



FEMA

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Recovery Times



A minister comforts one of the hundreds of evacuees from the California wildfires taking shelter in a hangar at Norton Air Force Base. FEMA photo by Andrea Booher

Important Recovery Information

❖ **Register by phone**
Residents of declared counties whose homes, businesses or personal property sustained damage as a result of fires that began Oct. 21 are urged to begin the application process. Call **800-621-FEMA (3362)** from 8 a.m. to 6 p.m. seven days a week, until further notice. Those with speech or hearing impairments should call TTY: 800-462-7585.

❖ **Assistance to Individuals and Households**
Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary housing, repairs to make the home livable and other serious, disaster-caused needs including uncovered medical, dental or transportation expenses. *Even if your home was not damaged, you may be eligible for certain forms of disaster aid.*

❖ **U.S. Small Business Administration**
During disasters, the U.S. Small Business Administration (SBA) provides low-interest loans to homeowners, renters and businesses of all sizes that suffered uninsured or under-insured losses as a direct result of the fires.

Disaster Help Available Now!

Starting Oct. 21, the worst fires in at least a decade raged across Southern California, causing widespread devastation and prompting President Bush to declare five counties a federal disaster area.

The declaration, requested by Gov. Gray Davis, covers Los Angeles, Riverside, San Bernardino, San Diego and Ventura counties.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team up with the Governor's Office of Emergency Services and other state and local disaster workers to help residents and business owners in the affected counties recover from the effects of the fires.

Government disaster assistance covers basic needs but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you call to register for aid.

Those affected by the fires who live or own businesses in one of the disaster-declared counties may apply for aid by calling: **800-621-FEMA (800-621-3362)**. Speech- and hearing-impaired persons should call 800-462-7585.

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585

8 a.m. to 6 p.m.
seven days a week,
until further notice

How to File an Insurance Claim

If you have insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to help you.

If possible, photograph the outside and the inside of the damaged property, showing the damage.

Dispose of damaged property that presents a health hazard or that may hamper clean-up operations. Be sure to describe fully all discarded items so that these articles are included when the adjuster examines your losses and your records.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices, where possible. If your receipts and proofs of purchase were destroyed in the fire, try checking the stores where the items were bought. Many keep computerized purchase records.

Citizens and insurance companies may receive information on property damaged or destroyed by the recent wildfires by calling the following numbers:

San Bernardino County

Local Assistance

Center: 866-854-3700
County Assessor: 909-387-8307
County Building and Safety: 909-387-3089

San Diego County

Fire Damage Hotline: 866-402-6044;
858-495-5494

Riverside County

County Assessor: 909-955-6200

Los Angeles County

County Assessor's Hotline: 626-258-6081
City of Claremont: 909-399-5471

Ventura County

County Assessor: 805-654-2181

Q&A:

Disaster Assistance

Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, 800-621-FEMA (3362). If you have a speech or hearing impairment, call the TTY number, 800-462-7585.

Q. If I have insurance, can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not covered by your insurance, do not delay in applying for disaster assistance.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, Social Security number, insurance information, gross income and a phone number where you may be reached.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will be referred to other agencies for assistance. If you are applying for disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call FEMA at 800-621-FEMA (3362).

Q. I registered with FEMA, and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. For disaster damage to private property owned by individuals and businesses that is not fully covered by insurance, the basic form of federal assistance for long-term recovery is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If you are a homeowner or a renter and SBA determines you cannot repay a loan, it may be able to refer you to other programs for assistance.

Questions about FEMA assistance?

Call: 800.621.FEMA (3362)
TTY: 800.462.7585

Aid to Help You on the Road to Recovery

If you suffered losses because of wildfires that began Oct. 21 and live or own property in a disaster-declared county, you may be eligible for assistance....

Declared counties are: Los Angeles, Riverside, San Bernardino, San Diego and Ventura.

ASSISTANCE FOR INDIVIDUALS AND HOMEOWNERS

Help is available for renters and home-owners whose primary homes were damaged or destroyed or who face displacement from their homes because of disaster damage. Aid can include grants for temporary housing or money for emergency repairs to make a home livable. Help also is available to meet disaster-related serious needs or necessary expenses including medical, dental or transportation costs. In some cases, help is available for funeral expenses.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) low-interest disaster loans up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

BUSINESS DISASTER LOANS

Businesses of all sizes and certain nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to repair or replace real estate, machinery and equipment, inventory and other business assets. For small businesses, SBA makes loans available for working capital. Eligible businesses can be in the adjoining as well as disaster-declared counties.

