

# EATON FIRE RESOURCE GUIDE

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## Congress of the United States Subcommittee on Economic Growth, Tax, and Capital Access

House of Representatives Washington, DC 20515 COMMITTEE ON WAYS AND MEANS

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#### COMMITTEE ON SMALL BUSINESS

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SUBCOMMITTEE ON CONTRACTING AND
INFRASTRUCTURE
SUBCOMMITTEE ON INNOVATION,
ENTREPRENEURSHIP, AND WORKFORCE
DEVELOPMENT

#### Dear Friends,

I am heartbroken by the devastation wrought by the Eaton Fire in our community, as well as the Palisades, Hurst, and Sunset Fires that have torn through Los Angeles County. Thousands of our neighbors have lost their homes, their businesses, and their belongings. Some have even lost their lives. My thoughts are with each of the victims, and my top priority is ensuring that you and your loved ones are safe and supporting the first responders fighting these devastating fires.

Together, we will get through this tragedy and rebuild our communities. I have prepared this Fire Recovery Guide to help my constituents navigate the resources available to help in our recovery. Thanks to the immediate response by President Biden to declare a federal Major Disaster Declaration, funds from the Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) are now available for those impacted by the fire. This relief includes: displacement assistance for up to 14 days to help cover hotel costs for those forced to evacuate, \$770 for essential items, and larger direct grants to cover essential costs, medical bills, cars, and more. Small Business Administration low-interest loans are available for impacted small business owners and residents.

### Individuals and businesses can apply NOW for federal assistance in the following ways:

- Visiting <a href="http://disasterassistance.gov">http://disasterassistance.gov</a>
- Calling 800-621-FEMA (3362)
- Via smartphone at m.fema.gov

#### Please call my office at 626-304-0110 if you are having trouble applying for assistance.

I will continue working with federal, state, and local officials to support our recovery and ensure that our community has the resources we need. Please check my website at <a href="mailto:chu.house.gov/EatonFire">chu.house.gov/EatonFire</a> for regular updates.

Sincerely,

Rep. Judy Chu

Member of Congress

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#### SHELTER LOCATIONS

Residents can call 211 for information regarding shelters, and social and health services.

Los Angeles County residents who have been displaced from their homes or forced to evacuate due to the wildfires can apply for temporary housing through an Airbnb and 211 LA partnership <a href="here">here</a>.

Comprehensive and updating information on local shelters and other resources for Los Angeles County is also available <a href="here">here</a>.

#### 1. PASADENA CONVENTION CENTER - 300 E GREEN ST, PASADENA, CA 91101

- Parking is available at the parking structure across the street from the Convention Center, located at 155 E. Green St. Please enter from Marengo Ave.
- Parking is also available at the Paseo parking structure, located at 360 E. Colorado Blvd. You are able to enter the structure from Colorado Blvd. or Green St.
- The Humane Society is on-site to accept pets for boarding. Service animals will be allowed inside the Convention Center.

#### 2. POMONA FAIRPLEX – 1101 W MCKINLEY AVE, POMONA, CA 91768

- They <u>are</u> able to accept pets.
- Access the shelter through the Sheraton entrance, Gate 3.

# 3. ARCADIA COMMUNITY CENTER STAGING AREA - 375 CAMPUS DR, ARCADIA, CA 91007

- This is not a shelter.
- Residents can charge their devices, connect to Wi-Fi, and make shelter arrangements.

Other evacuation centers are also available at:

- 4. EL CAMINO REAL CHARTER HIGH SCHOOL 5440 VALLEY CIRCLE BLVD, WOODLAND HILLS, CA 91367
- 5. PAN PACIFIC RECREATIONAL CENTER 7600 BEVERLY BLVD, LOS ANGELES, CA 90036
- 6. RITCHIE VALENS RECREATION CENTER 10736 LAUREL CANYON BLVD, PACOIMA, CA 91331

# 7. WESTWOOD RECREATION CENTER – 1350 SEPULVEDA BLVD, LOS ANGELES, CA 90025

• Open for evacuees and accepts small animals. It is now also serving as shelter, allowing residents to remain overnight.

