



HELPING HANDBOOK

**For Individuals and Families Affected by the
2003 Southern California Wildfires**



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A Resource for Individuals and Families

This HandBook provides an overview of some of the legal issues that individuals and families may face as a result of the wildfires that swept Southern California in October-November, 2003.

It may not answer all of your questions. Rather, the HandBook is designed to set out some of the legal issues you may need to consider, to help you understand the basics about each issue, and to point you in the right direction for help.

You may feel overwhelmed when considering the legal issues you face, and may determine that it would be helpful to have the assistance of an attorney. If you do not have an attorney, legal advice and referrals are available to those in need who are affected by the wildfires, some at no charge to fire victims. To help you get started, a county-by-county listing of State Bar certified lawyer referral agencies and several legal aid providers can be found under the heading "Lawyer Referral Services & Legal Aid" at page 54 of the HandBook.

The Helping HandBook is also available online at:
www.mofo.com/about/socalfirehelp

This HandBook is targeted at individuals and families living or working in Los Angeles, Riverside, San Bernardino, San Diego, or Ventura Counties.

Morrison & Foerster LLP makes available the information and materials in this HandBook for information purposes only. Although we hope and believe the HandBook will be helpful as background material, we cannot warrant that it is accurate or complete, particularly as circumstances change after publication. Moreover, the HandBook is general in nature, and may not apply to particular factual or legal circumstances. In any event, the HandBook does not constitute legal advice and should not be relied on as such. Morrison & Foerster LLP renders legal advice only after compliance with certain procedures for accepting clients and when it is legally and ethically permissible to do so. Readers seeking to act upon any of the information contained in this HandBook are urged to seek individual advice from their own legal counsel; if a reader cannot afford counsel, referrals to pro bono counsel can be obtained from the organizations listed on the "Lawyer Referral Services & Legal Aid" page.

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*The HandBook has been printed on 100% recycled paper
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INTRODUCTION AND OVERVIEW

In order to make this HandBook easy to use, we have organized it so that general information about broad topics of interest — such as how to obtain replacement housing or replacement clothing, how to rebuild damaged property, and unemployment — is addressed first, with specific information about processes and procedures for seeking federal, state, county, or local governmental assistance, as well as seeking coverage under your insurance policy, addressed second. By doing so, we have attempted to minimize the duplication of information in the HandBook while still giving you an expansive overview of the services available to help you in the recovery process.

In addition, we have provided guidance on narrower topics that may not affect all victims of the wildfires, such as dealing with existing loan or credit obligations, tax implications of the wildfires, the impact of the wildfires on immigration status, and document and record replacement. These topics are addressed towards the back of the HandBook.

Finally, the last few chapters simply are intended to list all of the different resources available to victims of the wildfires, so that you may more easily contact those agencies or entities that might serve you best.

One thing to keep in mind while reading the HandBook and throughout your efforts to obtain assistance: Federal regulations mandate that agencies providing disaster relief service not provide duplicate services. Therefore, the federal government has established the following hierarchy of aid to persons affected by a disaster:

1. Volunteer agencies' emergency assistance;
2. Private insurance;
3. Federal Emergency Management Agency ("FEMA") housing assistance loans/grants for individuals through its Disaster Housing Assistance programs;
4. Small Business Administration ("SBA") and Farmers Service Agency disaster loans;
5. FEMA other needs assistance;
6. Volunteer agencies' "additional assistance" programs; and
7. The Cora Brown Fund.

HOUSING: TEMPORARY HOUSING AND RELOCATION

My primary residence (house, condominium, or apartment) was destroyed by the wildfires, and although I have been able to stay in shelters or with friends and family, I need to find temporary housing of my own. Can anyone help me find temporary housing and/or help pay for it?

Yes, one or more of several different programs or entities should be able to assist you in these circumstances.

First, various charitable organizations such as the Red Cross may be able to provide you with assistance. See "Other Resources" on page 58 for charitable organization contact information.

Second, if you have homeowner's or renter's insurance, temporary housing may be covered by your policy. Talk to your insurance agent. Phone numbers for insurance carriers can be found at pages 27-28.

Third, FEMA provides tax-free grants to households that have been displaced from their primary residence as the result of a federally declared disaster, such as the wildfires, through its Rental Assistance program. These need-based grants enable homeowners and renters who are victims of disaster-related dislocation to obtain temporary replacement housing for one to three months (without recertification). To be eligible for Rental Assistance, you must be affected by one or more of the following conditions:

- your primary residence is destroyed or seriously damaged;
- you do not have utility service at your primary residence;
- your primary residence is a serious health or safety hazard;
- your primary residence is not accessible; or
- other disaster related circumstances prevent you from occupying your primary residence.

Only one application will be taken from each household, which FEMA generally considers to be all people living in one apartment or house. See page 29 for more information on the FEMA registration process and procedures, including deadlines for filing applications (page 31).

Aid also may be provided through a joint FEMA-State of California program, the Individuals & Households Program (IHP) or California's State Supplemental Grant Program (SSGP). For more information about these programs see "State Programs" on page 35.

My primary residence, which I own, was destroyed by the wildfires. Am I obligated to continue paying my mortgage, homeowners' association fees, insurance, etc. on that residence? Does it make a difference if my residence only was damaged rather than destroyed?

Unless you obtain a forbearance agreement from your lender, you should still continue to pay your mortgage, regardless of whether your residence was destroyed or damaged. If (i) your residence has suffered substantial uncompensated disaster damage (40% or more of the original property value), (ii) you intend to repair the damage or rebuild, and (iii) you do not have sufficient credit available elsewhere to cover your mortgage payments, the SBA may be able to refinance all or part of your outstanding mortgage which might result in a reduced monthly mortgage payment.

With regard to homeowners' association fees or insurance premiums, you should review the language of your association's by-laws or the insurance policy. Generally, however, to the extent that you still have some property that might be covered by the insurance policy or affected by activities of the homeowner's association, it likely is in your best interest to pay the amounts owed.

If my rental unit has been damaged or destroyed, what issues do I need to consider?

- Do you have a written lease?
- How badly is the rental unit damaged?
- Do you want to keep possession of the apartment, move out temporarily while the landlord makes repairs, or move out permanently?
- Is the unit rent-controlled or subsidized?

What if I have a written lease?

Your rights will be determined by the provisions of your lease (to the extent they are not superceded by California law). There is no "standard" form of lease, and the provisions that cover these matters can vary significantly, even for different leases in the same building. A professional will need to check the provisions of your lease carefully to answer these questions for your particular case. The following is only general information for tenants regarding premises damaged as a result of the California wildfires.

How do I assess the damage to my rental unit?

Under California law, landlords must maintain rental units in

habitable condition. A residential tenant cannot be forced to waive his or her right to habitable premises. Unless you have a unique lease that you negotiated with your landlord, this information about habitability most likely applies to your rental unit. In order to be considered habitable, the rental units must substantially satisfy each of the following conditions:

- roof and exterior walls must be waterproof;
- windows and doors must be unbroken;
- plumbing and gas systems must be in good working order;
- hot and cold running water must be provided;
- sewage disposal systems must be operational;
- heating equipment must be in good working order;
- electrical lighting and wiring must be maintained in good working order; and
- floors, stairways and railings must be in kept in good repair.