If you're insured, should you apply for assistance?

If you suffered damage from the wildfires that began Oct. 21 and you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance [even if you are insured.](#)

The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA and SBA maybe able to help.

Register for aid by calling
800-621-FEMA (3362)

CONSUMER SERVICES

Complaints about business practices and other consumer problems should be filed with the state attorney general's office.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work because of the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

AGRICULTURAL AID

Emergency loans may be available to farmers or ranchers for actual losses to

essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency office.

SOCIAL SECURITY BENEFITS

Help to speed delivery of checks delayed by the disaster is available from your local Social Security office.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for under-insured or uninsured losses on homes, personal property and household goods.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development (HUD) can assist in cases of unlawful discrimination in federally subsidized or insured housing. Complaints may be filed with the state Office of the Attorney General. Legal assistance and/or referrals may be available from the state bar association.

INSURANCE INFORMATION

The state insurance bureau can help with matters such as speeding up settlements, getting copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross offer a range of services from supplying disaster victims with clean-up kits to financial assistance to meet emergency disaster needs.



A burned-out pickup truck and twisted metal is all that remains of this rural residence in Waterman Canyon. FEMA photo by Kevin Galvin

Beware of Misinformation

In the days and weeks following a disaster, residents may be misled by half-truths and rumors concerning recovery help. The best way to avoid misinformation is to verify facts with a responsible source.

Below are some of the most common untruths that prevent people from registering for assistance.

I have insurance, so there's no other help available to me.

Not True: Insurance is your first and main source for money to put your life back in order after a disaster. However, insurance does not cover many things. That's where federal and state disaster programs may be able to help. You may register with FEMA even before the insurance adjuster visits. Disaster assistance may help pay for costs insurance does not cover.

I don't want to apply with FEMA for assistance because the money I receive may come out of my Social Security check.

Not True: Assistance funds do not come out of Social Security funds and will not affect your monthly Social Security check.

My neighbor needs the money more than I do, so I shouldn't apply.

Not True: There are enough disaster funds to take care of every eligible applicant.

I have to wait for my insurance adjuster before I apply for disaster assistance.

Not True: You do not have to wait for an insurance adjuster's inspection before applying for disaster assistance or repairing your home so that it is safe and functional. However, if you have insurance, find out what your policy covers and be sure to keep papers and receipts for any repair work you have done. If you still have unmet disaster-related needs, call FEMA to apply for aid.

I already repaired my home. It's too late to apply for aid.

Not True: You could qualify for reimbursement of expenses **not** covered by your insurance. Keep all receipts for disaster-related repairs.

I got help from the Red Cross, so now I can't get help from FEMA or the state.

Not True: FEMA and the state coordinate a number of programs to help disaster victims. These programs are different from the emergency food, clothing and shelter initially provided by the Red Cross and other voluntary agencies.

I have to be turned down by my bank before I can apply for a disaster loan.

Not true. You do not have to be turned down by any source to apply with SBA..

Protect your home From floods, mudflows

As Southern California approaches the rainy season, residents should be aware of the hidden dangers left by the recent wildfires. Hillsides left bare by the blaze and later saturated with rain can contribute to an increase in floods, mudflows and landslides.

By purchasing insurance through FEMA's National Flood Insurance Program (NFIP), homeowners, business owners and renters in fire-ravaged areas can prepare for a possible future disaster. An NFIP policy covers flooding and mudflows, but it does *not* cover landslides.

Mudflows, which are NFIP-insured events, are defined as a river of liquid and flowing mud on the surfaces of normally dry land, as when earth is carried by a current of water.

Other earth movements, such as landslide, slope failure or a saturated soil mass moving by liquidity down a slope, are not mudflows and are not covered by NFIP.

NFIP insurance policies go into effect 30 days after the purchase date, so act quickly to protect yourself against future floods and mudflows. For information, contact your local insurance agent, or call NFIP at 800-720-1090.

