

LONG-TERM HOUSING RECOVERY

MONTHLY INFORMATION & RESOURCES

February 2026

Recovery Spotlight



CalAssist Mortgage Fund - Expanded Assistance

The CalAssist Mortgage Fund has expanded its mortgage relief program, increasing support for homeowners impacted by qualifying California disasters. These updates expand access and provide additional assistance to help homeowners navigate recovery.

Key Program Expansions

- **Expanded assistance amount:** Homeowners may now receive up to 12 months of mortgage payments, capped at \$100,000 per household
- **Income limits increased statewide:** Updated county-specific income thresholds expand eligibility, allowing more disaster-impacted homeowners—including those in Los Angeles County—to qualify.
- **Broader eligibility regardless of mortgage status:** Homeowners may apply whether they are current, in forbearance, behind on payments, or in foreclosure.
- **Additional support for previously approved applicants:** Homeowners who already received assistance may be eligible to extend support up to the full 12 month maximum through a streamlined attestation process.
- **Additional costs may be covered:** Remaining funds may be applied toward certain corporate advance fees, helping reduce overall recovery related mortgage burdens.

Additional Resources

Additional resources are available on the website, including HUD certified housing counselors, legal assistance, and application support. Partners are encouraged to share these tools to ensure impacted households can access the assistance available to them. Resources: [CalAssist Mortgage Fund Resources](#)

SBA Issues New Regulatory Guidance to Expedite Los Angeles Wildfire Rebuild

The U.S. Small Business Administration (SBA) released new regulatory guidance to help California wildfire survivors move forward with rebuilding by reducing local permitting delays. Under the guidance, if a disaster loan borrower has waited 60 days or more for local permits or approvals, they can have their builder self-certify compliance with applicable state and local building and safety requirements and begin reconstruction without waiting for further local permits. The change applies to construction financed by SBA disaster loans and aims to help homeowners and businesses access more than \$3.2 billion in approved wildfire relief more quickly. Borrower's interested in this option must submit a Disaster Loan Modification application and a Builder's Certification to the SBA.



California expands funding to accelerate prefab housing for wildfire rebuilding

California has opened a new \$10 million round of competitive funding through the **Factory Built Housing Regional Pilot Program** to expand access to factory-built/modular housing solutions that help wildfire survivors return to homes faster. These homes are built off-site in controlled facilities and delivered ready for installation, reducing construction timelines and costs compared to traditional on-site builds. Survivors and housing partners can find these options and apply for funds through the state's rebuilding tool developed with **LA Rises**, and local governments, tribes, nonprofits, and housing providers across the state are eligible to apply. Examples in Palisades and Altadena show how modular homes are already enabling survivors to rebuild more quickly and resiliently.

This Month in Housing Recovery



2026 California Housing Law Updates

California's 2026 housing law updates introduce several changes designed to accelerate housing production and streamline project approvals statewide. Effective July 1, 2026, under **SB 79**, this bill expands transit-oriented development by allowing higher density housing near major transit stops. Additional legislation focuses on reducing delays tied to environmental reviews and permitting, with new CEQA exemptions and expedited review timelines for qualifying housing projects.

Updates to ADU and JADU laws under **SB 9**, **SB 543**, **AB 462**, and **AB 1154** clarify building standards, while new requirements tighten local timelines for permit processing. These changes are intended to reduce regulatory barriers, create more consistency statewide, and support faster housing rebuilding.

Permit Processing and Streamlining: **AB 920**, **AB 1308**, and **AB 253**.

Small Scale Housing Clarifications: **AB 1061** - **SB 9**

Additional Funding Opportunities & Recovery Resources & Events



HOME Investment Partnerships Program

The California Department of Housing and Community Development (HCD) is pleased to announce the release of the **2025 HOME Notice of Funding Availability (NOFA)** for approximately \$34 million in federal HOME Investment Partnerships Program (HOME) funds for Project Activities.

Funding may be used for the following eligible uses:

- Multifamily Rental Projects (new construction, acquisition only, and/or rehabilitation with or without acquisition); and
- First-Time Homebuyer ("FTHB") Projects (subdivision development)

Application dates:

Applications are due **March 30, 2026**, for all applications except those submitted by Native American Entities.

Applications from Native American Entities are due **June 22, 2026**.

Webinars and Trainings

Your Path to Rebuilding: Insurance Help & Resources Workshop



This free, in-person workshop is designed to support the Altadena community through the rebuilding process. Learn directly from the California Department of Insurance and United Policyholders about insurance claims, coverage, and your rights as a policyholder. Get practical guidance, trusted resources, and answers to your questions.

- Understand your insurance coverage and benefits
- Navigate the claims process with confidence
- Learn your rights as a California policyholder
- Get trusted guidance from professionals



Saturday, March 7, 2026
10 AM - 12 PM
Altadena Community Center
730 E. Altadena Dr.
Altadena, CA 91001

Register at: <https://insurance3726.eventbrite.com>

LA County Recovers
recovery.lacounty.gov

Register at: Insurance Workshop

THE LONG-TERM HOUSING GROUP

The Long-Term Housing Recovery (LTHR) Group is a joint effort between **Cal OES** and **Department of Housing and Community Development** bringing together federal, state, and local partners each month to share best practices, lessons learned, and insights on long-term housing recovery. We meet on the **4th Thursday** of every month.

The next LTHR meeting is

February 26th @ 2:00-3:00 PM

Guest Speakers: Governor's Office of Land Use and Climate Innovation

Topic: Vulnerable Communities Platform discussing long term recovery lessons learned and best practices.

If you would like to be added to the Long-Term Housing Recovery distribution list to receive meeting invitations and updates, please email:
longtermrecovery@caloes.ca.gov

www.CalOES.ca.gov/RSF