By referring to the facilities conditions listed above, you can classify the damage to your rental unit according to the following chart. Please note that these categories only are guidelines to help you gauge the extent of damage to your rental unit.

CLASSIFICATION:	REQUIREMENTS:
Destroyed	If more than one of the facilities no longer exists
Substantially damaged	If one of the facilities no longer exists <u>OR</u> more than one facility does not operate most of the time
Materially damaged	If one of the facilities does not operate most of the time <u>OR</u> more than one facility operates sporadically, but may be able to be fixed
Minor Damage	If one facility operates sporadically, but may be able to be fixed

Is the landlord obligated to rebuild the building or can the landlord terminate the lease?

The answer depends on the severity of the damage. In the event the premises are partially damaged or rendered partially untenable, the landlord is obligated to make all necessary repairs at its expense. If the building is so seriously damaged that the landlord decides to demolish or rebuild it, or in the event the rented premises are totally damaged or rendered wholly unusable, the landlord retains the right

to terminate the lease and must provide written notice to the tenant.

If my rental unit is destroyed, is my lease terminated?

Under California law, a tenancy is terminated when the rental unit is destroyed, as long as a written lease does not provide otherwise. Thus, you should check your written lease, if you have one, for applicable provisions. If the tenancy is terminated, you:

- should give the landlord notice;
- do not have to pay rent or any future obligations;
- can move to other housing;
- should be able to receive your security deposit; and
- can access and remove any remaining personal property in the rental unit, if it is safe to do so.

If my rental unit is destroyed, how can I get my deposit back?

If your rental housing was destroyed by the wildfires, then you should write a letter to the landlord requesting that he or she return the deposit. In general, unless the landlord previously performed corrective repairs or services that were necessary due to a tenant's misuse or abuse of the property, the deposit should be returned in full because the destruction of the property was wholly unrelated to the tenant's actions. Of course, individual circumstances may vary.

If my rental unit is damaged, what can I do if I have a month to month lease and want to move permanently?

You can give a month's notice to your landlord and then move. If the unit is substantially damaged, however, you may not need to give a month's notice. In that case, see the guidelines below.

If my rental unit is damaged, do I have to pay rent if I have a year lease and I want to move out permanently?

Under California law, you may terminate your tenancy, and therefore not pay rent, if the unit is substantially damaged. If you want to terminate your tenancy, you should:

- check your lease for applicable provisions (see above);
- list the conditions of the unit;
- obtain FEMA inspection reports;
- request a local city building inspection and obtain a certified copy of the inspection report;

- photograph the damage and record date the picture was taken, who took the picture and the subject of the picture; and
- have the unit and/or building viewed by reliable witnesses and record the date they viewed the premises and what they saw.

Assuming that these efforts lead you to conclude that your unit is substantially damaged, you should then write a letter to your landlord, including copies of the documentation set forth above, state that the rental unit is not habitable, and that you consider the lease terminated. Make sure to sign and date the letter and keep a copy for your records. You then would be in a strong position to proceed as if the unit were destroyed, although your landlord may dispute that position.

Can I terminate my lease if my rental unit is materially damaged?

You must first notify the landlord of the repairs necessary and give the landlord a reasonable time to make the repairs. If the landlord does not make the repairs within a reasonable time, then you may be able to terminate the lease.

My primary residence was damaged during the wildfires. If I move out while repairs are being made, can I get any assistance in finding and paying for temporary housing?

Depending on the amount of damage, you may be eligible for assistance. Potential sources include charitable organizations, your insurance, and FEMA's Rental Assistance program, discussed previously.

During the wildfires I was ordered to evacuate my primary residence. Instead of going to one of the local shelters, I rented a room in a motel. Can I obtain reimbursement for the money I spent on the motel room? What if my primary residence was neither damaged nor destroyed as a result of the wildfires?

You may be eligible for assistance from charitable organizations, your insurance or FEMA. FEMA's assistance may take the form of its Transient Accommodation or Government Provided Temporary Housing programs.

The purpose of the Transient Accommodation program is to reimburse disaster victims for the cost of short term housing (for up to 30 days) that was incurred as a result of damage to the victim's home or an enforced evacuation. If coverage is available, you

will need to provide receipts for your transient accommodations. Additionally, in instances of widespread destruction or damage, if FEMA determines that there is no rental housing available in the local community due to the disaster, it may provide Government Provided Temporary Housing (e.g., modular/mobile homes) to disaster victims.

HOUSING: PERSONAL PROPERTY REPLACEMENT

When the wildfires destroyed my residence, I lost almost all of my personal possessions. Can anyone help me get replacement clothes and necessities? What about replacing my television, VCR, computer, etc.?

Yes, you should be able to replace personal property that was destroyed with insurance proceeds and/or grants or loans from several federal or state programs.

First, if you have homeowner's insurance or renter's insurance, the policies typically include provisions for the replacement of personal property, subject to various conditions and policy limitations. Additionally, if you were renting your primary residence, check to see if your landlord named you as an additional insured; if he or she did, you may be covered under the landlord's policy.

Second, the SBA may provide a Personal Property Loan in an amount up to \$40,000. That loan can be used to repair or replace personal property such as clothes, furniture, automobiles, consumer electronics, etc. However, the SBA loan cannot be used to replace luxury or extraordinarily expensive items, such as personal pleasure boats, airplanes, RVs, fur coats, etc. Further, property such as antiques or collections of rare goods that may have market values in excess of their functional value only are covered for the amount of their functional value. (For example, reimbursement for a collection of 4 rare quarters would be \$1.00, not the price for which one might sell them at a coin show.) See page 33 for more information about SBA's processes and procedures, including relevant deadlines.

Third, to the extent that your personal property losses exceed the amount of your insurance coverage and/or SBA loans, and assuming other conditions are met, FEMA sometimes will provide disaster victims with assistance in replacing furniture lost when their primary residence was destroyed. If you need such assistance, you will need to specifically request assistance for furniture costs and show that you have need. See page 29 for more information about FEMA's processes and procedures.

HOUSING: REPAIR OR REBUILDING

My primary residence, which I own, was destroyed by the wildfires. Who can help me have it rebuilt? If my residence was not insured, or the insurance turns out to be insufficient, are there any programs that might help me rebuild?

As with other types of assistance, you should first look to charitable donations and insurance proceeds to cover the costs of rebuilding and repair. To the extent that you were uninsured or underinsured, FEMA or the SBA may be able to help.

The SBA provides low-interest, long-term loans to repair or replace a primary residence owned by a victim-applicant in a federally declared disaster area such as the five counties affected by the 2003 wildfires. The SBA loan, which may be as much as \$200,000, can be used to repair or replace eligible real property, to pay third parties (not family members) to remove debris from the property (or rent equipment necessary for such clean-up). The loan cannot be used to upgrade or enlarge a residence, unless such improvements are necessary to comply with revised city or county building codes, while the amount available to replace landscaping, swimming pools, and similar items is limited. Secondary or vacation homes are not eligible for SBA loans.

Finally, assistance may be provided through the IHP or SSGP programs. For more information, see "State Programs" on page 35.

If I clean up debris from my property that resulted from the fire, do I need to get some sort of permit?