#### **Animal Evacuation Locations**

#### **Small Animals:**

- Agoura Animal Care Center 29525 Agoura Rd, Agoura Hills, CA 91301
- Baldwin Park Animal Care Center 4275 Elton St, Baldwin Park, CA 91706
- Carson Animal Care Center 216 W Victoria St, Gardena, CA 90248
- Castaic Animal Care Center 31044 Charlie Canyon, Castaic, CA 91384
- Downey Animal Care Center 11258 Garfield Ave, Downey, CA 90242
- El Camino High School 5440 Valley Circle Blvd, Woodland Hills, CA 91367; American Red Cross Sheltering Site with mobile animal shelter for small animals only
- Lancaster Animal Care Center 5210 W Ave I, Lancaster, CA 93536
- Palmdale Animal Care Center 38550 Sierra Hwy, Palmdale, CA 93550
- Pasadena Humane Society 361 S Raymond Ave, Pasadena, CA 91105

#### **Large Animals:**

- Castaic Animal Care Center 31044 Charlie Canyon, Castaic, CA 91384
- Industry Hills Expo 16200 Temple Ave, City of Industry, CA 91744
- LA Equestrian Center 480 W Riverside Dr, Burbank, CA 91506
- Lancaster Animal Care 5210 W Ave I, Lancaster, CA 93536
- Pomona Fairplex 1101 W McKinley Ave. Pomona, CA 91768

#### HOW TO APPLY FOR FEMA DISASTER ASSISTANCE

All individuals who were impacted by the Eaton Fire should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at <a href="www.DisasterAssistance.gov">www.DisasterAssistance.gov</a> 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) or speak non-English languages, 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 <a href="https://www.fema.gov/">https://www.fema.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; and
- Pen and paper to write down your registration number.

If you have insurance, it is important that you file a claim with your insurance company. Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. FEMA may not compensate for items covered by your insurance.

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.

You may also qualify for a one-time payment of \$770 through FEMA's Serious Needs Assistance program to cover expenses for emergency supplies like food, water, diapers, and gas for transportation.

## **FAQS ABOUT FEMA ASSISTANCE**

**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 (<a href="www.DisasterAssistance.gov">www.DisasterAssistance.gov</a>). 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 <a href="http://www.fema.gov/apply-assistance">http://www.fema.gov/apply-assistance</a>.

#### SMALL BUSINESS ADMINISTRATION DISASTER LOANS

The U.S. Small Business Administration (SBA) offers low-interest loans for homeowners, renters, 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. Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

#### **Types of Loans Available**

#### **Individuals and Families:**

**Homeowners**: up to \$500,000 to repair or replace real estate damage and up to \$100,000 to replace personal property.

**Renters**: up to \$100,000 to repair or replace personal property.

#### **Businesses and Nonprofits:**

- <u>Business Physical Disaster Loans</u>: up to \$2,000,000 to repair or replace real property, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and most private, non-profit organizations).
- Economic Injury Disaster Loans: only for small businesses, small agricultural cooperatives, and most private non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to \$2,000,000 for working capital to help pay obligations until normal operations resume.
- The maximum combined loan amount across both business loan programs is \$2,000,000.

#### How to Apply for SBA Assistance

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <a href="http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans">http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans</a>.
  - o You will be prompted to create a MySBA account
- 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.
- For assistance, call SBA customer service at 800-659-2955, or email DisasterCustomerService@sba.gov.

#### 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. Consult the California Office of Emergency Services <u>website</u> for additional information.

