Cal OES GOVERNOR'S OFFICE OF EMERGENCY SERVICES

LONG-TERM HOUSING RECOVERY
MONTHLY RECOVERY BULLETIN

JULY 2026

HOUSING SPOTLIGHT

Landmark 21st Century ROAD to Housing Act Becomes Law

The bipartisan 21st Century ROAD to Housing Act officially became law on July 11, representing the most significant federal housing reform package in a generation. The comprehensive package includes more than 40 bipartisan housing reforms aimed at increasing the nation's housing supply, improving housing affordability, modernizing manufactured and modular housing policies, expanding funding opportunties, and reducing barriers to housing development. The legislation also strengthens federal housing and community development programs while providing new tools and resources to help states and local communities address housing shortages. According to the Terner Center for Housing Innovation, the law represents a major milestone in advancing long-term housing policy through broad bipartisan collaboration and lays the groundwork for continued efforts to expand housing opportunties nationwide.

Additional Links

21st Century ROAD to Housing Act

What's in the 21st Century ROAD to Housing Act?

California Launches FireSat Wildfire Detection Satellites

California has launched the first three FireSat satellites, marking a major advancement in wildfire detection and community resilience. Developed through a partnership with Cal FIRE and the Earth Fire Alliance, the satellites will provide near real-time, high resolution wildfire intelligence, helping firefighters identify new fires faster and improve situational awareness. The three satellites are the first step toward a planned constellation of more than 50 satellites that will monitor the globe every 20 minutes by 2030, enabling earlier detection of emerging wildfires and strengthening California's long-term wildfire preparedness and response capabilities.

Newsom Calls for Timely Insurance Payout

Governor Gavin Newsom is urging mortgage lenders to provide timely and fair access to insurance funds for homeowners rebuilding after the Los Angeles wildfires. In letters to financial institutions and state agencies, the Governor emphasized that unnecessary delays or denials in releasing insurance proceeds can significantly hinder recovery efforts and warned that lenders who fail to comply with consumer protection laws may face state enforcement. The announcement also clarifies that Cal FIRE damage assessments should not be used by insurers as the sole basis for delaying or denying insurance claims, reinforcing survivors' rights to fair and timely access to the funds needed to rebuild.

Prefabricated Homes Gain Momentum in LA Wildfire Recovery

As communities continue rebuilding after the Eaton and Palisades wildfires, prefabricated (prefab) housing is gaining attention as a faster and potentially more cost-effective alternative to traditional construction. Several companies are using factory-built construction methods to reduce on-site building time while offering customizable homes that meet California building standards. Although prefab housing currently represents a small share of rebuilding efforts, advocates believe it could help address labor shortages, reduce construction timelines, and expand housing options for disaster survivors. The growing interest in prefab housing may offer valuable lessons for future long-term housing recovery efforts across California.

Resources and Funding Opportunities

California Launches the New Housing and Homelessness Agency (CHHA)

On July 1, California officially launched the California Housing and Homelessness Agency (CHHA), the state's first cabinet-level agency dedicated exclusively to housing and homelessness. CHHA brings together the California Department of Housing and Community Development (HCD), California Housing Finance Agency (CALHFA), California Interagency Council on Homelessness (Cal ICH), Civil Right Department (CRD), and the new Housing Development Finance Committee under a single leadership structure. By aligning housing production, financing, homelessness programs, and civil rights protections, the agency aims to streamline coordination, strengthen accountability, accelerate housing delivery, and improve outcomes for communities across California.

California Housing and Homelessness Agency

Insurance Resilience Planning Resource Program (IRPP)

The Insurance Resilience Planning Resource Program (IRPP) is a California Department of Housing and Community Development (HCD) initiative that provides free insurance recovery education and technical assistance to communities recovering from disasters. Through partnerships with nonprofit organizations and subject matter experts, the program helps homeowners, renters, local governments, and community based organizations better understand the insurance claims process, navigage recovery challenges, and access tools that support informed rebuilding decisions. Resources include educational materials, webinars, technical guidance, and outreach designed to strengthen long-term recovery and community resilience.

Insurance For Good

Next LTHR Meeting

LTHR Meeting: July 23, 2026 / 2pm - 3pm
Topic: Regional Housing Needs Allocation (RHNA) and Long Term Housing Planning
Presenter: Thomas Nguyen, Housing Policy Division, HCD
Resource: RHNA Webpage

Funding Opportunity

CalAssist Mortgage Relief

1,100+ homeowners assisted

Eligibility Highlights:

- Up to 12 months of mortgage payments
- Up to $100,000 per homeowner
- No Repayment Required

Learn more and apply: CalAssistMortgageFund.org

STAY CONNECTED

Get the latest LTHR updates, meeting invitations, and recovery resources.
rsfconnect@caloes.ca.gov

About the LTHR Group

The Long-Term Housing Recovery (LTHR) Group is a joint effort between **Cal OES** and **HCD** 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.