

# Senate Bill 610

## Strengthening Disaster Protections for Homeowners, Renters, and Mobilehome Owners

Senators Perez, Allen, and Wahab

### Summary

SB 610 provides greater protections for tenants and mobilehome owners following disasters by clarifying the obligations of landlord and park owner during a state of emergency. Additionally, it ensures that the State acts swiftly to collaborate with banks and mortgage lenders to provide mortgage forbearance programs to impacted homeowners.

### Background

The recent wildfires in Los Angeles County have once again illustrated the destabilizing effects of natural disasters on both renters and homeowners in impacted areas. Many of the challenges faced by impacted residents in the aftermath of the Eaton and Palisades fires are similar to those experienced in other major disasters stricken communities. To better prepare for future disasters, it is critical that the state update and expand housing-related protections to ensure impacted communities remain safe and stable. This includes establishing clear guidelines on the rights and obligations of landlords and renters, along with protections against eviction or foreclosure to support residents recovering from a disaster.

### Solution

This bill provides a range of protections for renters and mobilehome park residents in the aftermath of disasters, including:

- Clarifies that landlords are responsible for repairing and remediating all damage to a rental unit after a disaster, including smoke and ash damage.
- Establishes a presumption that the presence of debris from a disaster, such as ash or sludge, renders a rental unit uninhabitable until a public health official determines that debris does not contain toxic substances.
- Provides that tenants and mobilehome owners are not obligated to pay rent during the period of any mandatory evacuation order.
- Requires that where a tenant's or mobilehome owner's right to occupancy is terminated as a result of a disaster, the landlord or mobilehome park owner must refund any rent paid in advance that covers the period after the date of termination.
- Tolls court timelines related to eviction proceedings after a disaster occurs and a state of emergency is declared.
- Requires the commissioner of the Department of Financial Protection and Innovation to coordinate with mortgage lenders and servicers upon an emergency declaration for a wildfire to facilitate mortgage forbearance for people financially impacted by the fire.

- Clarifies that the existing statute establishing procedures for closing a mobilehome park applies when a proposed park closure or change of use is due to destruction or damage from a disaster.

### Support

Altadena Tenants Union  
California Rural Legal Assistance Foundation  
CFT-A Union of Educator & Classified Professionals, AFT, AFL-CIO  
Disability Rights California  
Glendale Tenants Union  
Golden State Manufactured-home Owners League  
Housing and Economic Rights Advocates  
Housing Now!  
Inclusive Action for the City  
Inland Equity Community Land Trust  
InnerCity Struggle  
LA Forward  
LA Voice  
Legal Aid of Marin  
Legal Aid Society of San Diego  
Long Beach Residents Empowered (LIBRE)  
Pasadena Tenants Union  
Physicians for Social Responsibility Los Angeles  
Public Advocates  
Public Counsel  
South Pasadena Tenants Union  
Southeast Asian Community Alliance  
Strategic Actions for a Just Economy (SAJE)  
Tenants Together  
Tenants United Anaheim  
Thai Community Development Center  
Western Center on Law and Poverty

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