

Wildfire Recovery Guide

The central coast of California has experienced several devastating wildfires resulting in the tragic loss of life and property, hundreds of millions of dollars in suppression costs, and prolonged power shutoffs.

Funds from Federal Emergency Management Agency (FEMA) may be available to help individuals rebuild, repair and replace housing and other personal property not covered by insurance.

Individuals who were impacted by the fires should apply for FEMA assistance. You can apply in the following ways:

- Online at www.DisasterAssistance.gov; www.disasterassistance.gov/es (Spanish)
- Via smartphone at m.fema.gov
- Constituents may call the registration phone number at 1-800-621-3362; those who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Small Business Administration (SBA) loans may also be available to individuals and businesses to repair or replace disaster-damaged property, inventory, and supplies, or to cover working capital costs. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

After registering with FEMA, businesses and homeowners that would like to apply for SBA loans can do so online at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jimmy Panetta', with a stylized flourish at the end.

JIMMY PANETTA
Member of Congress

••• QUICK GUIDE •••

FEMA: The Administration has approved a major disaster declaration for the Central California fires in Monterey and Santa Cruz Counties. The declaration provides several programs to assist individuals, households and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts. **Anyone impacted by the fires** - families, volunteers, employers or employees facing challenges Central California fires - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or going online at www.disasterassistance.gov.

Small Business Administration (SBA): The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property. Businesses and homeowners that would like to apply for SBA loans can do so online at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

Unemployment assistance: People who are out of work due to the fires may be eligible for unemployment benefits. You can file for unemployment benefits online at <https://eapply4ui.edd.ca.gov/>. You can also file by phone, Monday – Friday, 8:00 am – 12:00 pm by calling:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Chinese (Cantonese): 1-800-547-3506
- Chinese (Mandarin): 1-866-303-0706
- Vietnamese: 1-800-547-2058

Replacing Lost Documents:

If you've lost important documents or identification in the fires, many can be replaced. You can learn more about how to replace these common documents by contacting them directly:

- California Driver's License:
 - Phone: 800-777-0133
 - Visit a California DMV office to complete an application. Replacement license forms must be delivered in person.
- Green cards:
 - Phone: 1-800-375-5283
 - Website: www.uscis.gov

- Medicare cards:
 - Phone: 1-800-772-1213; (TTY) 1-800-325-0778
 - Website: www.ssa.gov/medicare
- Military records:
 - Phone: 866-272-6272
 - Website: <https://www.archives.gov/contact>
- Passport:
 - Phone: 1-877-487-2778; 1-888-874-7793 (TTY)
 - Website: <https://www.travel.state.gov>
- Social Security card:
 - Phone: 1-800-772-1213; (TTY) 1-800-325-0778
 - Website: ssa.gov
- U.S. Savings Bonds:
 - Phone: 844-284-2676
 - Website: treasurydirect.gov
- U.S. tax returns:
 - Phone: 800-829-1040
 - Website: www.irs.gov

Legal Services:

As fire survivors begin the process of recovery and rebuilding, **California Rural Legal Assistance, Inc.**, is available to help.

You can contact the organization by visiting its website at: <https://www.crla.org/contact-us> or calling one of the phone numbers below:

- Administrative Office: 1-800-337-0690
- Salinas Office: 831-757-5221
- Watsonville Office: 831-724-2253

My Offices:

You may also reach out to any of Congressman Panetta’s [offices](#), or visit his website at www.panetta.house.gov for assistance.

Santa Cruz Office
 701 Ocean Street
 Room 318C
 Santa Cruz, CA 95060
 Phone: 831-429-1976
 Fax: 831-429-1458

Salinas Office
 142 W. Alisal Street
 Room E116
 Salinas, CA 93901
 Phone: 831-424-2229
 Fax: 831-429-1458

Washington, DC Office
 212 Cannon House Office Building
 Washington, DC 20515
 Phone: 202-225-2861
 Fax: 202-225-6791

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the fires in Monterey and Santa Cruz Counties should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov.

The Administration has issued a major disaster declaration for the regions impacted by the Central California fires, ordering federal aid to supplement state and local recovery efforts to areas, which has displaced many families and destroyed thousands of homes.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the fires should register through FEMA at www.disasterassistance.gov.

FEMA individual assistance allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Central California fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use m.fema.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the Central California fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov or visit a Local Assistance Center as soon as possible.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)), online (www.DisasterAssistance.gov) or at a Local Assistance Center. You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

Where can I find updated information from FEMA? For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●

The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, renters, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies, or to cover working capital costs. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

Businesses in eligible primary counties (including Santa Cruz and Monterey) are eligible for physical disaster loans to repair or replace disaster-damaged property. Businesses in contiguous counties (including San Benito, and Santa Clara) are eligible for Economic Injury Disaster Loans (EIDL) which provide working capital loans if their business is affected by the wildfires.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)** or visiting <http://www.disasterassistance.gov/>.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Two Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
2. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

Additional Information

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster.

Deaf and hard-of-hearing individuals may call (800)877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

The U.S. Small Business Administration (SBA) has also established a Virtual Disaster Loan Outreach Center specifically for those affected by California wildfires. Customer service representatives are available to assist business owners, homeowners, and renters to answer questions about SBA's disaster loan program, explain the application process and help each person complete their electronic loan application.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center:

Mondays – Fridays

9:00 a.m. – 6:00 p.m.

FOCWAssistance@sba.gov

(916) 735-1500

Small Businesses can also contact their local Small Business Development Centers (SBDCs) for further assistance:

- Cal Coastal SBDC in Salinas: <https://calcoastalsbdc.com/> or (831) 424-1099
- Santa Cruz SBDC: <https://www.santacruzsbdc.org/> or (831) 479-6136