- Birth Certificates and Death Certificates:
  - o Contact the California Department of Public Health at <a href="www.cdph.ca.gov">www.cdph.ca.gov</a> or 916-445-2684.
  - o Birth certificate: \$25 fee. Death certificate: \$21 fee.
- California Driver License:
  - o Phone: 800-777-0133
  - o Visit a California DMV office to complete an application.
  - The California Department of Motor Vehicles now offers the option to use its online services to replace a <u>lost, damaged or stolen driver's license</u>. An online account at www.dmv.ca.gov is required
- EBT (CalFresh) Card:
  - o Call 877-328-9677 right away or contact your local county social services worker.
- Green cards:
  - Phone: 800-375-5283Website: 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
- 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
  - o Website: www.ssa.gov
- U.S. Savings Bonds:
  - o Phone: 1-844-284-2676
  - o Website: www.treasurydirect.gov
- U.S. tax returns:
  - Phone: 800-829-1040Website: www.irs.gov
- Credit cards:
  - o American Express 800-992-3404 or <a href="https://www.americanexpress.com">www.americanexpress.com</a>
  - o **Discover** 800-347-2683 or
  - o <u>www.discover.com/credit-cards/help-center/</u>
  - o Master Card 800-627-8372 or www.mastercard.com
  - o Visa 800-847-2911 or www.usa.visa.com

## **UNEMPLOYMENT ASSISTANCE**

**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 <a href="https://edd.ca.gov/">https://edd.ca.gov/</a>. 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

#### **DISASTER FRAUD**

After a disaster, scam artists and identity thieves may attempt to take advantage of disaster survivors. Individuals should:

- Watch for and report any suspicious activity. Federal agencies such as FEMA and the SBA will never charge individuals for disaster assistance.
- Protect your identity and stay informed. Do not offer any personal information unless you are speaking with a verified federal, state, or local official.
- Stay tuned to trusted local media sources for updates on disaster fraud and scams.
- Share information from trusted sources and discourage others from sharing information from unverified sources.

Individuals can report suspected fraud or scams to the FEMA Investigations and Inspections Division by calling 1-866-223-0814 or emailing StopFEMAFraud@fema.dhs.gov.

Individuals can also file complaints of fraud, waste, or abuse with the U.S. Department of Justice National Center for Disaster Fraud's (NCDF) Disaster Complaint Form.

Individuals who suspect they may be victims of identity theft should check in with local law enforcement and visit <u>IdentityTheft.gov</u> to report and recover from identity theft.

#### PRIVATE INSURANCE

#### If you have homeowners, renters, or car insurance

- Notify your insurance company of the damage as soon as possible to file a claim.
- An insurance adjuster will then investigate your claim to determine what damages your policy covers and how much you will be reimbursed.
- A wildfire property claim can take several months to resolve depending on the provider, the complexity of the damage, and the volume of claims filed in an area.

#### **Evacuation Relief.**

Insurers must reimburse living expenses for policyholders with either renters or homeowners coverage who are under evacuation order. Additional information is available <u>here</u> and <u>here</u>. Residents can also call the California Department of Insurance Hotline for help at 800-927-4357

#### Moratorium on Non-Renewals and Cancellations.

One-year moratorium on insurance coverage nonrenewals and cancellations for affected areas. Once the perimeter of a wildfire is determined, residents can check whether their ZIP code is under moratorium here.

#### **Insurance Tip**

Know your policy. If you don't have a copy of your policy, contact your agent or company and request it. Keep your receipts. If you are evacuated or displaced, be sure to keep copies of receipts for all food, lodging, and other living expenses incurred because you cannot go home. Take as many photos as you can before any cleanup or debris removal happens to thoroughly document the damage. Claims need to be filed with insurance companies, but the California Department of Insurance may be able to assist citizens with questions about insurance and the claims process. For more information, please visit <a href="https://www.insurance.ca.gov/">https://www.insurance.ca.gov/</a>.

#### **Mortgage Payments**

Homeowners must continue making mortgage payments following a wildfire. However, anyone who is struggling to make their mortgage, insurance, or other housing payments should <u>contact</u> <u>their mortgage servicer</u> immediately as forbearance relief may be available. Additional assistance may be available to homeowners with <u>federally backed or insured mortgages</u>.

#### **Contact A Housing Counselor**

Families can <u>contact a HUD-approved housing counselor</u> for on-the-ground assistance related to post-disaster housing relief, mortgage assistance, and financial planning.