

# Wildfire Survivors Can Apply for Federal Aid Even if Insured

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SACRAMENTO, Calif. – If you suffered personal or business losses in the devastating wildfires that broke out in August and you're waiting for your insurance settlement before you register with the Federal Emergency Management Agency, don't delay any longer. Disaster assistance may be able to fill insurance gaps or provide help if you've been waiting more than 30 days on a homeowner's claim. Another reason not to delay: the deadline for registering with [FEMA](#) is Nov. 23, 2020.

By law, [FEMA](#) cannot duplicate insurance or other benefits. However, it may be able to help with uninsured or underinsured losses if the insurance settlement is delayed.

[FEMA](#) may also be able to help:

- If you have received the settlement from the insurance company but you still have unmet needs.
- If you have exhausted the settlement for Additional Living Expenses (ALE for loss of use) and you need disaster-related temporary housing.
- If your settlement does not cover disaster-related needs such as medical, dental and funeral costs, emergency home repairs and other disaster-related expenses.

Register with [FEMA](#):

- Online, by visiting [www.disasterassistance.gov](http://www.disasterassistance.gov);
- By downloading the [FEMA](#) app to a smartphone or tablet; or
- By calling the [FEMA Helpline](#) at **800-621-3362 (TTY 800-462-7585)**.  
Multilingual operators are available. The toll-free lines are open **7 a.m. to 10:30 p.m. PDT daily**. [Helpline](#) operators are also available to answer questions about applications already submitted.



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The registration process includes your providing a phone number so [FEMA](#) can contact you and set up a *virtual* home inspection. If you use a relay service such as a videophone, Innocaption or CapTel, you should provide [FEMA](#) your specific number assigned to that service.

If your settlement has been delayed longer than 30 days, you may write [FEMA](#) to explain your situation. Provide insurance documentation to prove you've submitted your claim, including the claim number, the date you applied and how long you estimate it will take for the company to settle, and mail your letter to:

### [FEMA](#) - Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville [MD](#) 20782-70155

\* You may also fax it to 800-827-8112.

### **Well/septic system help**

Register with [FEMA](#) if your well or septic system was damaged in the fires as most homeowner policies don't cover them. Homeowners in the 10 designated counties – Butte, Lake, Monterey, Napa, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma and Yolo – may be eligible for grant funding to pump septic tanks, perform required repairs or replace the system as needed. Damaged private wells that are the sole source of water for the home and need to be repaired or decontaminated are also potentially eligible.

### **U.S. Small Business Administration assistance**

Survivors who applied for assistance from [FEMA](#) and were contacted by the U.S. Small Business Administration to complete an SBA low-interest disaster loan application have many good reasons to submit one before the Nov. 23 deadline. Some of the key reasons include:

- SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repair/rebuilding efforts and cover replacing lost or disaster-



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damaged personal property. Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged/destroyed real estate, machinery and equipment, inventory and other business assets.

- A future insurance settlement may fall short. Survivors may find out that they are underinsured for the amount of work it takes to repair/replace their damaged home. An SBA low-interest disaster loan can cover the uninsured costs. The loan balance may be reduced by their insurance settlement. However, the opportunity for an SBA loan may be lost if they wait until after the Nov. 23 deadline.
- SBA may approve a loan for the repair or replacement of a home up to \$200,000. Renters, as well as homeowners, may be eligible to borrow up to \$40,000 to repair or replace clothing, furniture, appliances and damaged vehicles.
- If SBA determines that homeowners or renters aren't eligible for a loan, SBA may refer them back to [FEMA](#). This could make them eligible for more [FEMA](#) assistance.

If those affected by the wildfires need help completing their loan application they should call SBA at 800-659-2955 (TTY 800-877-8339) or send an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). They are encouraged to apply online using SBA's electronic loan application at [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).

SBA has established a Virtual Disaster Loan Outreach Center with customer service representatives available to assist business owners and individuals answer questions about the SBA disaster loan program, explain the application process and help each person complete an electronic loan application.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Mondays – Sundays

5 a.m. to 5 p.m. PDT

[FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov)

(800) 659-2955



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For more information on California recovery, visit the disaster webpage at [www.fema.gov/disaster/4558](http://www.fema.gov/disaster/4558), Twitter at [www.twitter.com/femaregion9](https://www.twitter.com/femaregion9) and the Cal OES website, [www.caloes.ca.gov/](http://www.caloes.ca.gov/).

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