

Fire Recovery Guide



**The Office of Congressman Mike Thompson
California's 5th Congressional District**



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●●● A NOTE FROM CONGRESSMAN MIKE THOMPSON ●●●

Dear Friends,

The LNU Lightning Complex fires started on August 17, 2020, has burned more than 341,000 acres. The fire has destroyed more than 800 structures, many of which are homes. Thousands of people have been displaced.

Funds from the 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 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
- Constituents may call the registration phone number at 1-800-621-3362; those who have a speech disability or hearing loss and use TTY, 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 [offices](#) if you have problems with a federal agency and need additional assistance.

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 our 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,



MIKE THOMPSON
Member of Congress

●●● QUICK GUIDE ●●●

FEMA: The Administration has approved a major disaster declaration for the LNU Lightning Complex in Lake, Napa, Solano and Sonoma 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 from these fires - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or by going online at www.disasterassistance.gov.

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/navigation-structure/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 the agencies directly:

- California Driver's License:
 - Phone: 800-777-0133
 - Visit a California DMV office to complete an application. Replacement license forms must be delivered in person.
- Green cards:
 - Phone: 800-375-5283
 - Website: www.uscis.gov
- Medicare cards:
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov/medicare

- **Military records:**
 - Phone: 866-272-6272
 - Website: www.archives.gov/contact
- **Passport:**
 - Phone: 1-877-487-2778; 888-874-7793 (TTY)
 - Website: www.travel.state.gov
- **Social Security Card:**
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov
- **U.S. Savings Bonds:**
 - Phone: 1-844-284-2676
 - Website: www.treasurydirect.gov
- **U.S. tax returns:**
 - Phone: 800-829-1040
 - Website: www.irs.gov

Legal Services:

As fire survivors begin the process of recovery and rebuilding, the Legal Services Corporation and their grantees are available to help.

Survivors seeking legal assistance can call the legal aid providers at the following numbers:

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| <p>Jose R. Padilla, Executive Director California Rural Legal Assistance, Inc. 1160 N. Dutton Ave Suite 105 Santa Rosa, CA 95401 jpadilla@crla.org (707) 528-9941</p> | <p>Gary F. Smith, Executive Director Legal Services of Northern California, Inc. 517 12th Street Sacramento, CA 95814 gsmith@lsnc.net (916) 551-2150</p> | <p>Genevieve L. Richardson Director Bay Area Legal Aid 1735 Telegraph Avenue Oakland, CA 94612 Disaster Line: (800) 551-5554</p> |
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For assistance please contact any of Congressman Thompson’s offices, or visit his website at www.mikethompson.house.gov

Napa Office:
 2721 Napa Valley Corporate Drive
 Napa, CA 94558
 Phone: (707) 226-9898
 Fax: (707) 251-9800
 Hours: M-F 9-5:30pm

Santa Rosa Office:
 2300 County Center Dr. Suite A100
 Santa Rosa, CA 95403
 Phone: (707) 542-7182
 Fax: (707) 542-2745
 Hours: M-F 9-5:30pm

Vallejo Office:
 420 Virginia Street, Suite 1C
 Vallejo, CA 94592
 Phone: (707) 645-1888
 Fax: (707) 645-1870
 Hours: M-F 9-5:30pm

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the LNU Lightning Complex should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov as soon as possible.

The Administration has issued a major disaster declaration for the regions impacted by the LNU Lightning Complex fires, 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 LNU Lightning Complex fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at 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.
- 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 LNU Lightning Complex fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at 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). 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 <http://www.fema.gov/apply-assistance>.

●●● LOCAL ASSISTANCE CENTERS ●●●

Local Assistance Centers (LAC) are one-stop resource shops that will have information from several relevant local, state, and federal agencies to help families and businesses navigate the resources available to them. As additional LAC's are opened, this information will be updated.

NAPA COUNTY VIRTUAL LAC

Location: www.readynapacounty.org

NAPA COUNTY LAC

Location: County Health and Human Services Campus
2751 Napa Valley Corporate Drive, Building A
Napa, California, 94558
Services available 9am to 6pm, seven days a week
In English and Spanish, by appointment

SOLANO COUNTY LAC

Location: Solano Community College Vacaville Campus
2001 North Village Parkway
Vacaville, CA 95688
Services available 9am to 5pm, seven days a week

SOLANO COUNTY VIRTUAL LAC

Location: <https://solanocountyrecovers.org/agencies/local-assistance-center/>

SONOMA COUNTY LACs

Location: Bank of America in Guerneville
16390 Main Street
Guerneville, CA 95446

Healdsburg High School Gym
1024 Prince Street
Healdsburg, CA 95448

Both are open 10am to 7pm daily

LAKE COUNTY VIRTUAL LAC

Location: <http://recovery.lakecountyca.gov/>

●●● 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.

Types of Loans Available

Individuals and Families:

Homeowners: up to \$200,000 to repair or replace real estate damage and up to \$40,000 to replace personal property.

Renters: up to \$40,000 to repair or replace personal property.

Businesses:

Property Damage: up to \$2,000,000 to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).

Economic Injury: only for small businesses 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.

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.

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-business-loans/disaster-loans>.
2. 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.

SBA Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Beginning, Monday, August 24th, SBA will be opening a Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center for individuals impacted by the recent California wildfires.

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

Mondays – Fridays

9 a.m. – 6:00 p.m.

FOCWAssistance@sba.gov

(916) 735-1500

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 & 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 declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. Filing deadlines for certain individual and business taxes have been extended to December 15, 2020. Call the IRS disaster hotline at 866-562-5227 for more information on which filings qualify.

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.

In addition, TTB will consider waiving late filing, payment, or deposit penalties on a case-by-case basis for wineries and other businesses whose operations were affected by the fires. To qualify for such a waiver, a taxpayer must:

- Demonstrate, to the satisfaction of the appropriate TTB officer, that the fires directly affected your ability to timely file, pay, or deposit; and
- Contact the TTB National Revenue Center (NRC) at:
550 Main Street, Suite 8002
Cincinnati, OH 45202-5215
Toll-free: 877-882-3277
Online Inquiry: [TTB's National Revenue Center Contact Form](#)

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 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](#).

Affected taxpayers claiming the disaster loss on last year's 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 in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), 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.