

# Fire Recovery Guide

## CZU Lightning Complex



**The Office of Congresswoman Anna G. Eshoo**  
**California's 18<sup>th</sup> Congressional District**



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<https://eshoo.house.gov/constituent-services/wildfire-preparedness-resources>

••• A NOTE FROM CONGRESSWOMAN ANNA G. ESHOO •••

Our communities in the Santa Cruz Mountains have been devastated by the CZU Lightning Complex fires in San Mateo and Santa Cruz Counties in our Congressional District. The fires have burned over 74,000 acres, and over 77,000 people have evacuated. Hundreds of buildings have been destroyed, including many homes.

My office is here to assist you during this difficult time and in the recovery ahead. The federal government has made available disaster assistance for those who have been affected by the fires. This guide provides information on how to access these resources, and contact information for my office so we can help you in applying for aid.

The Federal Emergency Management Agency (FEMA) provides assistance 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](http://www.DisasterAssistance.gov); [www.disasterassistance.gov/es](http://www.disasterassistance.gov/es) (Spanish)
- Call the FEMA Helpline 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. 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 office if you have problems with a federal agency and need additional assistance at (650) 323-2984, (831) 335-2020, or (408) 245-2339.**

The personal loss and suffering of families throughout our Congressional District and across California is heartbreaking. This tragedy is unfolding during the middle of the worst pandemic in a century and only adds to the stress and anxiety we're all experiencing during this difficult time. I've worked hard to get state and federal assistance to our community to fight these fires, and I'm just as committing to ensuring that every constituent who needs help receives it.

Sincerely,



Anna G. Eshoo  
Member of Congress



## ●●● QUICK GUIDE ●●●

**FEMA:** The Administration has approved a major disaster declaration for the fires in San Mateo and Santa Cruz 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 as a result of the CZU Lightning Complex Fires - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or visiting [www.disasterassistance.gov](http://www.disasterassistance.gov).

**Small Business Administration (SBA):** The Administration has 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: <https://disasterloanassistance.sba.gov/s/>

**Unemployment assistance:** People who are out of work due to the fires may be eligible for unemployment benefits. You can file for benefits at [https://www.edd.ca.gov/Unemployment/UI\\_Online.htm](https://www.edd.ca.gov/Unemployment/UI_Online.htm).

You can also file by phone, Monday through Friday, 8:00 a.m. to 12:00 p.m. by calling:

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

### **The State of California's Guide to Disaster Assistance Services for Immigrant Californians:**

Information on health, housing, emergency supplies, employment and other services available to all Californians, regardless of their immigration status.

<https://www.cdss.ca.gov/Portals/13/DisasterAssistanceGuideforImmigrantCaliforniansFinal.pdf?ver=2017-10-24-121156-427>

**California Department of Insurance:** People who need to file insurance claims with the state can call the consumer hotline at 1-800-927-4357 (HELP) or visit their website at <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>.

**Mail Forwarding:** Residents can have their mail forwarded in several ways.

1. [Official USPS® Change-of-Address](#)
  - a. Select Permanent or Temporary: Temporary Forwarding lasts up to 1 year.
2. [Premium Forwarding Services](#) allows you to determine the frequency of delivery and is forwarded by Priority Mail. Fees included.
3. Visit a local Post Office location and request a free Mover's Guide packet.

a. Fill out the PS Form 3575 found inside the packet.

**For Legal Assistance:** If you are in need of legal advice and can't afford an attorney, you can find a list of Free Legal Services in the area [here](#) that might be able to assist you. If you are looking for a referral, the California Bar has resources [here](#).

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For assistance, please contact Congresswoman Eshoo's Palo Alto office, or visit her website at [eshoo.house.gov](http://eshoo.house.gov)

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••• **FEMA DISASTER ASSISTANCE** •••

**All individuals who were impacted by the CZU Lightning Complex Fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) as soon as possible.**

The Administration has issued a major disaster declaration for the regions impacted by the fires, ordering federal aid to supplement state and local recovery efforts to Santa Cruz and San Mateo Counties.

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](http://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 CZU Lightning Complex Fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at [www.DisasterAssistance.gov](http://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](http://www.DisasterAssistance.gov).
- By smartphone or tablet, use [www.fema.gov](http://www.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 CZU Lightning Complex Fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at [www.DisasterAssistance.gov](http://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 ([www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)). 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 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>.

**How can I access FEMA information in other languages?** Translated into 27 languages, the "Help After a Disaster" brochure is a tool that can be shared in your community to help people understand the types of FEMA Individual Assistance support that may be available in disaster recovery. <https://www.fema.gov/assistance/individual/brochure>.

