



FAQs for Tenants

I am a renter. If my rental unit was damaged or destroyed in the fire, can I obtain financial assistance to help pay for temporary housing?

Yes. If your home was damaged or destroyed during the fire, you may be able to obtain financial assistance for temporary housing. FEMA and/or your renters' insurance policy may cover such costs.

If I was required to evacuate during the fire can I receive reimbursement for my alternative lodging expenses?

Yes. If you were required to evacuate during the fire, FEMA may be able to reimburse you for your hotel or alternative lodging expenses. Keep your receipts.

Do I have to continue to pay rent if my home was damaged or destroyed by the fire?

Possibly. If your rental unit was completely destroyed or substantially damaged by the fire you do not have to continue to pay rent if you terminate your tenancy. You should document the unit's impaired conditions and write a letter to your landlord (with copies of the documentation enclosed) stating that the unit is not habitable and you consider the lease terminated. However, if your rental unit was simply damaged but not substantially impaired, such that, you can continue to live there, you must pay your rent. If your rental unit has been damaged, your landlord must make the repairs necessary to ensure that the rental unit is habitable. If such repairs are necessary, your rent should be reduced on a proportional basis during the time that your landlord is completing the necessary repairs. If you need help negotiating a reduced rental rate with your landlord, please contact Legal Aid of Sonoma County by calling 707-843-4432 or coming in to our office located at 144 South E Street, Santa Rosa, CA.

If the fire damaged my rental unit, is my landlord required to repair the rental unit?

Your landlord is required to make sure that your rental unit is habitable. Habitability requires that a rental unit must substantially satisfy all of the following conditions: roof and exterior walls must be waterproof, windows and doors must be unbroken, plumbing and gas systems must be in good working order, hot and cold running water must be provided, sewage disposal systems must be operational, heating equipment must be in good working order, electrical lighting and wiring must be maintained in good working order, and floors, stairways, and



railings must be kept in good repair. Therefore, if a gas line was damaged due to the fire, or smoke damage can be seen in your rental unit, your landlord may be required to repair such damage. If you have questions regarding the habitability of your rental unit please contact Legal Aid of Sonoma County by calling 707-843-4432 or coming in to our office located at 144 South E Street, Santa Rosa, CA.

If the fire damaged my rental unit, can I terminate my lease agreement?

If your rental unit is not habitable, you can terminate your lease; however, if your rental unit is habitable, the normal rules regarding tenancy apply. As a result, as long as your rental unit is habitable, you must provide sufficient notice to your landlord before you can terminate your lease. Generally, a month to month tenancy requires a minimum of 30 days notice before the lease can be terminated. If you have questions about your ability to terminate your lease please feel free to contact Legal Aid of Sonoma County by calling 707-843-4432 or by coming in to our office located at 144 South E Street, Santa Rosa, CA.

If the fire substantially damaged or destroyed my rental unit, am I entitled to receive a refund of my security deposit if the rental unit is not habitable?

Yes. Unless the lease agreement states otherwise, the landlord must promptly return your security deposit.

If my personal belongings were damaged or destroyed by the fire can I obtain financial assistance to replace them?

Yes. If your personal belongings were damaged or destroyed by the fire you may be able to obtain financial assistance to replace them. FEMA, U.S. Small Business Administration Loans (SBA Loans), or a personal insurance policy (such as renters' insurance) may cover such costs. If you were renting your primary residence, you should find out if your landlord named you as an additional insured on the landlord's policy, in which event it may provide benefits to you. You may also be able to obtain community specific grants created to assist Sonoma County Fire Victims, including: Redwood Credit Union Victim Relief Fund and Undocufund. Information regarding the Redwood Credit Union Victim Relief Fund can be found at RCUCommunityFund.org and information regarding the Undocufund can be found at Undocufund.org.



Is my landlord required to repair or replace any furniture or appliances that were damaged or destroyed by the fire?

If your rental unit is still habitable but an appliance or other furniture was damaged by the fire, your landlord is only required to repair or replace such damaged items, if they were included in your lease agreement. For example, if a refrigerator came with your lease agreement and was damaged by the fire, your landlord would likely be required to repair or replace it.



FAQs for Homeowners

If my home was damaged or destroyed in the fire, can I obtain financial assistance to help pay for temporary housing?

Yes. If your home was damaged or destroyed during the fire, you may be able to obtain financial assistance for temporary housing. FEMA and/or your homeowners' insurance policy may cover such costs.

If I was required to evacuate during the fire, can I receive reimbursement for my alternative lodging expenses?

Yes. If you were required to evacuate during the fire most homeowners' insurance policies cover the cost of temporary housing. If your insurance is not sufficient, FEMA may be able to reimburse you for your hotel or alternative lodging expenses. Keep your receipts.

Do I have to continue to pay my mortgage if the fire destroyed my home?

Yes. If your home was destroyed during the fire, you must continue to make your mortgage payments. In certain situations, you may be able to negotiate with your financial institution to obtain a forbearance agreement. You should contact your mortgage servicer (the company where you send your monthly payments) to discuss possible mortgage relief options.

