# CAMP FIRE RECOVERY RESOURCES



## Representative Doug LaMalfa California's 1st Congressional District



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## Introduction

Northern California has been hit hard this year by wildfires. The most recent of which, the Camp Fire, quickly became both the most destructive and the deadliest fire in our state's modern history. Beginning on Thursday, November 8<sup>th</sup>, 2018 and rapidly spreading to cover thousands of acres over the following days, the Camp Fire has so far led to forced evacuations of tens of thousands throughout Butte County.

Many individuals who were fortunate enough to escape in time now find themselves indefinitely displaced after their homes have been destroyed or severely damaged. Over eight thousand residential structures have been wiped out as a result of this devastating fire.

The road to recovery will be long and difficult for many, but my office is determined to help out in any way possible. Throughout this document, you will find a collection of helpful resources that may aid in the recovery of those impacted by recent wildfires.

The people of Northern California have demonstrated countless times their charitable nature when helping those struck by tragedy, and for that I could not be more proud. Even for those hit the hardest, it's not a matter of if they recover, but when.

Sincerely,

Doug LaMalfa Member of Congress

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## Summary of Assistance

On November 12, 2018, President Trump granted a Major Disaster Declaration for the State of California triggering the release of federal funds to help communities recover from wildfires starting November 8, 2018. The declaration includes a number of programs to impacted residents and businesses recover, as well as public assistance with response efforts. For anyone impacted by the Camp fire, **please REGISER WITH FEMA** by calling 1-800-621-FEMA (3362) or going online to www.disasterassistance.gov or by visiting a Local Assistance Center.

#### **Quick Guide for Evacuees and Fire Victims:**



**Shelters** 

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211



**Disaster Assistance** 

To locate an open emergency shelter near you:

Text **SHELTER** and your **ZIP CODE** to **43362** 

Call 211 for information about local resources.

Check your eligibility for disaster assistance in your area by applying online at disasterassistance.gov

or call **800-621-3362 TTY: 800-462-7585** 

**FEMA:** As a result of the Major Disaster Declaration, assistance is made available through a number of programs directed to aid individuals, households and businesses. Assistance for public agencies, non-profits will also be made available in response efforts. Individuals impacted by the Camp Fire should register with FEMA by calling 1-800-621-FEMA (3362) or going online to <a href="www.disasterassistance.gov">www.disasterassistance.gov</a> or by visiting a Local Assistance Center.

**Small Business Administration (SBA):** As a result of the disaster declaration, the U.S. Small Business Administration (SBA) announced loans for homeowners, businesses, and nonprofit organizations. For more information or to find a nearby location, visit <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a> or call SBA at (800) 659-2955 or email disastercustomerservice@sba.gov.

<u>Disaster Unemployment Assistance:</u> Workers, business owners, and self-employed individuals who lost their jobs or businesses, or had their work houses substantially reduced as a result of the Camp Fire may be eligible for unemployment assistance. The Office of Emergency Service announced that the week waiting period has been waived for Butte County. Applicants have until Dec. 14, 2018 to apply for benefits. You can file for unemployment benefits online at <a href="https://www.edd.ca.gov/Disability/SDI">https://www.edd.ca.gov/Disability/SDI</a> Online.htm or by phone by calling 1-800-300-5616

<u>Disaster Legal Assistance (DLS)</u> DLS provides confidential legal assistance to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their disaster-related needs. For more information, visit www.disasterassistance.gov or <a href="https://www.lsc.gov/">https://www.lsc.gov/</a> This could include help with insurance claims, drawing up new legal papers lost in the fire, help with estate administration, consumer protection matters, FEMA appeals, etc. For more information, visit www.disasterassistance.gov or <a href="https://www.lsc.gov/">https://www.lsc.gov/</a>

## **FEMA Disaster Assistance**

All individuals impacted by the Camp fire should apply for FEMA Assistance. To register and apply, call 1-800-621-FEMA (3362) or going online to www.disasterassistance.gov or by visiting a Local Assistance Center.

FEMA disaster assistance may be provided as financial or direct assistance to residents whose property has been damaged or destroyed as a result of the Camp Fire, and whose losses are not covered by insurance. Assistance often covers basic needs and to help with crucial expenses that cannot be covered in other ways.

#### <u>Disaster-related assistance may include:</u>

- Assistance available for housing rentals or through government provided housing.
- Reimbursement of hotel expenses for short periods of time.
- Grants for home repairs and replacement of critical household items.
- Assistance for disaster-related child care expenses and medical/dental expenses
- Crisis Counseling Assistance and Training Program
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits.
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Advisory assistance for legal veterans' benefits and social security matters

#### **Apply for FEMA Disaster Assistance:**

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.
- You can also apply online anytime at <a href="www.DisasterAssistance.gov">www.DisasterAssistance.gov</a>.