## ••• 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**

You have to begin by registering with FEMA. If you haven't already done so, call **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: <https://disasterloan.sba.gov/ela>.
2. Apply through the Virtual Disaster Loan Outreach 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**

The application filing deadline for a physical damage claim is October 21, 2020, and the application filing deadline for an economic injury claim is May 24, 2021.

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

On August 24, 2020, SBA established a Virtual Business Recovery Center to provide personalized assistance to business owners and a Virtual Disaster Loan Outreach Center to help homeowners and renters.

### Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Mondays through Fridays

9 a.m. to 6:00 p.m.

Apply through the Virtual Disaster Loan Outreach Center and receive personal, one-on-one help from an SBA representative.

(916) 735-1500

The Declaration covers the following Counties: San Mateo, Santa Cruz, Lake, Napa, Solano, Sonoma, and Yolo as a result of the wildfires that began on Aug. 14, 2020.

## ••• AVOIDING WILDFIRE-RELATED FRAUD AND SCAMS •••

As survivors work to recover, there is always the risk that bad actors will try to take advantage of those looking for support and those looking to donate to charities helping survivors. Everyone should remain vigilant for these scam artists.

The Department of Justice has a National Center for Disaster Fraud set up to detect these scams, prosecute fraudulent activity, and keep you and your family safe from these bad actors. You can always call the hotline at 866-720-5721, email the Center at [disaster@leo.gov](mailto:disaster@leo.gov) or visit Center's website at [www.justice.gov/disaster-fraud](http://www.justice.gov/disaster-fraud). You can also report any suspicious activity to local and county law enforcement agencies.

The Center has issued the following guidance you should follow to protect you and your family from fraud:

- If you are unsure or uncomfortable with anyone you encounter claiming to be an emergency management official or charity worker, do not give out personal information, and report the incident. You can always call the hotline at 866-720-5721, email the Center at [disaster@leo.gov](mailto:disaster@leo.gov) or visit Center's website at [www.justice.gov/disaster-fraud](http://www.justice.gov/disaster-fraud).
- If you're approached via phone, email or in person by someone claiming to represent a charity helping disaster survivors, ask for the charity's exact name, street address, phone number, and web address, then contact the charity directly and confirm that the person asking for funds is an employee or volunteer. You can always call the hotline at 866-720-5721, email the Center at [disaster@leo.gov](mailto:disaster@leo.gov) or visit Center's website at [www.justice.gov/disaster-fraud](http://www.justice.gov/disaster-fraud).

## ••• STATE INSURANCE CLAIMS •••

The California Department of Insurance is available to help residents with insurance related issues. You can call their hotline at 1-800-927-4357 (HELP) or visit their website online at <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>.

The Department has issued the following tips for fire survivors looking to make insurance claims.

- Obtain a complete copy of your residential homeowner's insurance policy, including your declarations page. The law requires your insurance company to provide this to you free of charge within 30 days of your request. Ask your agent or insurer representative to explain how much coverage you have (1) to rebuild or repair your home, (2) for your personal belongings, and (3) for living expenses. This should include an explanation of Extended Replacement Cost and Building Code Upgrade coverages if applicable. Ask how to most effectively claim your coverage benefits.
- Take note of your Additional Living Expense (ALE) limits and manage your ALE expenses in recognition of a long rebuilding process. Your time to collect ALE after a declared catastrophe is extended to 24 months even if your policy says otherwise; however large your amount of coverage.
- Track all of your additional expenses that arise from having to live in another location away from your home. Note: your ALE reimbursement may be offset by your normal cost of living before the fire (i.e., ALE does not pay for your mortgage or expenses you would normally incur) but you are entitled to the same standard of living you had before the fire. ALE will pay for temporary rent, additional mileage, etc.
- Document all of your conversations with your insurer/adjuster about your claim and policy limitations in a dedicated "claim diary." If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.
- Get at least one licensed contractor's estimate or bid on the cost to rebuild your home just to get a reasonable sense of the actual cost as compared to your coverage limits (for more considerations on contractors, view the CDI's electronic brochure Don't Get Burned After a Disaster and check the website for California's Contractors State License Board.) While your insurance company may provide its own estimate, it may contain errors or fail to

reflect local conditions or demand surge. Demand surge reflects price increases following a major disaster when contractors and materials are in short supply.

