LONG-TERM HOUSING RECOVERY

MONTHLY RECOVERY BULLETIN

October 2026

NEW

CalHFA: Disaster Rebuilding Assistance Program



The California Housing Finance Agency (CalHFA) has launched the $100 million Disaster Rebuilding Assistance Program to help eligible homeowners rebuild homes damaged or destroyed by qualifying disasters, including the 2025 Los Angeles wildfires. The program supports low and moderate income homeowners by expanding access to construction and renovation financing through particpating lenders. Assistance includes interest rate buydowns to reduce borrowing costs and loan guarentees to encourage lenders to provide rebuilding loans. Eligible properties include single-family homes, condominiums, 1-4 unit properties, and qualifying manufactured homes. Homeowners must meet income and program eligiblity requirements and apply through a particpating CalHFA approved lender.

CalAssist Mortgage Fund

Applications Closing November 2, 2026

Last Call to Apply



The California Housing Finance Agency (CalHFA) will close applications for the CalAssist Mortgage Fund on November 2, 2026. The program provides eligible disaster-impacted homeowners with up to 12 months of mortgage assistance, not to exceed $100,00 per household. Grants are paid directly to mortgage services and do not require repayment. Homeowners whose primary residences were destroyed or rendered uninhabitable by qualifying California disasters are encouraged to apply before the deadline. Applications are available online.

USDA Announces $28 Million for Rural Self-Help Housing

USDA Rural Development announced $28 million in fiscal year 2026 funding through its Mutual Self Help Housing Technical Assistance Grants program. The funding supports the construction of 579 new homes and rehabilitation of 181 homes in rural communities. The program provides grants to qualified organizations that assist very low- and low-income families in building or rehabilitating their own homes, expanding affordable homeownership opportunities in rural areas.

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.

RECOVERY. REBUILDING. RESILIENCE.

LONG-TERM HOUSING RECOVERY

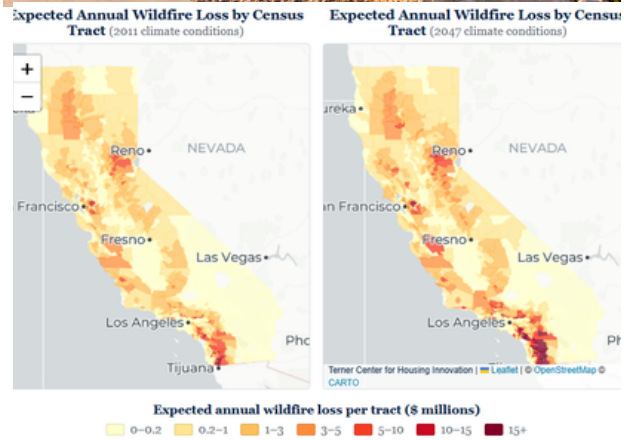
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Stabilizing Home Insurance and Enhancing Wildfire Resilience for Existing California Homes

Rising home insurance costs and increasing wildfire risks continue to threaten housing affordability and stability across California. New research from UC Berkeley's Turner Center for Housing Innovation examines the growing financial risks facing existing homes and identifies opportunities to strengthen wildfire resilience while improving access to affordable insurance.

Using wildfire risk data, researchers estimate that climate change could increase California's expected annual wildfire losses for owner-occupied homes by 85% by 2047, reaching approximately $5 billion annually, assuming no additional mitigation investments or changes to the housing stock. Strengthening home hardening, defensible space, and community-wide wildfire mitigation could help reduce these risks while improving insurance affordability and availability. Greater coordination among state and local governments, insurers, and homeowners, along with expanded financial assistance for vulnerable households, will be essential to protecting existing housing and reducing fture disaster-related displacement.





California Investigates Delayed Insurance Payouts to Los Angeles Wildfire Survivors

The Business and Consumer Services Agency (BCSA) and Department of Financial Protection and Innovation (DFPI) have ordered financial institutions to report on their handling of insurance payouts for survivors of the 2025 Eaton and Palisades fires. The action follows more than 160 consumer complaints involving delayed or withheld insurance funds, creating additional barriers to rebuilding. Lenders must provide details on disbursement timelines, withheld funds, and reasons for delays. The state is investigating potential violations of consumer protection laws and may pursue enforcement actions to ensure survivors have timely access to the funds needed for housing.

$11.25 Billion Housing Bond on November Ballot

Voters will consider Proposition 1, an $11.25 billion housing bond, in the November election. If approved, the measure would fund affordable housing construction and rehabilitation, homeownership assistance, and housing for veterans, farmworkers, students, and tribal communities. The proposal includes $7.2 billion for affordable rental housing and $1.1 billion to assist low- and moderate-income homebuyers.

October LTHR Featured Presentation:Manufactured Housing Recovery After the Palisades Fire

LTHR Meeting: October 22, 2026 | 2:00 - 3:00 p.m.

This month we welcome Danielle Zoe Rivera, UC Berkeley, and Ryan Sears, Neighborhood Partnership Housing Services (NPHS), who will share research on the challenges facing manufactured housing residents following the 2025 Palisades Fire. The presentation will highlight recovery barriers, policy gaps, and potential solutions to support rebuilding, housing affordability, and long-term disaster resilience.