### \*\*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;
- Pen and paper to write down your registration number.

## **Local Assistance Centers**

A Disaster Recovery Center (DRC), jointly operated by the California Governor's Office of Emergency Services (Cal OES) and the Federal Emergency Management Agency (FEMA), opened in Chico on Friday, November 16.

The DRC offers information concerning resources available to homeowners, renters and business owners who sustained damage as a result of the ongoing Camp Fire.

Former Sears Store, Chico Mall 1982 East 20th Street Chico, CA 95928

Hours of Operation: Monday through Sunday 9 a.m. to 7 p.m. (Closed Thanksgiving Day)

Survivors are encouraged to file insurance claims for damages to their cars, homes and businesses. Survivors who have unmet emergency needs may apply for aid online at DisasterAssistance.gov or by phone at 800-621-3362 or (TTY) 800-462-7585. Applicants who use 711 or Video Relay Service may call 800-621-3362. The toll-free numbers are open 7 a.m. to 10 p.m. local time, seven days a week. Multilingual operators are available.

DRCs are accessible for individuals with disabilities and access and functional needs. They have on-site communication accessibility tools, including amplified listening devices, Video Relay Interpreting and Cap Tel phones. ASL interpreters are available on request.

Applicants may apply to the SBA online at https://disasterloan.sba.gov/ela. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call (800) 877-8339.

## **Small Business Administration Loans**

As a result of the disaster declaration, the U.S. Small Business Administration (SBA) announced 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.

#### **Assistance Offered**

- SBA offers federal low-interest disaster loans to businesses of all sizes, nonprofit organizations, homeowners and renters.
- Businesses may borrow up to \$2 million to repair/replace damaged property.
- SBA Disaster loans are the primary source of money to pay for repair or replacement cost not fully covered by insurance or other compensation.
- Homeowners may borrow up to \$200,000 to repair/replace their primary residence and \$40,000 to replace personal property.

#### **How to Apply**

- Register at www.disasterassistance.gov.
- Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need a loan.
- Apply online using SBA's website at https://disasterloan.sba.gov/ela
- Apply in person at a Disaster Recovery Center and receive one-on-one help from an SBA representative.
- Apply by mail: Send competed paper application to U.S. Small Business Administration Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

For more information or to find a nearby location, visit <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a> or call SBA at (800) 659-2955 or email <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>. Individuals who are hard of hearing may call (800) 877-8339.

## Replacement of 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.

## Social Security & Medicare Cards

Local Social Security office (Chico): 1-800-722-1213 or TTY 800-325-0778

#### **Tax Records**

Visit the IRS center where filed, or call 800-829-1040. www.irs.gov

#### **Driver's License**

Visit a CA DMV office to complete an applications. Phone: 800-777-0133

## Citizenship Papers

United States Citizenship and Immigration Services: 800-375-5283 https://www.uscis.gov/

#### **Passports**

State Department Passport Services 877-487-2778 <a href="http://travel.state.gov">http://travel.state.gov</a>

#### **Military Service Records**

National Archives: 1-800-272-6272; <a href="https://archives.gov/veterans">https://archives.gov/veterans</a>

<sup>\*\*</sup>If you need assistance with federal agency, please contact Congressman LaMalfa's offices, or visit his website at <a href="www.lamalfa.house.gov">www.lamalfa.house.gov</a>\*\*

## Tax Relief for Fire Victims

As a result of the major disaster declaration, the IRS announced that affected taxpayers in Butte County will receive tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Nov. 8, 2018 and before April 30, 2019, are granted additional time to file through April 30, 2019. This includes 2018 individual income tax returns and payments normally due on April 15, 2019. It also includes the quarterly estimated income tax payments due on Jan. 15, 2019 and April 15, 2019 and the quarterly payroll and excise tax returns normally due on Jan. 31, 2019. It also includes tax-exempt organizations that operate on a calendar-year basis and had an automatic extension due to run out on Nov. 15, 2018.

In addition, penalties on payroll and excise tax deposits due on or after Nov. 8, 2018, and before Nov. 23, 2018, will be abated as long as the deposits are made by Nov. 23, 2018.

If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original or extended filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the telephone number on the notice to have the IRS abate the penalty.

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.

#### **Casualty Losses**

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 the year in which the event occurred, or the prior year. See Publication 547 for details.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see <u>Form 4684, Casualties and Thefts</u> and its <u>Instructions</u>.

Affected taxpayers claiming the disaster loss on a 2017 return should put the Disaster Designation, "California, Wildfires" at the top of the form so that the IRS can expedite the processing of the refund.

#### Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation "California, Wildfires" in red ink at the top of <u>Form 4506</u>, Request for Copy of Tax Return, or <u>Form 4506-T</u>, Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may download forms and publications from the official IRS website, irs.gov, or order them by calling 800-829-3676. The IRS toll-free number for general tax questions is 800-829-1040.