The California Department of Toxic Substances Control (DTSC) has stated that immediate efforts to clean up "ash, charred debris and other contaminated materials from burned [residential] structures" are exempt from hazardous waste permit requirements. Note, however, that this exemption "applies only to emergency actions taken to clean up, contain and dispose of the ash and debris from burned structures" and "does not apply to long-term restoration activities." You may want to check with the DTSC at (916) 255-6504 or online at www.dtsc.ca.gov/sitecleanup/erp/Fire-Relief.html for more particular information and advice.

Must I send any debris I clean up to a special collection facility?

Although much of the debris likely includes materials that need to be properly disposed of to avoid soil or water contamination, to the extent that hazardous materials cannot be separated from other burned materials (as is likely to be the case in a burned residential structure), the DTSC has indicated that such debris may be sent to municipal solid waste landfills.

My primary residence, which I own, was destroyed by the wildfires. Will I need a permit to rebuild it?

As a general rule, a building permit is required whenever structural work is involved or when the basic living area of a home is to be changed. This could include separate permits for roofing, electrical, heating, and plumbing. Typically the contractor overseeing the rebuilding/repair will obtain the necessary building permits from the city or county building/planning department.

Several cities and counties are contemplating special treatment for building permit applications submitted by wildfire victims. For instance, the County of San Diego will provide plan review and issue building permits at no cost for anyone whose home has been destroyed by fire. In addition, the County will expedite processing of building permit applications. Make sure that you or your contractor ask about any special programs available for wildfire victims regarding building permits.

What happens if I do not get a building permit?

If the authorities find out that you have undertaken repairs or rebuilding without obtaining a necessary permit, you will generally pay a fine, and may be ordered to tear down any construction that was done without authorization. The amount of the fine varies by jurisdiction, but is typically at least \$1,000 per incident. Further, if you sell your property, you are required by law to disclose work that has been done without the required permits, which could lower the sale price or jeopardize the sale of your property altogether.

My former house was built before the current building codes were put in place. When rebuilding, do I have to conform to the new building codes?

Yes, houses must be constructed according to the current codes in effect at the time the permit is issued for reconstruction. If your

house is only being repaired, some cities and counties may not require you to conform to new building repairs if such repairs are considered “minor.” You should check your insurance policy or call your insurance carrier to determine whether your homeowners’ policy provides for upgrades to the current building code. Some policies do not pay for building code upgrades, and you may then have to pay out-of-pocket for such upgrades. During the Oakland Hills fire of 1991, many insurance carriers voluntarily upgraded policies that did not pay for building code upgrades, but as of the time this HandBook was written, there has not yet been a decision by insurance carriers whether they will do so again.

Is it a good idea to be my own general contractor?

Unless you are very experienced in the construction business, no. As an owner/builder, you assume responsibility for the overall job, which may include state and federal taxes, workers’ compensation insurance, and other legal liabilities.

If I’m not my own contractor, how will I know which contractor to hire?

A standard rule is only to use contractors who have been referred to you by someone you know and trust. However, in times like these, that is not always possible. Unscrupulous contractors may attempt to solicit work from you, offering to repair or rebuild your home for what appears to be a low price. Although you may be anxious to get things back to normal, avoid acting too quickly. Take the time to figure out exactly what you want done, and make sure the contractor addresses all your concerns. Make sure to get at least three competitive bids that are based on the same set of specifications before making your decision. Remember, if something seems “too good to be true” it probably is.

Must a contractor be licensed?

State law requires that contractors (other than owner/builders) working on any job that requires \$500 or more of work be licensed by the California Contractors State License Board (CSLB). Ask to see the contractor’s license (called a “pocket license”) that has the license number on it (state contractor’s licenses are solely numeric; no alphabetic characters are included in them), as well as an additional form of identification for verification (the contractor’s license should be in the contractor’s own name). You can verify a contractor’s

license status by using the CSLB's web site at www.cslb.ca.gov or CSLB's toll-free automated telephone system at (800) 321-CSLB. The CSLB has also established a hotline for disaster victims only at (800) 962-1125; it operates from 8 a.m. to 3 p.m. Monday through Friday.

Do I need a written contract?

State law requires that home improvement contracts for \$500 or more to be in writing. Note that anything you sign could be used by a contractor as authorization to go forward with a project, so do not sign anything until you completely understand what it is.

Can I change my mind after I sign the contract?

California law allows you to cancel a contract within three business days of signing it, provided that the contract was solicited someplace other than the contractor's place of business (such as in your own home). The law requires the contractor to give you written notice of this right to cancel.

How much can a contractor require as a down payment?

California law limits the amount of the down payment for any home improvement contract (except for swimming pools) to the lesser of \$1,000 or 10 percent of the contract price (excluding finance charges). The down payment for a swimming pool may not exceed \$200 or two percent of the contract price (excluding finance charges), whichever is less. As a general rule, never make cash payments to contractors.

How can I make sure the work progresses as scheduled in the contract?

In general, a contract must provide a description of the work to be done, the time period in which it is to be done (including the date on which "substantial commencement of work" should occur), the materials to be used, and the equipment to be used or installed. Contractors often ask that you make progress payments to them as the work progresses. California law requires that the contract specify all the work that is to be completed before a progress payment is made. California law also requires that the progress payment cannot exceed more than 100% of the value of the work performed up to that point. Finally, it is customary to make the last payment a "retention" payment, ordinarily 10 percent, which you retain until the job is completed and the governing jurisdiction(s) has approved all work.

What happens when the contractor uses subcontractors or suppliers?

You will need to protect yourself from liens against your property in the event the contractor does not pay the subcontractors or suppliers. California's Mechanics' Lien Law allows those who furnish labor or materials to your home to record a lien against your home if they are not paid, even if you have paid your general contractor in accordance with the contract. At its most extreme, a lien may cause your property to be foreclosed if you are unable to pay it. At the very least, a lien will make your property more difficult to finance or sell.

California law requires that the contractor provide you with a Notice of the Mechanics' Lien Law. That notice suggests steps you can take to protect from liens against your home, such as requiring:

- your contractor to set aside for you a payment and performance bond to pay for any liens that may be placed;
- that payments to subcontractors or suppliers be made by you directly or by a funding or escrow service; and
- your contractor to provide you with unconditional "Waiver and Release" forms signed by each subcontractor or supplier involved.

Note that the general contractor also can place a lien on your house if you fail to pay for his or her services.

What effect does an arbitration clause have in my contract?

By agreeing to arbitrate your dispute, you are agreeing to have a dispute with your contractor decided by a neutral third party (known as the arbitrator) rather than by a judge or jury (unless the arbitration is nonbinding). Many consumers prefer arbitration to court proceedings because, generally, arbitration is less expensive. However, if you proceed with binding arbitration, you waive almost all grounds for seeking review of the arbitrator's decision; in almost all circumstances, the arbitrator's decision will be the final decision, even if you think the arbitrator made a mistake of fact or law.

What is the effect of a clause allowing the contractor to recover attorneys' fees and costs from me if there is a dispute?

Generally, in a legal dispute, each side pays its own attorneys' fees and costs. However, an attorneys' fees clause means that, should the contractor prevail in a dispute in arbitration or in court, you will have to pay the contractors' attorneys' fees and costs. California law provides a reciprocal benefit with respect to attorneys' fee clauses;

that is, should you be the prevailing party rather than the contractor, you may recover your attorneys' fees and costs despite the fact that the clause may not specifically provide that you are entitled to do so.

