

## Eaton Wildfire - Application for Rebuilding

San Gabriel Valley (SGV) Habitat for Humanity has launched a rebuilding program to assist homeowners whose primary residences were destroyed in the Eaton Fire. Through this initiative, SGV Habitat will construct high-quality, professionally designed, and affordable single-family homes and Accessory Dwelling Units (ADUs). Homeowners may request to rebuild their primary home, an ADU, or both, depending on their needs, eligibility, and property conditions. All homes will be built using SGV Habitat’s extensive construction experience, pre-approved designs, volunteer labor, and donated materials. Unlike our traditional homeownership program, this is a disaster recovery initiative and does not follow SGV Habitat’s usual financing structure or long-term affordability restrictions.

SGV Habitat will work with each household's insurance and mortgage providers and may offer gap funding to help bridge financial shortfalls. This program is part of an evolving response aimed at rebuilding efficiently for families affected by the Eaton Fire - delivering thoughtfully designed homes that reflect the neighborhood’s character, remain affordable, and offer lasting quality and comfort.

### Eligibility Requirements:

- You must own and plan to continue to live in your home (or ADU) as your primary residence in either Altadena, Pasadena or Sierra Madre and have been affected by the Eaton Fire.
- Be current on your property taxes (or in compliance with an approved forbearance plan)
- Be current on your mortgage (or in compliance with an approved forbearance plan)
- Have a total household income less than the thresholds listed in the chart below. Dependent on your income level – different funding options may be available to you:

2025 Maximum Household Income Qualification					
Household Size	1	2	3	4	5
Gross Income	\$127,200	\$145,440	\$163,560	\$181,800	\$196,320

### Application Process:

1. **Submit Application** – Complete the written application here and provide supporting documents for all household members aged 18 or older.
2. **Application Review** – SGV Habitat will review your application for completeness and eligibility.
3. **Notice of Intent & Site Assessment** – If eligible, we’ll sign a Notice of Intent and take a deep dive into putting together a rebuild package. Our team will visit your property to evaluate soil, utilities, and other site conditions. Together, we’ll confirm the most suitable design and finalize site plans for rebuilding.
4. **Construction Contract & Financing** – We’ll develop a formal agreement that details the scope of work, costs, financing, and timelines, ensuring you understand every step before construction begins. If your insurance does not fully cover the cost to build, we will explore gap financing options. This could include grants, forgivable or deferred 0% interest loans, advancement of recovery funds, or other resources.
5. **Build Begins** – Once building plans are approved, we will start construction on your property!

Note: SGV Habitat has already begun working with the first phase of applicants. However, new applications are still welcome, and eligible households will be considered for future rebuilding phases.

## **Document Checklist**

ALL applicable documents must be included for application to be considered complete.  
Only complete applications will be processed.

We need this information to show your homeownership status, mortgage and insurance position, and confirm your household income.

If you'd like a Dropbox (secure online portal) to submit documents, please email or call us and we'll set one up for you. You can also send us a google drive link or you can also schedule an appointment to come and drop off or make copies of your supporting documents. However you want to get us this information – we will work with you.

### **Application Form (following pages)**

- Completed, signed, and dated Application

### **Property Documentation**

- Copy of most recent mortgage, reverse mortgage statement, or official letter of forbearance
- Copy of current homeowners' insurance
- Copy of insurance payout statement (shows what you have received and what you can still receive)
- If your home is in a Trust, copy of Certificate of Trust or portion of Trust identifying Trustees

**The following documents must be submitted for ALL household members 18 years of age or older.**

### **Identification Verification**

- Copy of current CA driver's license or government issued ID
- Proof of full-time student status (if applicable for students in the household over 18)

### **Income Documentation**

Every source of income must be disclosed for every household member 18 years of age or older including current income sources and all asset accounts:

