LONG-TERM HOUSING RECOVERY
MONTHLY RECOVERY BULLETIN

September 2026

California Expands Wildfire Recovery Protections for Survivors



Governor Gavin Newsom signed a package of four bills aimed at strengthening the State's long-term wildfire recovery system and providing additional protections for disaster-affected homeowners. The legislation establishes new standards for testing and remediating wildfire smoke contamination, requires insurers to cover qualifying testing, cleanup, and restoration, and strengthens protections for homeowners whose properties may be unsafe to occupy.

The package also expands mortgage relief for wildfire survivors. New protections make disaster-related mortgage forbearance provisions permanent, extend the available forbearance period for eligible Los Angeles fire survivors from 12 to 24 months, and require mortgage servicers to offer certain borrowers the option of moving missed payments to the end of the loan when permitted. The measures complement existing assistance such as the CalAssist Mortgage Fund and the recently funded $100 million Disaster Rebuilding Fund, designed to help address gaps between insurance proceeds and rebuilding costs.

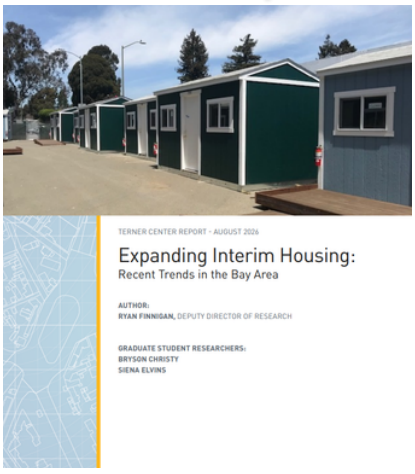
The legislation reflects a broader shift toward establishing more consistent recovery protections that can be activated following future California wildfires, rather than developing assistance measures after each individual disaster.

Interim Housing: Lessons from the Bay Area

UC Berkeley's Terner Center is examining how interim housing can help address homelessness while connecting residents to longer-term housing and supportive services. Across the U.S., interim housing capacity grew by roughly 142,000 beds between 2020 and 2025, with California seeing one of the largest increases. In the Bay Area specifically, interim housing supply increased about 50% between 2018 and 2024, resulting in 333 programs that vary widely in size, location, design, and populations served.

The research emphasizes that interim housing can provide important stability and reduce unsheltered homelessness, but temporary housing alone does not resolve homelessness. Successful programs must be connected to supportive services and sufficient supply of affordable and permanent housing. The three-part study will examine how communities can balance interim and permanent housing investments, improve service delivery and staffing, understanding operating costs, and incorporate resident experiences into program design.

Read Full Report:



Next LTHR Meeting

LTHR Meeting: September 24, 2026 | 2:00 - 3:00 p.m.
Featured Presentation: Insurance Challenges and Recovery Gaps in Insurance Resilience Planning Program Communities
Presenter: Dr. Steven Koller, Insurance Research and Policy Engagement Manager, Insurance for Good
About the Insurance Resilience Planning Program (IRPP)
The Insurance Resilience Planning Program (IRPP), led by Insurance for Good in partnership with HCD and in coordination with California Department of Insurance, is helping communities better understand insurance challenges and unmet recovery needs.

Manufactured Housing Gets More Flexible Under New Federal Law

A recent change under the 21st Century ROAD to Housing Act removes the long-standing federal requirement that manufactured homes remain permanently attached to a steel chassis after installation. The Terner Center says the change could expand how manufactured housing is designed, financed, and used as part of the nation's housing supply.

Manufactured homes already cost an estimated 27%-65% less than comparable site-built homes, and eliminating the permanent chassis requirement could provide greater design flexibility while maintaining that cost advantage. The change could also make manufactured housing more useful for missing-middle and multifamily development, including allowing units to be stacked in multistory projects and placed on foundations better suited to local conditions. Manufactured homes have often been classified as personal property, limiting access to conventional mortgage financing. Removing the chassis requirement creates an opportunity for states to reconsider those classifications and potentially expand financing options. States will now need to update their laws and definitions to align with federal framework and help turn the policy change into expanded housing production.

California Examines Reforms to Housing Development Impact Fees



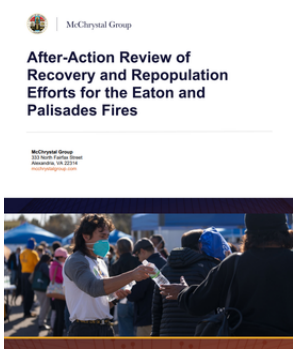
A new Terner Center study examines how California jurisdictions are reforming development impact fees, which help fund infrastructure and public services associated with new development but can also increase housing construction costs. California's impact fees are higher than those in any other state, and the complexity of multiple local fees can make it harder for developers to estimate project costs and determine whether housing projects are financially feasible. Recent state laws are pushing jurisdictions to make these fees more transparent and reduce their effect on new housing production.

Researchers reviewed impact-fee policies in 41 California jurisdictions and interviewed 22 local government officials and developers. Most jurisdictions offered some form of fee waiver for affordable housing, and nearly two-thirds calculated fees based on square footage rather than the number of units. The research also found that while most jurisdictions make their fee schedules available, figuring out the total cost of fees can still be difficult. Online fee calculators were highlighted as one way communities can make the process clearer and more predictable.

LA County Releases Wildfire Recovery After-Action Review

Los Angeles County has released its second independent After-Action Review of the January 2025 Eaton and Palisades wildfires, examining short-term recovery and repopulation operations from January 7 through March 31, 2025. The review identifies 26 findings and 25 recommendations intended to strengthen County preparedness and improve future disaster recovery operations.

Read Full Report:



The review focuses on six areas: communications, volunteer and donations management; recovery; repopulation; shelter, housing, and people at higher risk; and public health access and functional needs. Areas examined include coordination of Disaster Recovery Centers and debris removal, assistance for people experiencing homelessness, shelter capacity and resources, communication with impacted communities, and procedures for safely returning residents to evacuated areas. The findings are intended to inform improvements of County systems, interagency coordination, and future recovery and repopulation planning.

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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.