A man, who said he was a contractor, offered to clean up my property, assess the damage to it for the purpose of obtaining grants and loans, and rebuild my house for \$50,000, with just \$5,000 down. Fortunately, I have the money available; should I hire him?

Before hiring anyone as a contractor or other service provider in connection with damage to, or destruction of, your property, you should take care to be an "aware consumer." As discussed above, if a person represents himself as a contractor, you should obtain his contractor's license number and check that it is valid. Additionally, most, if not all, entities and programs that will provide property owners with funds to rebuild or replace damaged property have their own inspection/assessment programs. As a result, unless the funding entity instructs you otherwise, you need not hire a private person or firm to perform an inspection of your property as part of the application process.

Although my primary residence, which I own, was not destroyed during the fires, it was damaged and is no longer habitable. Can I get any assistance to repair my house?

Yes, in addition to charitable grants or loans or insurance proceeds, FEMA and the SBA may be able to help with repairs.

FEMA, through its Home Repair Assistance program, provides grants to homeowners whose primary residences require relatively little repair to essential living areas in order to become livable or accessible. (Repairs to nonessential living areas, such as guest rooms or an additional bathroom, as well as cosmetic repairs, are not eligible for funding under the program.) The repairs must be able to be completed within 30 days of the start of work, cannot exceed a maximum repair amount set by FEMA, and must be necessary as a result of damage from the wildfires; deferred maintenance is not covered by the program.

If you apply for Home Repair Assistance, FEMA will inspect your home and base the amount of its grant on the reasonable cost of repair to the damaged property. Repairs covered by Home Repair Assistance include:

- repairs to plumbing, electrical systems, heating systems, fuel systems for cooking, septic systems, and water wells;
- repairs to windows, doors, roof, and floor;
- repairs to stoves and refrigerators;
- repairs necessary to provide access to a residence;
- repairs necessary to eliminate health and safety hazards.

If you own a mobile home and it is your primary residence, Home Repair Assistance will cover repair costs related to blocking, leveling and anchoring the mobile home.

If your home needs more extensive repairs than allowed under the FEMA program, then the SBA may be of help, as described in response to the question about rebuilding after complete destruction of a residence, above.

HOUSING: OTHER HOUSING RELATED ISSUES

My residence was destroyed during the wildfires. Do I need to still pay the property taxes that are due in early December and April?

Generally, yes, but if the total value of the damage to your property exceeds \$10,000, you may be eligible for immediate relief based on the loss in value caused by the wildfires. Such relief would provide you with an immediate reduction in property taxes, including possible refunds of property taxes already paid.

Further, owners of real property and manufactured homes may be able to defer, without penalty or interest, payment of the next property tax installment due. (Tax deferral is not available if you pay your property taxes through an impound account.) Applications for deferral should be filed with the county assessor along with, or in addition to, the applications for reduced assessments.

In addition, under certain conditions, taxpayers may be eligible to have the taxable values of their properties in their pre-damaged state transferred to comparable replacement properties. In this way, a taxpayer whose home has been damaged or destroyed can acquire or build a new home without incurring increased property taxes that would otherwise occur under Proposition 13.

For applications and further information, you should contact your county assessor's office:

- Los Angeles County — www.lacountyassessor.com or (626) 258-6081;
- Riverside County — <http://riverside.asrclkrec.com/default.asp> or (909) 955-6250;
- San Bernardino County — www.sbcounty.gov/assessor/sbca2/index.htm or (909) 387-8307;
- San Diego County — www.sdcounty.ca.gov/arcc/calamity.html or (858) 505-6262;
- Ventura County — <http://assessor.countyofventura.org> or (805) 654-2181.

Fortunately, my residence was not completely destroyed by the wildfires, although it was damaged and some outbuildings (a garage, shed, stable, etc.) were destroyed. Do I still need to pay my property taxes?

Yes, but see the discussion above if your damage exceeded \$10,000.

Prior to the wildfires, I had agreed to purchase a residence/real property that subsequently was destroyed by the wildfires. Must I complete the purchase?

It depends on what the terms of the purchase agreement state and whether title to the property passed prior to the destruction of the property. If title to the property already had passed, then you were the owner as of the date of destruction and may be eligible for assistance from your insurer or from the various sources of aid identified in this HandBook. Otherwise, barring contrary language in your purchase and sale agreement, the Uniform Vendor and Purchaser Risk Act, Civil Code section 1662, allows a purchaser to back out of an agreement for the sale of real property if “all or a material part” of the property was destroyed prior to the transfer of title. You may want to obtain the advice of a real estate attorney or other professional to assist you.

Our house was destroyed by the wildfires, including the barn(s) and/or stables we had to shelter our larger animals. Although we were able to evacuate the animals, we now must find some place to keep them. Can anyone help?

Many shelters in the affected areas are continuing to care for animals displaced by the wildfires, sometimes at no charge to their owners. For a list of animal shelters in your area, visit the following websites: www.petfinder.org/disaster/index.html or www.rescuers.com/rescues/sheltercounties11.asp

The following is information specific to certain areas affected by the wildfires:

SAN BERNARDINO, RIVERSIDE AND INLAND VALLEY AREAS

- Humane Society of San Bernardino Valley, (800) 472-5609, can provide information on animal shelters and help reunite owners with their animals.

- Inland Valley Humane Society and S.P.C.A., (909) 623-9777, established a temporary shelter at 500 Humane Way, Pomona; it also can provide information on animal shelters and lost pets. Please call to verify the status of the temporary shelter.
- Animal Control, (909) 384-1304, can provide information on lost animals.
- San Bernardino County Animal Control, (800) 472-5609.
- Animal Evacuation Centers and Temporary Animal Shelters include the following: San Bernardino International Airport, 2065 E. Perimeter, San Bernardino, (909) 888-1485; San Bernardino County Fairgrounds, 14800 Seventh St., Victorville, (800) 472-5609; San Bernardino Shelter, 333 Chandler, San Bernardino, (909) 384-1304 or (909) 384-5275.

SAN DIEGO AREA

- Department of Animal Services is the lead agency for coordinating animal rescue work. Individuals in San Diego County should first call the Department of Animal Services at (619) 236-4250 or (619) 531-6051, or visit www.sddac.com/locations.html, for a list of local animal shelters and evacuation centers, or to help locate a lost pet. Several individuals and businesses also are offering temporary shelter for animals. Animal Services has a list of these shelters as well.
- Animal Rescue Hotline at the San Diego Humane Society, (619) 299-7012 x2222, will provide information on missing animals and local animal shelters. Additional information can be found at the San Diego Humane Society's website at www.sdhumane.org
- Del Mar Fairgrounds: Volunteers are currently caring for horses and other large animals at the Del Mar Fairgrounds. Anyone looking for an animal shelter or searching for their missing horse or other large animal is advised to visit the Fairgrounds, located at 2260 Jimmy Durante Blvd.
- Photos of Rescued Animals: Owners can check the following websites for pictures of horses, livestock, and other animals currently being cared for by volunteers at various locations: www.sdfair.com/lost_horse_photos.php, www.pvra.com/fire/index.htm, or www.rescuedanimals.org

SAN FERNANDO VALLEY AND SIMI VALLEY

- Los Angeles Pet Shelter Information, (818) 756-9325, can provide information on shelters in the Los Angeles area.