- Copy of most recent Federal Tax Return, along with W2(s) and/or 1099 form(s)
- If employed: Pay stubs for the past consecutive three (3) months
- If self-employed: Form 1040 with Schedule C, E or F **and** a year-to-date profit and loss statement
- If receiving social security: a copy of your most recent benefit statement or award letter
- A copy of any official statements for child support or alimony
- A copy of any benefit letters for unemployment, disability compensation, workers compensation, pension/ retirement
- A copy of any benefit letters for annuities, pensions/retirement, disability benefits, or death benefits
- A copy of any benefit letters for union benefits or Veterans benefits
- If you or anyone in your household 18 years of age or older is not receiving any income from any source, including those listed above, you must complete and sign a Zero-income affidavit that will be provided to you (please let us know)
- Copies of all checking & savings account statements for the past three (3) consecutive months. Statements must include the institution's name & address, account holder name & address, account number, activity period, and all transactions.
- Copies of summary pages for all asset/investment accounts for the past three (3) consecutive months. This includes but is not limited to retirement accounts, IRAs, mutual funds, CDs, etc. Summaries must include the institution name & address, account holder name & address, account number, activity period, and dividends earned and/or anticipated.

As part of the application review, we will obtain a Preliminary Title Report, your recorded Grant Deed, review your Property Tax Record through the LA County Tax Assessor's website and may obtain your Credit Report.



### *Ownership & Household*

10. Do you own another property aside from the home lost in the fire?  Yes  No
11. Applicant's marital status:  Married  Unmarried  Divorced  Widow(er)
12. Are there individuals with disabilities in the household?  Yes  No
13. Is anyone in the household active duty military or a veteran?  Active Duty  Veteran  No
14. Is any household member a widow(er) of a veteran?  Yes  No
15. Is this home the primary residence of all owners on title?  Yes  No

### *Mortgage and Property Debt*

16. What loans or debts are currently tied to your property? (Check all that apply)
- First Mortgage
- Home Equity Loan or Line of Credit (HELOC)
- Reverse Mortgage
- Other liens or loans against your property (please specify): \_\_\_\_\_
- Please list the lender(s), type of loan, and current balance(s): \_\_\_\_\_
17. What is your current monthly mortgage payment (if applicable)? \$ \_\_\_\_\_
- Is your mortgage currently:
- Paid off before the fire
- Paid off after the fire with insurance proceeds, if yes:
- Amount paid off: \$ \_\_\_\_\_ with Rebuild Funds  or Personal Property / Other
- Active and current on payments
- In forbearance
- Behind on payments
- Other: \_\_\_\_\_
18. Is your mortgage company holding any of your insurance proceeds?  Yes  No  N/A
- If yes, please describe if your mortgage company will allow you to rebuild with those proceeds or what has been discussed regarding your mortgage and rebuilding:
19. Has your mortgage lender requested any portion of your insurance proceeds or placed restrictions on how those funds can be used?  Yes  No If yes, please explain:

*Insurance Details*

20. Who was your homeowner's insurance provider at the time of the fire? \_\_\_\_\_

21. Have you filed an insurance claim related to the fire?  Yes  No

22. Have you received any insurance proceeds?  Yes  No

23. If yes, how much have you received so far? Dwelling A \$ \_\_\_\_\_ Dwelling B \$ \_\_\_\_\_

Other (please explain):

24. Are any funds still being held (e.g., by your mortgage lender)?  Yes  No  Not Sure

Dwelling A \$ \_\_\_\_\_ Dwelling B \$ \_\_\_\_\_ Codes & Upgrades \$ \_\_\_\_\_

Other (please explain):

25. Have you had any discussions with your insurance provider about your coverage or rebuilding?

Yes  No If yes, please describe what was discussed:

26. How do you plan to pay for rebuilding your home or ADU? (Check all that apply)

Insurance funds  New mortgage loan  SBA assistance - amount of SBA Loan: \_\_\_\_\_

SGV Habitat gap funding (if eligible)  SCE Settlement Funds  I am still unsure

Other: \_\_\_\_\_

27. Do you know your plans for the Edison Compensation Funds\*?

\*participation in any claim or legal process is entirely your choice. We simply ask to understand whether you have submitted—or are considering—an SCE claim.

*Program Expectations*

28. I acknowledge that SGV Habitat does not offer custom home builds. There will be a select number of home and ADU plans available to choose from that may be smaller than my original home. **Initials:** \_\_\_\_\_

29. Is there anything you'd like us to know about your household's situation, or your goals for rebuilding?  
(please include a separate page if necessary).

