

Fire and CA Storm Recovery Guide



The Office of Congressman Salud Carbajal
California's 24th Congressional District

... A NOTE FROM CONGRESSMAN SALUD CARBAJAL ...

Our region has experienced one of the worst fires in California's history. The Thomas Fire forced thousands of people to evacuate their communities, destroyed thousands of homes, and left many families with nothing.

The Thomas Fire, which started on December 4th, 2017, has burned more than 272,000 acres. The fire has destroyed over a thousand structures, many of which are homes. Thousands of people were displaced and a Cal Fire engineer from San Diego died battling the blaze.

Severe rainfall following the Thomas Fire created devastating mudslides in Montecito, California on January 10th, 2017. At least 20 residents were killed in the storm and more than 500 homes were destroyed in the slide.

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 or storm 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; m.fema.gov/esp (Spanish)
- 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.
- Visit a Disaster Recovery Center

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-businessloans/disaster-loans>.

You can also call my offices if you need assistance with a federal agency or questions answered.

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 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,



SALUD CARBAJAL

TABLE OF CONTENTS

Quick Guide.....	4
FEMA Disaster Assistance.....	5
FEMA Assistance Center Hours and Location.....	5
How To Apply for FEMA Disaster Assistance.....	6
FAQs Regarding FEMA Assistance.....	7
Small Business Administration Disaster Loans.....	8
Tax Relief and IRS Assistance.....	9
Legal Assistance.....	10

•••QUICK GUIDE•••

FEMA: The Administration has approved a major disaster declaration for the Thomas Fire in Santa Barbara and Ventura 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 should register with FEMA by calling 1-800-621-FEMA (3362), going online at www.disasterassistance.gov or visiting a Disaster Recovery Center.

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/navigationstructure/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:
 - o Phone: 800-777-0133
 - o Visit a California DMV office to complete an application. Replacement license forms must be delivered in person.
- Green cards:
 - o Phone: 800-375-5283
 - o Website: www.uscis.gov
- Medicare cards:
 - o Phone: 800-772-1213; (TTY) 800-325-0778
 - o Website: www.ssa.gov/medicare
- Military records:
 - o Phone: 866-272-6272
 - o Website: [//www.archives.gov/contact/](http://www.archives.gov/contact/)
- Passport:
 - o Phone: 1-877-487-2778; 888-874-7793 (TTY)
 - o Website: <https://www.travel.state.gov>

- Social Security card:
 - o Phone: 800-772-1213; (TTY) 800-325-0778
 - o Website: ssa.gov
- U.S. Savings Bonds:
 - o Phone: 1-844-284-2676
 - o Website: treasurydirect.gov
- U.S. tax returns:
 - o Phone: 800-829-1040
 - o Website: //www.irs.gov

•••CONGRESSMAN CARBAJAL’S LOCAL OFFICES•••

For assistance please contact any of Congressman Salud Carbajal’s offices, or visit his website at <https://carbajal.house.gov/>

Santa Maria Office:

1619 S. Thornburg St.
 Santa Maria, CA 93458
 Phone: (805) 730-1710

Santa Barbara Office:

360 S. Hope Ave., Suite C-301
 Santa Barbara, CA 93105
 Phone: (805) 730-1710

San Luis Obispo Office:

1411 Marsh St., Suite 205
 San Luis Obispo, CA 93401
 Phone: (805) 546-8348

••• LOCAL FEMA ASSISTANCE CENTER •••

A Disaster Recovery Center (DRC) have been opened to help our community in Santa Barbara. This center is one-stop resource shops that will have representatives from several relevant local, state, and federal agencies to help families and businesses navigate the resources available to them.

Disaster Recovery Center

1 N Calle Cesar Chavez
 Santa Barbara, CA 93103
 M-F, Except Wednesday 9:00AM - 6:00PM
 Wednesday and Saturday 9:00AM - 3:00PM

FEMA DISASTER ASSISTANCE

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

The Administration has issued a major disaster declaration for the regions impacted by the Thomas Fire, 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 Thomas Fire should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov or visit a Disaster Recovery Center 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 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 Thomas Fire should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov or visit a Disaster Recovery 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 Disaster Recovery 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 <https://www.fema.gov/news-release/2014/05/20/three-step-process-fema-disaster-assistance> . If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>. You can also text "DRC" and your zip code to 43362 (4FEMA) to locate Disaster Recovery Centers.

••• 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. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three 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-businessloans/disaster-loans>.

2. Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative.
3. 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>.

••• TAX RELIEF AND IRS ASSISTANCE •••

Following recent disaster declarations for individual assistance issued by the Federal Emergency Management Agency (FEMA), the IRS announced that affected taxpayers impacted by the fire will be eligible for tax relief.

The IRS may be able to assist with payment and filing extensions, and if qualified, with an expedited tax refund for casualty losses. Please call the IRS Disaster Hotline at 1-866-562-5227 to find out what type of administrative tax relief is available.

For assistance in calculating any disaster loss, please call 1-800-829-3676 and order Publication 2194, Disaster Resource Guide for Individuals and Businesses. If you have access to the Internet you may log on to www.irs.gov and use the keyword "disaster" to view additional information.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its instructions.

••• LEGAL ASSISTANCE •••

A legal hotline is now available for survivors of the fires and mudslides in California in **Los Angeles, San Diego, Santa Barbara, and Ventura** Counties (additional counties may be added). Disaster survivors facing legal issues related to the fires and who are unable to afford a lawyer may call the hotline at **877-301-4448**. Hours are 8:30am to 5:30pm, Monday-Friday. Callers may also leave a message.

The service, which allows callers to receive limited legal assistance from a volunteer lawyer, is a partnership between the Ventura County Bar Association; State Bar of California; Legal Aid Foundation of Santa Barbara County; the Santa Barbara and Ventura Colleges of Law; the American Bar Association Young Lawyers Division (ABA YLD); the Federal Emergency Management Agency (FEMA); and the Legal Aid Association of California (LAAC).

The type of legal assistance available includes:

- Assistance with securing FEMA and other government benefits available to disaster survivors;
- Assistance with life, medical and property insurance claims;
- Help with home repair contracts and contractors;
- Replacement of wills and other important legal documents destroyed in the disaster;
- Assisting in consumer protection matters, remedies and procedures;
- Counseling on mortgage and foreclosure problems;
- Counseling on landlord-tenant problems.

Survivors should be aware that there are some limitations on disaster legal services. For example, assistance is not available for fee generating cases (cases that will produce a monetary award). These matters are referred through the State Bar of California [certified lawyer referral service](#) in your area.

In addition, there is information available at:

www.LawHelpCA.org – This statewide website, hosted by the Legal Aid Association of California, provides information about common legal issues in addition to disaster relief information. It also has an updated directory of pre-screened organizations that offer free or low-cost legal advice and representation.

www.disasterlegalaid.org – This national website, a collaborative effort of Lone Star Legal Aid, the American Bar Association, the Legal Services Corporation, the National Legal Aid and Defender Association, the Texas Legal Services Center and Pro Bono Net, provides information on legal issues related to disasters to the low and moderate income public.

www.uphelp.org – United Policyholders (UP) is a national nonprofit 501(c)(3) consumer advocacy group that specializes in helping disaster survivors with insurance claim issues. UP also trains case managers and legal aid lawyers to assist clients with insurance and recovery