Fire Recovery Guide



The Office of Congressman Mike Thompson California's 5th Congressional District



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••• A NOTE FROM CONGRESSMAN MIKE THOMPSON •••

Dear Friends,

The LNU Lightning Complex fires started on August 17, 2020, has burned more than 341,000 acres. The fire has destroyed more than 800 structures, many of which are homes. Thousands of people have been displaced.

Funds from the 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, 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. 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.

You can also call my offices if you have problems with a federal agency and need additional assistance.

Our recovery is only just beginning. Please know I am committed to working with our local, state and federal officials to ensure that the federal government provides all necessary resources to support our community in this time of recovery. And, I stand ready to help expedite any support and resources that our communities need to rebuild and repair our homes, businesses, and infrastructure.

Our district pulls together in tough times. We've overcome challenges before by working together, and we will do so again. Should you need anything, my staff and I are here to help.

Sincerely,

MIKE THOMPSON Member of Congress

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••• QUICK GUIDE •••

FEMA: The Administration has approved a major disaster declaration for the LNU Lightning Complex in Lake, Napa, Solano and Sonoma Counties. The declaration provides a number of 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 from these fires - **should register with FEMA** by calling **1-800-621-FEMA** (3362) or by 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: 1-800-300-5616Spanish: 1-800-326-8937

Chinese (Cantonese): 1-800-547-3506Chinese (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 the agencies directly:

- California Driver's License:
 - o Phone: 800-777-0133
 - Visit a California DMV office to complete an application. Replacement license forms must be delivered in person.
- Green cards:

Phone: 800-375-5283Website: www.uscis.gov

• Medicare cards:

o Phone: 800-772-1213; (TTY) 800-325-0778

Website: www.ssa.gov/medicare

Military records:

o Phone: 866-272-6272

o Website: www.archives.gov/contact

Passport:

o Phone:1-877-487-2778; 888-874-7793 (TTY)

o Website: www.travel.state.gov

• Social Security Card:

o Phone: 800-772-1213; (TTY) 800-325-0778

Website: www.ssa.gov

• U.S. Savings Bonds:

o Phone: 1-844-284-2676

Website: www.treasurydirect.gov

• U.S. tax returns:

o Phone: 800-829-1040 o Website: www.irs.gov

Legal Services:

As fire survivors begin the process of recovery and rebuilding, the Legal Services Corporation and their grantees are available to help.

Survivors seeking legal assistance can call the legal aid providers at the following numbers:

Jose R. Padilla, Executive	Gary F. Smith, Executive	Genevieve L. Richardson
Director	Director	Director
California Rural Legal	Legal Services of Northern	Bay Area Legal Aid
Assistance, Inc.	California, Inc.	1735 Telegraph Avenue
1160 N. Dutton Ave	517 12th Street	Oakland, CA 94612
Suite 105	Sacramento, CA 95814	Disaster Line: (800) 551-
Santa Rosa, CA 95401	gsmith@lsnc.net	5554
jpadilla@crla.org	(916) 551-2150	
(707) 528-9941		

For assistance please contact any of Congressman Thompson's offices, or visit his website at www.mikethompson.house.gov

Napa Office:

Napa, CA 94558 Phone: (707) 226-9898

Fax: (707) 251-9800

Hours: M-F 9-5:30pm

Santa Rosa Office:

2721 Napa Valley Corporate Drive 2300 County Center Dr. Suite A100

Santa Rosa, CA 95403

Phone: (707) 542-7182 Fax: (707) 542-2745

Hours: M-F 9-5:30pm

Vallejo Office:

420 Virginia Street, Suite 1C

Vallejo, CA 94592 Phone: (707) 645-1888

Fax: (707) 645-1870 Hours: M-F 9-5:30pm

••• FEMA DISASTER ASSISTANCE •••

All individuals who were impacted by the LNU Lightning Complex should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov as soon as possible.

The Administration has issued a major disaster declaration for the regions impacted by the LNU Lighting Complex 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 LNU Lightning Complex fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

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 <u>m.fema.gov.</u>

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 LNU Lightning Complex fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov 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)) or online (<u>www.DisasterAssistance.gov</u>). 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.

••• LOCAL ASSISTANCE CENTERS •••

Local Assistance Centers (LAC) are one-stop resource shops that will have information from several relevant local, state, and federal agencies to help families and businesses navigate the resources available to them. As additional LAC's are opened, this information will be updated.

NAPA COUNTY VIRTUAL LAC

Location: www.readynapacounty.org

••• SMALL BUSINESS ADMINISTRATION DISASTER LOANS •••

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.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling 1-800-621-FEMA (3362).

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

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.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Beginning, Monday, August 24th, SBA will be opening a Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center for individuals impacted by the recent California wildfires.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Mondays – Fridays 9 a.m. – 6:00 p.m. <u>FOCWAssistance@sba.gov</u> (916) 735-1500

Additional Information

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

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.