If my personal belongings were damaged or destroyed by the fire can I obtain financial assistance to replace them?

Yes. If your personal belongings were damaged or destroyed by the fire most homeowners' insurance policies cover the cost to replace your belongings. If your insurance is not sufficient to cover the cost of such items, FEMA or SBA Loans may be able to cover the cost of replacement items. Keep your receipts. You may also be able to obtain community specific grants created to assist Sonoma County Fire Victims, including: Redwood Credit Union Victim Relief Fund and Undocufund. Information regarding the Redwood Credit Union Victim Relief Fund can be found at RCUCommunityFund.org and information regarding the Undocufund can be found at Undocufund.org.



Can I obtain additional financial assistance, if my home was damaged or destroyed by the fire and my insurance is not sufficient to cover the cost of rebuilding?

Yes. If your insurance coverage is not sufficient to cover the cost of rebuilding your home, FEMA and SBA Loans may be able to help.

Do I need to obtain a permit to begin rebuilding my home?

Yes. Generally, a homeowner must obtain a building permit before conducting a construction project to repair or rebuild their home.

If my home was damaged or destroyed by the fire, do I need to remove the fire debris on my property?

Yes. Homeowners are responsible for having all fire debris safely and properly removed from their properties. Homeowners can make arrangements to have their fire debris removed by a private debris removal company if they failed to enroll in Sonoma County's Debris Removal Program before the deadline date. If you enrolled in the County's Debris Removal Program and would like more information, please visit www.nixle.us/9P8JB. If you have not enrolled in the County's Debris Removal Program and intended to undertake debris removal yourself, please know that you must comply with all state and local requirements to ensure the protection of public health and safety. Discuss all requirements with your local county contact prior to undertaking any removal: <http://wildfirerecovery.org/debris-removal/debris-removal-contacts/>

Do I have to keep paying my property tax if my home was destroyed in the fire?

Yes. You do have to continue to pay your property taxes if your home was destroyed in the fire; however, the County Assessor's Office will reassess the current value of your home and adjust your tax bill accordingly. The County Assessor's Office will mail you an adjusted bill some time in December, so, please make sure that you have provided them with your current mailing address.



FAQs for Mobile Home Issues

If my mobile home was damaged or destroyed by the fire, can I receive FEMA disaster relief benefits?

Yes. If your home was damaged or destroyed during the fire, you may be able to obtain financial assistance from FEMA. In such situations, FEMA assistance may be available whether you own or rent your mobile home. For more information on FEMA eligibility and registration please visit [disasterassistance.gov](https://www.disasterassistance.gov) or call 1-800-621-FEMA.

What type of FEMA benefits are available to mobile home renters?

If you rent your mobile home, FEMA may be able to provide you with financial assistance to cover the cost of certain disaster related expenses, such as: temporary housing, disaster related medical expenses, disaster related damage to personal property, disaster related food costs, and disaster related moving expenses.

What type of FEMA benefits are available to mobile home owners?

If you own your mobile home, FEMA may be able to provide you with the same financial assistance that is available to renters, as well as, additional financial assistance to help cover the costs associated with repairing or rebuilding your mobile home. If your mobile home is completely destroyed, FEMA may also provide financial assistance to secure similar housing.

Do I have to continue to pay rent to the mobile home park, if my mobile home was damaged or destroyed by the fire?

Yes. If your mobile home was damaged or destroyed during the fire, you must continue to pay your space rent to ensure that you maintain possession of your space moving forward. However, if your mobile home park is not currently safe to live in or otherwise deemed uninhabitable, you may be able to negotiate with your park's manager to receive a proportionate reduction in your space rent. If you need help negotiating with your park manager, please contact Legal Aid of Sonoma County by calling 707-843-4432 or by coming in to our office located at 144 South E Street, Santa Rosa, CA.

Who is responsible for debris removal at my mobile home park?

If your mobile home park was damaged or destroyed by the fire, you should review your mobile home park rules and regulations to determine if there is a written agreement that outlines



which party is responsible for debris removal. If you do not have a written agreement or your written agreement is silent on this issue, California law places the debris removal burden as follows: the park owner is responsible for the cost of debris removal in all common areas of the mobile home park and the mobile home owner is responsible for the cost of debris removal of his or her individual mobile home, as well as, debris from his or her personal effects.

If my mobile home was damaged or destroyed by the fire, how do I go about removing the fire debris from my lot?

To remove fire debris, mobile home owners can make arrangements to have their fire debris removed by a private debris removal company or choose to participate in the County's debris removal program. All homeowners, including mobile home owners must opt in or opt out of participating in the County's debris removal program and notify the County of their decision by November 13, 2017. For more information on the County's debris removal program, please visit www.nixle.us/9P8JB.

If my mobile home park was destroyed by the fire, can the park owner permanently close the park?

Usually, the owner of a mobile home park has the right to permanently close down a mobile home park; however, there are rules in place to help protect the mobile home park's occupants. In such situations, a mobile home park owner must fully comply with all state and local relocation laws before they can begin the process of requesting to close down or rezone an existing mobile home park.