- Call the Department of Insurance Hotline for help at (800) 927-4357. You can also file a complaint at: <http://www.insurance.ca.gov/01-consumers/101-help/>. Consider insights from consumer advocates.
- Understand you can purchase or rebuild at another location, and still receive full replacement cost benefits including Building Code Upgrade and Extended Replacement Cost benefits if those were included on your policy and necessary to rebuild the insured dwelling. You also have the right to rebuild using the contractor of your choosing. In order to reduce the cost of rebuilding, you might also consider a community-wide development approach utilizing a common builder.
- Assess your situation, do not rush into any decision about contractors, lawyers or public adjusters. Consider your mortgage/employment/financial situation, your age, children's schools, your willingness to deal with construction issues (no matter who your contractor is). The insurance process is a series of important decisions over a long period of time, but few, if any, need to be made today. Move forward if you have obtained multiple bids from reputable licensed contractors, are certain you want to rebuild, are sure of the rebuilding costs and your insurance limits and want to be sure you are a priority for your selected contractor to start the rebuild. The Contractors State License Board (CSLB) has publications that can help you identify and avoid problems before they occur. Contact CSLB at 1-800-321-2752 to obtain a free copy of their publications and/or verify the licensing status of a contractor.
- Do not assume you have inadequate coverage based on general information you are hearing about building costs or other general comments. The adequacy of your limits needs to be addressed on a case specific basis to determine how much it will cost to rebuild your home and whether your limits, including extended replacement cost coverage if applicable, are adequate. But if you determine you are underinsured, gather relevant documentation and contact the Department of Insurance for help.
- Evaluate whether you will need a public adjuster or attorney to help you with your claim. If rebuilding will take a long time you are likely to use your entire ALE limits. If you are also reimbursed by your insurer for your entire personal property loss or your full personal property limits, you may not need a public adjuster or attorney to help you obtain full settlements for either of these coverages. Public adjusters typically require a

percentage of the claim settlement for their services. Make sure you understand what they charge and the services you are paying for before you sign a public adjuster contract. Some public adjusters may insist on a contract that includes payment to the public adjuster based upon the entire amount paid to the policyholder by the insurer, including amounts paid to the policyholder before the public adjuster contract was signed. A public adjuster should not charge a fee on payments you received from your insurer before the public adjuster contract was signed. A fee should only be charged on additional monies the public adjuster gets for you. Contact the Department if this issue arises in your contract.

## ... REBUILDING ...

*The following information is sourced from local construction experts.*

The first things you should do:

- Contact your insurance company and get your claim started.
- Reach out to local contractors to let them know that you would like to discuss rebuilding.
- You'll need building plans in order to proceed with the bidding process. If you have the original building plans, that's a great start. The plans will need to be modified to meet current building codes, so you'll need a design professional to make adjustments. Usually the original designer notated on the plans is the best place to start.
- If you do not have plans, look online for plans with a similar square footage size and bedroom count. If you increase the bedroom count or square footage it may trigger expensive septic system upgrades. Building plans can be purchased as a stock item and then revised to some degree to better suit your needs. Be sure to look at both site-built construction and off-site built modular homes.
- If you are not familiar with modular construction, you should know a modular home is not a trailer home. These are great homes built to the same or higher standards as on-site built homes. The advantage of a modular home is the significantly reduced construction time. The only on-site needs are utilities, foundation and any necessary permits. Once these requirements are in place, the home is brought in on trailers and a crane is used to place the components on the foundation.
- The disadvantages are limited floor plans to choose from and less flexibility in floor plan modification.
- Sometimes the insurance settlement will fall short of your rebuild costs. In this case, you may want to check with local lenders for support.

## ••• Health Insurance •••

Covered California announced the establishment of new paths to coverage during the current special-enrollment period. While the special-enrollment period for those who are uninsured ends on August 31, 2020, consumers who are victims of the wildfires, lose their job (even if they do not receive health care coverage through their employer), or who suffer a loss of income, could be eligible to sign up for coverage between **September 1 to December 31, 2020**.

Covered California provides eligible consumers the opportunity to sign up for health care coverage outside of the traditional open-enrollment period if they experience a qualifying life event. These can include events like losing your health insurance, moving, getting married or having a baby.

Consumers who sign up through [CoveredCA.com](https://www.CoveredCA.com) may find out that they are eligible for no-cost or low-cost coverage through Medi-Cal, which they can enroll in online. Those eligible for Medi-Cal can have coverage that is immediately effective.

Those interested in learning more about their coverage options can visit:

- Visit [www.CoveredCA.com](https://www.CoveredCA.com).
- Get free and confidential assistance over the phone, in a variety of languages, from a certified enroller.
- Have a certified enroller [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.