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Do you still have to pay your mortgage if your house burns down? Some multimillion-dollar homes may not qualify for disaster relief.

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So your house just burned down — do you still have to pay the mortgage? That's a question that thousands of Los Angeles homeowners are confronting as wildfires continue to burn across the region, destroying an estimated 10,000 structures as of Friday.

The answer is not as straightforward as a yes.

Yes, a homeowner who takes out a loan to pay for their house has to eventually pay their mortgage back. But there are laws on the books that can give most homeowners time to get back on their feet after a disaster destroys their house, or if they experience a serious financial setback.

Families and individuals affected by natural disasters, such as wildfires, can apply for assistance such as forbearance to pause their mortgage payments for a period of time. The first step is for homeowners with a mortgage to contact their mortgage servicer and inform them of their inability to pay.

But some of the larger mortgages that paid for the multimillion-dollar homes that have been damaged in Southern California may not be eligible for the same type of disaster relief available to homeowners with smaller loans.

No matter the size of the loan, mortgage-loan servicers — the companies that homeowners work with to pay their mortgage to the lender who owns the loan — are prepared to help, said Donna Schmidt, managing director of DLS Servicing, a consultant that works with loan servicers.

But they anticipate a difficult road ahead for homeowners who've been affected by the fires, she added.

"This particular incident is now going to be more like a hurricane-type incident, only with a lengthier rebuilding schedule," Schmidt told MarketWatch.

On top of that, homeowners' lives have been turned upside down, with jobs lost and schools destroyed, and it may be especially difficult for servicers to help borrowers. "It's going to be hard to reach people," Schmidt said.

Because of the increasing frequency of destructive disasters — from hurricanes to floods to fires –– she's heard from some national loan servicers that they're starting to experience "natural-disaster fatigue."

Here's how financial relief for mortgage borrowers works, based on loan sizes.

Disaster relief for homeowners with a 'conforming' mortgage

Mortgages that finance a home purchase fall into two broad categories: conforming and nonconforming loans. Either they conform to the federal government's limits on how big the mortgage can be, or they don't.

The limits vary by city. The nationwide limit for a conforming loan balance is currently $766,550, according to the Mortgage Bankers Association.

But in Los Angeles County, the conforming limit for a mortgage that's backed by the federal government can be as high as $1.2 million. In other words, the federal government's backing is behind each mortgage at or under that limit.

With an average home value of $878,733 in Los Angeles County, according to Zillow many homeowners could have conforming mortgages.

Having the federal government's support can be a game changer. If a homeowner is in distress or loses their home, they can contact the loan servicer that manages the loan and ask for assistance. If the loan is backed by the Federal Housing Administration, the servicer must follow servicing guidelines laid out by the FHA.

Mortgage forbearance is one option under those guidelines. It allows a homeowner to pause payments due to a hardship or an inability to pay.

The duration can vary. Loans backed by Fannie Mae, for instance, can be in forbearance for up to six months initially, with extensions granted thereafter.

Disaster relief for homeowners with a 'jumbo' mortgage

But most larger loans that pay for properties in the pricier suburbs of Los Angeles may not be subject to the same federal-government guidelines, because they exceed the conforming limit or are owned by other lenders who aren't necessarily the U.S. government.

These "noncomforming" loans are also referred to as "jumbo" loans. They may be more common in places like fire-scarred Pacific Palisades, where the average home value is about $3.4 million, according to Zillow.

What happens to homeowners in those cases?

It's a little less clear. Most mortgage experts MarketWatch spoke with said these homeowners could still qualify for financial relief depending on their individual circumstances, and that the lenders and servicers behind these larger loans are still governed by certain laws set out by the state of California.

But while the state has specific laws on loan servicing, lenders are not legally mandated to offer forbearance or a loan modification, said Joffrey Long, a loan servicer for mortgages in the Los Angeles area.

Long, who has extensive experience with loan servicing and jumbo mortgages in Los Angeles, said that the state protects mortgage borrowers with a Homeowner Bill of Rights.

These state laws, which were enacted in 2013 by then-California Attorney General Kamala Harris — who has a home in the fire-evacuation zone in Los Angeles — require loan servicers to try to contact homeowners at least 30 days before starting a foreclosure process, to discuss options to avoid foreclosure.

The state's Homeowner Bill of Rights could also provide some protections to homeowners affected by the wildfires. Under the law, the loan servicer has to provide foreclosure-prevention alternatives, Long said — which could include loan modification or forbearance; refinancing the loan; selling the property; or a deed in lieu of foreclosure, where a property owner transfers the property back to the lender.

How long can a homeowner with a jumbo loan defer their mortgage payments? It depends on the loan servicer's policies, Long said, because it's up to their discretion.

Generally, "most loan servicers or lenders will tend to take an approach of working things out rather than simply not cooperating with the borrower at all," he said.

But at the same time, borrowers should be proactive, he advised. "Borrower responsibility is very important in these matters, and that they contact their servicer and lender, and follow up in writing anything they discuss," Long said.

Remember that a servicer or lender may be dealing with tens of thousands of loans and a huge backlog of requests for assistance because of the fires, he noted. Persistence and meticulousness are key, both when getting in touch with a loan servicer and when keeping track of documents.

"We've had these major disasters before, and the mortgage meltdown [in 2008-09] — which was far worse than this will be — but loan servicers and lenders are prepared for something like this," Long said.

"It's just a matter of working with the borrowers and finding out what the insurance coverage is, how bad the damage is, and determining what the lender of the loan wants to do," he added.