The bill would expand the current mortgage forbearance period to 36 months and extend the deadline for a borrower's request for forbearance to January 7, 2029.

Fire survivors need continuous support and stability as they navigate difficult financial decisions, insurance payouts, and the rebuilding process. This legislation will provide them with much-needed relief and hope as they begin returning to their community.

MOTION

MITCHELL _____

HORVATH _____

HAHN _____

BARGER _____

SOLIS _____

I, THEREFORE, MOVE that the Board of Supervisors direct the Chief Executive Officer, through the Legislative Affairs and Intergovernmental Relations Branch, support Assembly Bill 1847 (Harabedian).

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KB:nvg