- Ventura County Fairgrounds, (800) 472-5609, established a temporary animal shelter. Please call to verify the status of the temporary shelter.
- Los Angeles Pierce College established a temporary shelter for horses at 6201 Winnetka Avenue, Woodland Hills. Please call to verify the status of the temporary shelter.

Individuals seeking to rent pet-friendly apartments or houses should visit www.petrent.net

My pet was injured in the wildfires. Can I obtain financial assistance to care for my pet?

Animals that have been injured, orphaned, or otherwise affected by the wildfires may be eligible to receive aid through the United Animal Nations' AnimalAid. The program can provide assistance in placing the animal in foster or permanent adoptive homes, transportation for the animal, and financial assistance of up to \$500 per family to cover veterinary care, kennel boarding arrangements, food, medications, and other supplies. The guidelines for the program and an application can be obtained at www.uan.org/animalaid.html.

UNEMPLOYMENT

I lost my job or cannot work because of the wildfires. Am I eligible for unemployment benefits?

You may be eligible for either: (i) unemployment insurance benefits; or (ii) disaster unemployment assistance.

What are unemployment insurance benefits?

Unemployment insurance provides temporary income for workers who are unable to work through no fault of their own. Unemployment insurance benefits are paid weekly, and the amount of the weekly payments generally is based on a worker's earnings in the prior calendar year. In order to be eligible, you must be able to work, be seeking work and be willing to accept a suitable job, in addition to meeting other criteria.

How do I file a claim for unemployment insurance?

Unemployment insurance claims are filed with the California Employment Development Department (EDD). Claims may be filed telephonically by calling (800) 300-5616 (English) or (800) 326-8937 (Spanish), Monday through Friday from 8 a.m. to 5 p.m. Claims also may be filed on-line at www.edd.ca.gov.

You will need the following information to file a claim:

- Your Social Security number, mailing address and telephone number;
- The last date you worked for any employer;
- The name, mailing address and telephone number of your last employer;
- The name of the employer you worked for the longest within the last year and a half, and the number of years you worked for that employer;
- The reason you are no longer working for your last employer;
- Whether you are receiving, or expect to receive, any payments from a former employer;
- Whether you are able to work and are available to accept work; and
- Whether you have a legal right to work in the United States, and, if applicable, your alien registration number.

What is Disaster Unemployment Assistance?

Disaster Unemployment Assistance is a federal program that provides financial assistance to workers, including the self-employed, who become unemployed as a direct result of a major natural disaster such as the wildfires. Eligible persons will receive weekly payments, which are calculated in the same manner as for unemployment insurance benefits (described above).

Am I eligible to receive Disaster Unemployment Assistance?

You generally will be eligible to receive Disaster Unemployment Assistance if you are an unemployed worker or self-employed individual who lived, worked or was scheduled to work in the wildfires area and, as a result of the wildfires, you:

- are not eligible for unemployment insurance benefits (described above);
- no longer have a job or a place to work;
- cannot reach your place of work;
- cannot work due to damage to your place of work; or
- cannot work because of an injury caused by the wildfires.

For how long may I receive Disaster Unemployment Assistance?

Disaster Unemployment Assistance benefits are payable for up to 26 weeks. The period during which benefits are payable begins on the first day of the week following the date of the disaster and ends 26 weeks after the date the disaster was declared. In other words, you may be eligible for assistance during the period beginning on October 27, 2003 and ending on April 23, 2004. You generally may receive assistance for as long as you remained unemployed during this period. You must accept any suitable jobs offered and must conduct a job search while receiving assistance.

How do I file a claim for Disaster Unemployment Assistance?

Claims for Disaster Unemployment Assistance may only be filed telephonically. You should contact the EDD at (800) 300-5616 (English) or (800) 326-8937 (Spanish), Monday through Friday from 8:00 a.m. to 5:00 p.m. You must file your claim for Disaster Unemployment Assistance within thirty (30) days of the announcement of the disaster declaration, here, by November 26, 2003. Late applications are accepted only in certain limited circumstances.

I lost my job because of the wildfires and need assistance finding a job. Whom should I contact?

For information on job search assistance, on-line job listings, workshops and other employment and training services, contact your local EDD Job Service location. Following is a list of some EDD Job Service locations in the Los Angeles, Riverside, San Bernardino, San Diego and Ventura counties:

SANTA CLARITA
21515 Soledad Canyon
Road
(661) 255-1031

RIVERSIDE
1161 Spruce Street
(909) 955-2200

TEMECULA
27447 Enterprise Circle
West
(909) 600-6000

SAN BERNARDINO
646 N. Sierra Way
(909) 386-0885

RANCHO CUCAMONGA
9650 9th Street, Suite A
(909) 948-6606

REDLANDS
814 W. Colton Avenue
(909) 798-1796

SAN DIEGO
8401 Aero Drive
(858) 636-3100

ESCONDIDO
1935 E. Valley Parkway
(760) 737-2272

SIMI VALLEY
980 Enchanted Way,
Suite 105
(805) 582-8721

A complete list of EDD Job Service locations can be found on EDD's website at www.edd.ca.gov.

What if I become ill or injured and cannot work because of the wildfires?

You may be eligible for disability benefits under the California State Disability Insurance (SDI) program, a partial wage-replacement insurance plan funded through employee payroll deductions. Most California workers are covered under SDI, but some are exempt, including railroad employees, some employees of non-profit agencies, employees who claim religious exemptions and most government employees. Covered workers who are unable to work can receive approximately 55 percent of their lost wages, for up to one year.

You may not be eligible for SDI benefits if you are claiming or receiving unemployment insurance benefits or Disaster Unemployment Assistance.

Am I eligible for SDI benefits?

SDI benefits can be paid only after you meet all of the following requirements:

- You are unable to do your regular or customary work for at least eight (8) consecutive days;
- You were employed or actively looking for work at the time you became disabled;
- You earned at least \$300 during a previous period, from which SDI deductions were withheld;
- You are under the care and treatment of a licensed doctor or accredited religious practitioner during the first eight (8) days of your disability (and must remain under care and treatment to continue receiving benefits); and
- Your doctor completes the medical certification of your disability.

How do I file a claim for SDI benefits?

You must complete and mail a claim form within 49 days of the date you became disabled or you may lose benefits. A claim form may be obtained on EDD’s website at www.edd.ca.gov or by calling (800) 480-3287. A completed claim form, including a doctor’s certification of your disability, should be mailed to any of the following addresses:

STATE DISABILITY
INSURANCE
P.O. Box 469
Long Beach, CA
90801-0469

STATE DISABILITY
INSURANCE
P.O. Box 513096
Los Angeles, CA
90051-1096

STATE DISABILITY
INSURANCE
P.O. Box 60006
City of Industry, CA
91716-0006

STATE DISABILITY
INSURANCE
P.O. Box 781
San Bernardino, CA
92402-0781

STATE DISABILITY
INSURANCE
P.O. Box 120831
San Diego, CA
92112-0831

STATE DISABILITY
INSURANCE
P.O. Box 10402
Van Nuys, CA
91410-0402

INSURANCE

My (real or personal) property was damaged or destroyed during the fires. What insurance policies might provide coverage for my loss?

