

RESOLUTION

WHEREAS, any official position of the City of Los Angeles with respect to legislation, rules, regulations, or policies proposed to or pending before a local, state, or federal governmental body or agency must first have been adopted in the form of a Resolution by the City Council; and

WHEREAS, on January 7, 2025, a fire and windstorm event unprecedented in scope wreaked destruction across Los Angeles, with the Pacific Palisades, Eaton Canyon, Hurst, and the Hughes Fires burning over 50,000 acres combined throughout the County of Los Angeles; and

WHEREAS, in response to the COVID-19 pandemic, the federal government enacted legislation to allow mortgage borrowers to enter into forbearance; and

WHEREAS, Assembly Bill 238 (Harabedian), adopted by the California legislature in 2025, provides mortgage relief to victims of the 2025 wildfires; and

WHEREAS, AB 238 authorizes a borrower who is experiencing financial hardship due to the wildfire disaster to request forbearance on their mortgage loan; and

WHEREAS, AB 238 requires a mortgage servicer to provide the forbearance for up to 180 days, which may be extended for an additional period of up to 180 days at the request of the borrower, with no fees, penalties, or interest, and would not require documentation from the borrower other than attestation to financial hardship caused by the wildfire disaster; and

WHEREAS, the City Council unanimously supported including in its 2025-2026 State Legislative Program support for AB 238; and

WHEREAS, AB 1847 (Harabedian) would extend the period of mortgage forbearance to 36 months and extend the latest possible deadline for a borrower's request for forbearance to January 7, 2029.

NOW, THEREFORE, BE IT RESOLVED, that by the adoption of this Resolution, the City of Los Angeles hereby includes in its 2025-2026 State Legislative Program SUPPORT for AB 1847 (Harabedian), which would extend the period of mortgage forbearance for victims of Southern California's 2025 fires.

PRESENTED BY: Traci Park
TRACI PARK
Councilwoman, 11th District

SECONDED BY: [Signature]

ORIGINAL

[Signature]
MAY 26 2026