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 offers a streamlined rebuilding process featuring a catalog of professionally designed, pre-approved homes, Accessory Dwelling Units (ADUs), and garages. Homeowners may choose from more than 40 available floor plans and may rebuild a primary residence, ADU, garage, or a combination of structures, depending on their property conditions, program eligibility, and available funding.

Homes are constructed using SGV Habitat's extensive building experience, standardized designs, volunteer and subcontractor labor, and donated materials, allowing for greater efficiency, cost savings, and quality control throughout the rebuilding process. The program is designed to help homeowners navigate the complex recovery process by providing support through planning, permitting, and construction.

As part of the community's long-term recovery effort, SGV Habitat is committed to rebuilding safe, durable, and thoughtfully designed homes that reflect the character of Altadena while helping families return home as quickly and affordably as possible.

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 and rebuilding plans – different funding options may be available to you:

2026 Maximum Household Income Qualification					
Household Size	1	2	3	4	5
Gross Income	$139,920	$159,960	$179,900	$199,920	$215,880

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!

800 W. Chestnut Ave, Suite #210, Monrovia, CA 91016 • (626) 387-6899 • sgvhabitat.org
Tax ID # 95-4244947

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 schedule an appointment to drop off your supporting documents or have copies made. 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 All Schedules and S-Corp/Partnership

☐ 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.

Your Household, Property & Rebuilding Goals

Applicant and Property Information

1. Address of Home that you lost (Rebuild Property Address): ____
   (City, State, Zip Code): ____

2. Applicant (Homeowner) Phone: ___________________ Applicant (Homeowner) Email: _______________________

3. Is there someone else filling out this application or who will be acting as the main point of contact?
   Name and Relationship to Homeowner: ____

   Phone: ________________________________ Email: ____

4. How did you hear about our program? ____

5. What year did you purchase your home? __________________

6. Is your property currently completely clear of debris? ☐ Yes ☐ No
   a. If no, what remains on your property? ____

Rebuilding Interest

7. What would you like to rebuild on your property? (Select one)
   ☐ A **primary home** only – we are currently offering all homes (including garages and ADUs) from The Foothill Catalog Foundation. Designs viewable at: www.foothillcatalog.org/the-catalog.
   ☐ An original home **and** an ADU (Accessory Dwelling Unit)
   ☐ Only an **ADU** (instead of rebuilding my primary home).

   Please note, our ADU designs range from 484 sq ft. - 891 sq ft. and can also be used as Primary Home designs. A site assessment will help determine which designs can fit on your property.

8. *If applicable:* Please explain why you are considering an ADU instead of, or in addition to, rebuilding your original home and what size ADU are you interested in building:

9. *If applicable:* what design style and/or size of primary home are you interested in building:

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 or lawsuit.

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 will be different 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.

			Gender*				Race*							Ethnicity*							
Full Name	Relationship to Applicant	Date of Birth	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	Fulltime Student	Unemployed	Occupation	Annual Income
1.	Self		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		$
2.			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		$
3.			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		$
4.			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		$
5.			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		

Total Household Annual Income: $______________

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 (626) 544-5431

EQUAL HOUSING OPPORTUNITY

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).