If your home has been destroyed or damaged as a result of the fires, several different types of policies may provide some coverage for your losses. Homeowners, renters, condominium, vehicle and fire insurance policies all could provide some coverage.

Typical homeowners, renters and condominium insurance policies cover losses resulting from fire, smoke, wind, theft, riots, vandalism, and water (excluding flood damage). "Comprehensive" vehicle insurance covers damage not caused by collision, including damage caused by fire, theft, vandalism, and windstorm. Fire insurance, not surprisingly, covers losses from fire.

What type of property should my policy cover?

Coverage depends on the type of insurance you own:

- Homeowners insurance normally covers damage to personal property, dwellings (home and other buildings on your premises), and landscaping (on a limited basis), as well as additional living expenses (including food and housing) incurred as the result of a covered loss.
- Renters insurance usually covers the loss of personal property and loss of use of the property. It may include liability and medical payments coverage.
- Condominium insurance usually covers personal property and improvements. Loss of use is usually limited to 40 percent of the contents limit. Condominium associations typically purchase insurance for the building structure and common areas.
- Comprehensive vehicle insurance ordinarily covers physical damage to the insured vehicle (either cost of repairs or fair market value of the vehicle).
- Fire insurance covers the listed property (dwelling and other buildings on the property) and personal property common to such occupancy. Some policies also provide coverage for debris removal, landscaping and additional living expenses.

Claims typically excluded from coverage include damage resulting from earthquake, flood, mold, and earth movement. Exclusions will be listed in your insurance policy. Therefore, read your policy to learn which claims are excluded from your particular policy.

My residence was not damaged, but the fire burned the hill above it. Will insurance provide coverage for steps I take to avoid a subsequent landslide or mudslide?

You should carefully check your policy to see if there is coverage for this type of damage or preventative repair. A recent California Supreme Court case found that there was not coverage for this type of work, but the policy in question had very specific language. An attorney or other qualified professional may be able to assist you in reviewing the language of your policy. Additionally, you may want to purchase flood insurance if you do not already have such coverage, as many homeowners and renters insurance policies specifically exclude damages resulting from flood or mudslide.

How do I make an insurance claim?

You should contact your insurance agent or insurance company immediately to start the claim process. Many insurance policies have a one year statute of limitations, starting from the date of loss. Thus, it is important to begin the claim process as soon as possible. Most insurance carriers have established toll free telephone numbers to facilitate the claim filing process. These numbers may also be used by victims of the fires with other insurance questions. A list of these numbers can be found at the end of this section.

When dealing with your insurance company, document every conversation. Be sure to write down who you are speaking with, the date, and the substance of your call. This will help in future dealings with the insurance company.

What should I do if my insurance policy is lost or destroyed?

If your insurance documents were destroyed in the fire, do not panic. Call your insurance agent or insurance company. They should have a copy of your policy on file and must provide you with a copy of the lost policy. If you do not know the name of your insurance company or insurance agent, check with your mortgage lender or with your bank. They may have records of your insurance information. If those options are unavailable, call the California Department of Insurance at (800) 927-4357.

Are there specific documents I should have to prove my loss?

The insurance company and/or insurance adjuster (a person professionally trained to assess the damage to your property) will request evidence you may have to validate claims of loss. Examples of

such evidence include:

- pictures (videotape or photograph) taken before and after the property loss;
- an inventory of all property damaged;
- records and receipts for all living expenses incurred due to the property loss (includes all food, hotel, and staples bought to maintain a normal standard of living); and
- repair estimates obtained from third parties or receipts for any repairs already completed.

My house is uninhabitable. How do I get money now to pay for living expenses, extra transportation costs to and from work or school, storage costs, etc.?

Ask your insurance company for an advance on your insurance proceeds. Funds disbursed in the form of an advance will be deducted from the final settlement.

For homeowner's insurance, what is the difference between "replacement cost value" and "actual cash value" policies?

"Replacement cost" coverage provides you with money to replace damaged, or repair destroyed, items with new items of a similar type. Your policy should give you enough funds to purchase a new item. "Actual cash value" coverage provides you with funds necessary to replace the damaged or destroyed item with a similar item. You likely will receive less money from an actual cash value policy than a replacement cost policy because the actual cash value policy takes depreciation (age, wear and tear, etc.) into account.

Under either form of policy, you still will have to pay any applicable deductible, unless that requirement is waived by the insurance company.

If I did not have renters insurance, am I covered under my landlord's policy?

You probably are not covered, unless your landlord named you in his policy as a "named insured."

My insurance company has denied me coverage; what can I do?

Insurance companies are required to acknowledge receipt of claims, communicate their decisions on claims, and pay claims in a timely manner. In general, insurance companies should acknowledge receipt of your claim within 15 days of receiving notice of your claim, and should communicate decisions on claims within 40 days of receiving your claim. Payouts should occur within 30 days of your acceptance of their offer.

If coverage is denied, in whole or in part, ask the insurance company to provide you with its reasons in writing, as well as whether it has an appeals process. Contact the Department of Insurance if you feel your claim has been wrongfully denied. Additionally, you may want to seek help from an attorney or public adjuster, but be aware that their fee often will reduce your total recovery.

How can I contact the Department of Insurance?

The California Department of Insurance can be reached at 1-800-927-HELP (4357), from 8 a.m. to 6 p.m., Monday through Friday, to answer and assist you with insurance related questions. Additionally, the CDI maintains a website at www.insurance.ca.gov.

What is the phone number for my carrier?

Phone numbers for many of the carriers operating in California are as follows:

21st Century	(800) 322-8200
Allied	(800) 282-9445
Allstate	(800) 547-8676
American Modern Home Claims	(800) 543-2644
Arrowhead/Carlendon	(800) 453-8610
Auto Club of Southern California (AAA)	(800) 672-5246
California Casualty	(800) 800-9410
Century National	(800) 733-1980
Chubb Group	(800) 252-4670
Clarendon National	(800) 453-8610
Commerce West	(800) 244-1545 or (800) 856-7658

CSE Insurance Co Claims	(800) 282-6848, option #3
Farmers Insurance	(800) 435-7764 or (888) 425-2467 (877) 732-5266 (Spanish)
FIC/Unitrin Claims	(888) 253-7834
Fireman's Fund	(888) 347-3428
First American Property & Casualty	(888) 922-5344
First American Specialty	(800) 348-3782
Foremost	(800) 527-3907
Golden Eagle Insurance	(800) 238-3085 or (800) 688-8661
Hartford	(800) 243-5860
Liberty Mutual	(800) 526-1547 or (800) 225-2467
Mercury Insurance	(888) 913-6372 or (888) 313-6372
Metlife Auto & Home	(800) 854-6011 or (800) 422-4272
Nationwide	(877) 422-6800 or (800) 421-3535 or (800) 421-1444
Oregon Mutual.....	(800) 934-3809
Progressive	(800) 274-4499
Prudential	(800) 437-3535
Safeco	(800) 332-3226
State Farm	(800) 732-5246
Traveler's	(800) 252-4633 or (800) 238-6225
USAA	(800) 531-8222
Wawanesa Mutual Insurance Co.	(800) 438-4300

FEMA: PROCESS AND PROCEDURE

What is FEMA?