Make sure disaster aid goes to those who deserve it.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.

If you or someone you know has been discriminated against, contact FEMA at

800-621-FEMA (3362)
TTY: 800-462-7585

or contact the state equal rights office.

SBA Low-Interest Loans: Not Only for Business

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damage to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

Loans for homeowners and renters.

SBA disaster loans up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of devices to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to another source of help.

Loans for businesses and nonprofit organizations.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties adjoining the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, 800-621-FEMA (TTY: 800-462-7585), you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any local assistance center. You also may visit SBA on the Web at www.sba.gov.

Out of Work Because of the Disaster?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are:

- ◆ out of work as a result of the disaster;
- ◆ self-employed or a seasonal/migrant worker whose income is substantially affected by the disaster;
- ◆ an employee not covered by any other unemployment compensation; or
- ◆ a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.

Hiring a Contractor? Ask Questions First

Common sense is the watchword when hiring a contractor to repair or rebuild your fire-damaged home. To help the process go as smoothly as possible, follow these suggestions:

Check the contractor's reputation.

Call the local Better Business Bureau or home-builders association to ask if the contractor you are thinking of using has unanswered complaints filed against him/her.

Ask for references. Call some previous customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers' compensation insurance.

Ask for a written estimate. Make sure the estimate includes everything you expect the contractor to do.

Ask for a contract. The contract should clearly state all work, costs and a payment schedule.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is done.

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the California Governor's Office of Emergency Services with help from

other federal, state and voluntary agencies. Comments and inquiries may be directed to

PH: 800.621.FEMA (3362)
<http://www.fema.gov>
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Disaster-related Stress

A Hidden Enemy

Beware of Debris as Cleanup Begins

Stress. It's a common problem that goes hand-in-hand with disaster. Raging fires may have threatened to reduce your world to ruins. Now you must deal with the aftermath.

Following are some suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-fire routine as soon as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their

feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for things they do that might be related to the fire such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing.

Crisis mental health services may be available for emotional and mental health problems associated with the disaster. For information, call your local mental health office.

The debris left behind by the recent wildfires may be a source of injury or illness. Take precautions while cleaning your property. You may be exposed to potential health risks from hazardous materials.

Here are safety tips to keep in mind:

- ◆ Wet debris to minimize health impacts from breathing dust particles. Try to contain debris without washing it into the storm water system.
- ◆ Use a two-strap dust particulate mask with nose clip and wear coveralls for best minimum protection.
- ◆ Wear leather gloves to protect hands from sharp objects while removing debris.
- ◆ Be careful when handling hazardous materials such as kitchen and bathroom cleaning products, paints, batteries, contaminated fuel and damaged fuel containers. Check with local authorities for help disposing of hazardous materials.
- ◆ Wear rubber gloves when working with outhouse remnants, plumbing fixtures and sewer piping. They can contain high levels of bacteria.
- ◆ Car batteries may contain an electrical charge. Wear insulated gloves when handling car batteries. Avoid coming in contact with spilled battery acid.

For disaster-related information visit FEMA on the Web @ www.fema.gov



Clip & Save

■ FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection	800-323-8603
U.S. Small Business Administration.....	800-488-5323
National Flood Insurance Program.....	800-720-1090
Social Security Administration	800-772-1213
Internal Revenue Service.....	800-829-1040
TTY for hearing/speech impaired	800-829-4059
Housing and Urban Development Hotline.....	800-669-9777
Dept. of Veterans Affairs	800-827-1000

■ STATE AGENCIES

Dept. of Insurance.....	800-927-4357; 213-897-8921
Contractors State License Board Hotline.....	800-962-1125
Franchise Tax Board (Income Tax).....	800-852-5711; TTY: 800-822-6268
Board of Equalization (Property Tax).....	800-400-7115
Veterans Assistance (CALVET).....	800-952-5626
Unemployment Insurance	800-300-5616; 800-326-8937
Disaster Legal Services Hotline.....	800-310-7029
Crisis Counseling.....	Call local mental health office
State Farm Services Agency.....	Call local county office

■ VOLUNTEER AGENCIES

American Red Cross	866-GET-INFO
Salvation Army	317-937-7000