**Household Information:**

All household members, including the applicant, must be listed

\*To assist SGV Habitat in its commitment to better serve the communities in which it works, applicants are asked to voluntarily provide the following statistical information (gender, race, ethnicity). Your answers will not be used in any selection decisions.

Full Name	Relationship to Applicant	Date of Birth	Gender*				Race*						Ethnicity*			Occupation	Annual Income	
			Female	Male	Gender Non-Conforming	Choose not to Respond	African American or Black	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	White	Multiple Races	Choose not to Respond	Hispanic or Latino/a	Non-Hispanic or Latino/a			Choose not to Respond
1.	Self																	\$
2.																		\$
3.																		\$
4.																		\$
5.																		

**Total Household Annual Income: \$ \_\_\_\_\_**



strength, stability, and self-reliance through 

800 W. Chestnut Ave, Suite #210, Monrovia, CA 91016 • (626) 387-6899 • [sgvhabitat.org](http://sgvhabitat.org)

Tax ID # 95-4244947

## **Applicant Acknowledgement:**

I understand that by submitting this application, I am authorizing San Gabriel Valley Habitat for Humanity (SGV Habitat) to evaluate my eligibility and need for the Eaton Wildfire Rebuilding Program. I understand that this evaluation may include a property assessment, income verification, credit check, and property title record search.

By submitting this application, I understand that SGV Habitat may share my information with trusted partners as needed to support the rebuilding process. This may include funders, architects, engineers, soil scientists, other nonprofits, and community organizations. Information may be shared for purposes such as reviewing site plans, identifying funding and financing opportunities, coordinating construction resources, and connecting applicants with additional services or support.

I acknowledge that if I have not answered the questions truthfully, my application may be denied. I also understand that even if I have been selected to move forward with SGV Habitat, providing false or incomplete information may result in disqualification from the program.

I understand that the original or a copy of this application will be retained by SGV Habitat, even if my application is not approved. I acknowledge that applications are reviewed and selected based on SGV Habitat's mission, as well as the availability of funding, materials, and the organization's capacity to review applications and schedule construction.

I understand that submission of this application and supporting documentation does not guarantee assistance. I certify that the information I have provided is true and accurate to the best of my knowledge, and that I own — and intend to live in — the property at the address listed in this application once the rebuilding is complete.

---

**Applicant's Signature**

**Date**

### **Privacy Disclaimer**

Please note that we cannot guarantee your privacy throughout the rebuilding process. Permits, property records, and related documents are part of the public record, and there is significant community interest in local wildfire recovery efforts. As part of our mission—and to meet funder requirements—we may share stories and experiences to raise awareness and build support for the program. Whenever possible, we will consult with you before sharing details publicly and aim to highlight your story in a way that feels empowering and respectful.

We receive many applications for this program and will get back to you with a status update within 30 days of your submission.

Please return this completed application and all required documents by email, mail, or drop-off during business hours to:

**San Gabriel Valley Habitat for Humanity**

**Attn: Rebuilding - Eaton Fire**

**800 W. Chestnut Ave, Suite #210**

**Monrovia, CA 91016**



[firerelief@sgvhabitat.org](mailto:firerelief@sgvhabitat.org) (626) 544-5431

*SGV Habitat does not discriminate or discourage any person from applying for our Housing Programs on basis of: race, color, religion, national origin, ancestry, disability, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, veteran or military status, genetic information, or age; Source(s) of income; The fact that the homeowner has in good faith exercised any right under the Consumer Credit Protection Act or any state law upon which an exemption has been granted by the CFPB; or Any other prohibited basis.*

*SGV Habitat maintains a certificate of exemption as a Bona Fide Nonprofit Affordable Housing Organization pursuant to California Financial Code Sections 22013(b)(6) and 50003.5(b)(6).*

**Building**

strength, stability, and self-reliance through 

800 W. Chestnut Ave, Suite #210, Monrovia, CA 91016 • (626) 387-6899 • [sgvhabitat.org](http://sgvhabitat.org)

Tax ID # 95-4244947