FEMA is the “Federal Emergency Management Agency,” which steps in to manage and coordinate many government assistance programs after the President declares a federal disaster area. On October 27, 2003, President Bush declared Los Angeles, Riverside, San Bernardino, San Diego, and Ventura Counties as federal disaster areas.

What does FEMA do?

FEMA is the starting point for the Disaster Housing Assistance Program (which includes the Rental Assistance, Transient Accommodation, Home Repair Assistance, and Mortgage and Rental Assistance programs), special loans from the SBA or the Farm Service Agency, special grants from the Cora Brown Fund, or assistance from many other government-run organizations, including those under the umbrella of the Other Needs Assistance (“ONA”) Program. FEMA also sponsors crisis counseling, disaster legal services, and financial recovery planning. At FEMA’s local assistance and disaster recovery centers, you can talk directly to representatives of state and volunteer agencies and get help with insurance questions.

Am I eligible for assistance from FEMA?

If you experienced a loss in one of the five counties on or after October 21, 2003 as a result of the Southern California wildfires, you may be eligible for assistance through FEMA. You should register with FEMA as quickly as possible. (You do not necessarily have to live in one of these counties to be eligible for FEMA’s programs, but the loss must have been caused by a fire there.) The various programs that FEMA coordinates have different eligibility criteria, and usually you only can receive assistance under one housing program at a time. FEMA will determine your eligibility for the various programs after you register.

How do I register with FEMA?

The easiest way to register with FEMA is to call (800) 621-FEMA (3362) Monday – Friday between 8 a.m. to 6 p.m. For the speech- or hearing-impaired, call TTY: (800) 462-7585. Be prepared to give the FEMA representative the following information:

- your name;
- your Social Security number;
- any applicable insurance information;
- a description of your losses; and
- a phone number where you can be reached.

You can also register at one of FEMA's local assistance centers or disaster recovery centers. For information on locations of these centers, see "Local Assistance & Disaster Recovery Centers" on page 37.

How will FEMA process my request for help?

At the time of registration, the FEMA representative will give you a **control number**. This number is very important for referencing your case, so please keep it handy. It is also a good idea to keep the name of the person who registered you, in case any problem with your paperwork arises.

FEMA may then refer you to the SBA, which offers special loans to disaster victims. (It does not matter whether you own a small business or not.) If you are referred to the SBA, **YOU MUST COMPLETE AND SEND IN YOUR SBA LOAN APPLICATION, EVEN IF YOU DO NOT THINK YOU WILL QUALIFY FOR A LOAN**. The SBA serves as a gatekeeper to other government-run programs. Unless you send in your application and fail to qualify for an SBA loan (or a large enough loan to meet your needs), your application will not be passed on to the ONA Programs, and you may not be eligible for additional assistance from other programs.

If you have requested help from FEMA because of damage to your home, FEMA will send an inspector to look at the damage. The FEMA inspection is FREE. Do not let anyone charge you for an "inspection service." Request ID from the inspector, and request a copy of his or her inspection report.

You do not need to wait until the inspection to begin cleaning and repairing the property, but you should document the damage by taking pictures. (Video is good, too!) If possible, save damaged items.

You should be prepared to meet with the inspector on short notice. If you are not available for the inspection, your application may be withdrawn. Be prepared to supply the inspector with several pieces of information:

- valid identification;
- proof of home ownership or tenancy;
- proof of damages to your primary residence;
- receipts for expenses you have incurred because of the fires; and
- photos of your property before you began repairs.

You will also need to sign the disaster application and a declaration that you are a citizen, a national, a resident alien, or otherwise lawfully present in the U.S. See pages 46-48 for further discussion of immigration issues.

The FEMA inspector will complete a report and transmit it to FEMA's National Processing Servicing Center (NPSC). The NPSC will review the information and decide whether you qualify for assistance. (In the interim, the NPSC may ask you for additional records, such as insurance papers, a copy of title, pay stubs, or repair estimates.) FEMA will mail you a notice of its decision.

Are there any application deadlines of which I need to be aware?

Yes, there are important application deadlines that you must meet (unless specifically extended by FEMA), each of which is calculated from the date (October 27, 2003) the President declared the five counties as disaster areas, as follows:

- Rental Assistance: December 26, 2003 (90 days from October 27)
- Mortgage and Rental Assistance: April 27, 2004 (6 months from October 27)
- Home Repair Assistance: December 26, 2003
- ONA programs: December 26, 2003
- Disaster Unemployment Assistance: November 26, 2003.

If I am denied assistance by FEMA, how long do I have to appeal that decision?

Appeals from FEMA's decisions regarding the Rental Assistance, Mortgage and Rental Assistance, and Home Repair Assistance programs are due within **60 days** of the date on FEMA's notice of decision.

Where can I find more information about FEMA's programs for wildfire victims?

If you have questions specifically about FEMA's programs for victims of the wildfires, you may want to call a hotline established by the Young Lawyers' Division of the American Bar Association at (800) 310-7029. Additionally, if you have internet access, you can review FEMA's website at www.fema.gov or its California wildfire pages at www.fema.gov/news/event.fema?id=2543.

SBA: PROCESS AND PROCEDURE

What is the SBA?

The U.S. Small Business Administration (SBA) is a federal agency that assists individual homeowners and renters by providing low-interest, long-term loans to repair or replace real estate or personal property owned by a victim that is damaged or destroyed as the result of a disaster in a federally designated disaster area. The SBA does not duplicate benefits provided by other governmental agencies or private insurance companies (with the potential exception of insurance proceeds that are required to be applied against outstanding mortgages). SBA loans are made on a nondiscriminatory basis and without regard to an applicant's age.

What kinds of loans does the SBA provide?

As noted in prior sections, the SBA can provide eligible applicants with a personal property loan — to repair or replace personal property (with the exception of luxury or extraordinarily expensive items) — or a real property loan, to repair or replace a primary residence and related real estate owned by the applicant.

What are the amounts of SBA loans?

Personal property loans are in amounts up to \$40,000, while real property loans are in amounts up to \$200,000. The amount of a specific loan depends on individual circumstances, including the applicant's ability to repay the loan and the applicant's past history with the SBA. (For example, if an applicant did not comply with the terms of a prior SBA loan, he or she likely is not eligible for another SBA loan). Generally, loans over \$10,000 must be secured by some collateral. *If SBA loan proceeds are misused, the applicant must immediately repay 1.5 times the original amount of the loan.*

How do I apply for an SBA loan?

Before you can apply for an SBA loan, you must first teleregister with FEMA and obtain a FEMA Control Number. See "FEMA: Process & Procedure" above at page 29. Once you have a FEMA control number, you usually can obtain a SBA loan application from SBA loan officers at any FEMA Local Assistance or Disaster Recovery Center. (For locations, see page 37) If you need assistance in completing the SBA loan, you may call the SBA toll free at (800) 488-5323 or you may seek

the assistance of SBA loan officers at the FEMA Local Assistance and Disaster Recover Centers. There is no charge for such assistance.

Is there a deadline for filing for an SBA loan?

Yes, SBA loan applications must be completed and filed BY DECEMBER 26, 2003.

