

Mortgage Relief Resources

2025 Los Angeles Fires



DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION

dfpi.ca.gov

On Jan. 18, Governor Newsom announced that the state has worked with major lenders to offer mortgage relief to LA firestorm victims. As of Jan. 23, the Department of Financial Protection and Innovation (DFPI) has confirmed additional commitments from nearly 400 financial institutions.

The lenders have committed to offering:

- **90-day mortgage payment forbearance periods**, streamlined processes for requesting initial relief with no paperwork, payment options that do not require immediate repayment of unpaid amounts (i.e., no balloon payments) at the end of the forbearance period, and the opportunity for additional relief.
- **Relief from mortgage-related late fees** accruing during the forbearance period for 90 days.
- **Protection from new foreclosures or evictions** for at least 60 days.
- **No negative credit reporting of late payments** during forbearance.

View the list of lenders & servicers offering relief at dfpi.ca.gov/lafires/relief

The relief is being offered to residents impacted by the recent fires who are customers of these institutions and make contact to request relief. Visit our webpage to look for your institution, as well as links to additional federal resources.

If you are having trouble making mortgage payments, always reach out to your mortgage lender or servicer to request relief, even if it is not listed on the webpage provided above.



Need help with your lender or servicer?

If you are having issues with your mortgage lender or servicer, please contact the DFPI's Consumer Services Office at (866) 275-2677 or submit a complaint online at dfpi.ca.gov/submit-a-complaint.