

# Ten Key Facts About Federal Disaster Assistance

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SACRAMENTO, Calif. – Federal assistance can be an important resource for Californians with uninsured or underinsured property damage due to the recent wildfires. Survivors in Fresno, Los Angeles, Madera, Mendocino, Napa, San Bernardino, San Diego, Shasta, Siskiyou and Sonoma counties have until **Dec. 16, 2020**, to register for federal disaster assistance.

Here are 10 facts about the help that may be available to you:

1. You won't be taking grant money away from someone else by applying. There are enough disaster funds to assist every eligible applicant.
2. FEMA awards to assist eligible homeowners and renters do not have to be repaid. Remember: federal assistance cannot duplicate insurance or payments from other sources.
3. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
4. While it's a smart practice to get multiple cost estimates before hiring a contractor to do work on your home, you only need to submit one contractor quote or estimate when appealing a FEMA decision.
5. FEMA Mobile Registration Intake Centers are temporary sites to support survivors with disaster information. They offer an optional opportunity for survivors to register, especially those without access to internet or telephone service. The MRICs are part of FEMA and the state of California's ongoing response and recovery mission supporting wildfire survivors. MRICs operate under COVID-19 protocols to protect the health and safety of registrants. Individuals are highly encouraged to wear masks or face coverings when visiting a center. The MRICs do not offer COVID-19 testing.
6. If your insurance settlement is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help. Contact the FEMA Helpline at **800-621-3362** (TTY 800-462-7585) to find out what you need to do to get this assistance. NOTE: Any money you may get from FEMA that



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you use for costs that will be reimbursed by your insurance settlement must be repaid to FEMA when you get your insurance.

7. If your car had uninsured damage caused by the disaster, you may be eligible for money to help repair or replace it. Certain requirements apply, but you must register with FEMA first to determine eligibility.
8. If you applied for a U.S. Small Business Administration (SBA) loan for the COVID-19 disaster, be aware those loans are separate from SBA loans for the wildfire disasters. You should apply if FEMA refers you to SBA for the recent wildfires in Fresno, Los Angeles, Madera, Mendocino, Napa, San Bernardino, San Diego, Shasta, Siskiyou and Sonoma counties. You may be eligible for separate loans for both the COVID-19 and wildfire disasters. The deadline to apply for an SBA low-interest disaster loan also is **Dec. 16, 2020**.
9. Applicants may be eligible for an increase of up to 20 percent in their SBA property damage loan amount to pay for measures to make their property more resistant to future disaster damage. Survivors can find out more and apply for a loan at [disasterloanassistance.sba.gov/](https://disasterloanassistance.sba.gov/). For additional assistance, contact the SBA's Virtual Disaster Loan Outreach Center. Customer service representatives are available to assist individuals and business owners, answer questions about SBA's disaster loan program, explain the application process and help each person complete their electronic loan application. The Virtual DLOC is open 5 a.m. to 5 p.m. PST daily. Call **800-659-2955** or email [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov).
10. If you applied for assistance through a voluntary organization or other federal or state agency, this does not register you with FEMA. If you aren't sure, or to apply with FEMA, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), call **800-621-3362** (TTY **800-462-7585**), or download the [FEMA App](#).

For the latest information on wildfire recovery, visit [www.fema.gov/disaster/4569](https://www.fema.gov/disaster/4569) and follow the FEMA Region 9 Twitter account at [twitter.com/femaregion9](https://twitter.com/femaregion9).

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