STATE PROGRAMS

NOTE: Many governmental and charitable disaster relief organizations require applicants for assistance to complete and submit an SBA loan application (described previously) in order to qualify for their respective programs, benefits or other disaster assistance. This requirement exists even if the applicant is unlikely to qualify for a SBA loan. Please keep this in mind as you repair, rebuild, or replace you property, and remember, the deadline to file a SBA application is December 26, 2003.

I may need financial assistance because of the wildfires. Am I eligible for any assistance from the State of California?

You may be eligible for grant assistance from the California Department of Social Services, Disaster and Safety Services Bureau through two programs: (i) the Individuals and Households Program (IHP); and (ii) the State Supplemental Grant Program (SSGP).

What is the Individuals and Households Program?

IHP is a joint FEMA and State program that provides financial assistance to victims of declared disasters such as the wildfires. Wildfire victims may receive financial assistance for essential needs and necessary expenses, including for rental assistance, housing, personal property and medical, dental, funeral, transportation, moving and storage expenses.

What is the amount of an IHP grant? Do I have to repay any grant I may receive?

The maximum IHP grant is \$25,600, but the average grant is between \$200 and \$2,000. Because it is a grant, and not a loan, you will not have to repay any grant you may receive.

Am I eligible for an IHP grant?

To be eligible for an IHP grant, you must have accepted financial assistance offered from other sources, including, for example, the SBA and charitable organizations such as the American Red Cross.

How do I apply for an IHP grant?

You should call the FEMA teleregistration number at (800) 621-3362. Hearing and speech impaired individuals should call the TTY line at (800) 462-7585.

What is the State Supplemental Grant Program?

The SSGP is a state program that, like IHP, provides financial assistance to victims of declared disasters such as the wildfires. SSGP grants are awarded only for serious needs and necessary expenses directly caused by the disaster. SSGP funds must be spent on the items for which the money is awarded, which items may include rental assistance, housing, personal property, medical and dental, funeral, transportation, and moving and storage expenses.

What is the amount of a SSGP grant? Do I have to repay any grant I may receive?

The maximum SSGP grant is \$10,000, but the average grant is between \$200 and \$2,000. Because it is a grant, and not a loan, you will not have to repay any grant you may receive.

Am I eligible for a SSGP grant?

SSGP is a program of last resort. Therefore, to be eligible for SSGP assistance, you must have:

- applied for and received the maximum IHP grant of \$25,600;
- completed a disaster loan application with the SBA;
- made claims for disaster damages against all applicable insurance policies; and
- accepted financial assistance offered from other sources such as private and public organizations (e.g., the American Red Cross).

Applications for SSGP assistance are accepted by FEMA for sixty (60) days following the date the President declares a major disaster, in this case, through December 26, 2003.

How do I apply for a SSGP grant?

You should call the California Department of Social Services at (800) 759-6807. Hearing and speech impaired individuals should call (800) 952-8349. Remember, you must apply for your SSGP grant by December 26, 2003.

LOCAL ASSISTANCE AND DISASTER RECOVERY CENTERS

A wide variety of federal, state, county and local agencies are represented at so-called FEMA "one-stop shop" Local Assistance Centers and Disaster Recovery Centers. Representatives from major insurance companies, utilities, volunteer legal service providers, and other various volunteer organizations may be present.

As of November 13, 2003, the following Local Assistance Centers were open and operational from 9 a.m. to 7 p.m., Monday through Friday, and from 9 a.m. to 4 p.m. Saturday (closed Sunday):

San Bernardino County:	
San Bernardino County International Airport (old Norton air force base) 105 North Leland Norton Way Airport Terminal Building	
San Diego County:	
Alpine: 1347 Tavern Road, Suite 30	Scripps Ranch: Scripps Ranch Recreation Center 11454 Blue Cypress
Ramona: 325 6th Street (the old post office)	Valley Center: Valley Center Road Maintenance Station 28565 Cole Grade Road
**Transportation for Seniors & Disabled Persons: Call (800) 510-2020 M-F 8am-5pm for transportation services to the above San Diego County locations.	

As of November 18, 2003, the following Disaster Recovery Centers were open and operational at the times listed:

Los Angeles County:	
Claremont: Hughes Community Center 1700 Danbury Rd. Hours: M-W: 9am-7pm; closed Th-F.	
San Bernardino County:	
Blue Jay: Alpine Camp and Conference Center 415 Clubhouse Hours: M-F 9am to 7pm; SAT 9am-4pm; Closed SUN	

San Diego County:	
Julian: 1704 Cape Horn (at the elementary/middle school) Hours: M-F 9am-7pm; SAT 9am-4pm; Closed SUN.	
Ventura County:	
Camarillo: 730 Paseo Camarillo Hours: Th & F 9am-7pm; SAT 9am-4pm	

The existence and hours of each of these centers are subject to change on short notice, so this information may not remain accurate. Check FEMA’s website at www.fema.gov/news/event.fema?id=2543 for changes.

IMPACT ON PERSONAL FINANCES

Because of the fires, I may not be able to pay off some or all of my bills on time or make mortgage or other loan payments, especially in the short term. What should I do?

You should immediately contact creditors, financial institutions and any other parties to whom you owe or will owe money in the short term, discuss your specific circumstances with each creditor, and request that payments be reduced or delayed while you attempt to work things out. In all events, you should follow up any conversation with a letter that reiterates the substance of your conversation and any agreements reached during the conversation.

Additionally, after past disasters certain federal programs (such as student loan programs) have granted limited forbearance to borrowers affected by the disaster. Contact your lenders to see whether such relief has been, or will be, granted as a result of the Southern California wildfires.

Further, you might want to contact the National Foundation for Credit Counseling at (800) 388-2227, or on the web at www.nfcc.org, to obtain credit counseling services.

Finally, if you have received a foreclosure notice from your lender, or are unable to pay your monthly rent, you may be eligible for assistance through FEMA's Mortgage and Rental Assistance program, which is designed to help renters and homeowners whose homes are habitable but who may lose them because they are not able to make their monthly mortgage or rental payments as a result of a designated disaster such as the wildfires.

Am I eligible for Mortgage and Rental Assistance?

To be eligible for Mortgage and Rental Assistance you must show that:

- you are suffering from financial hardship directly resulting from the disaster;
- you currently live in the home for which you are seeking assistance and that you lived there prior to the disaster; and
- you have received a written, legally enforceable notice of eviction or foreclosure.

What is the deadline to apply for Mortgage and Rental Assistance?
April 27, 2003 is the application deadline.

How will I show that I am suffering from financial hardship directly resulting from the disaster?

FEMA defines financial hardship as (i) a loss of at least 20% of your household pre-disaster income as a result of the disaster, and (ii) a rental or mortgage payment that exceeds 25% of your gross monthly post-disaster household income. You will need to provide verifiable documentation of financial hardship through documents such as check stubs, tax returns, bank statements, layoff or termination letters, declarations from former employers, a written lease that indicates your monthly rent, and/or a copy of your mortgage.

How will I show that I lived in my home before the disaster?

Documents that can help establish your residency include utility bills issued during the three month period prior to the disaster that show your name and address, or a copy of your lease/mortgage that verifies when you moved into your residence.

Do I need to have an actual notice of eviction or foreclosure, or are letters from my landlord or lender enough?

You will need to have a notice of eviction or foreclosure from your landlord or lender, or evidence that your landlord or lender has taken formal legal steps to evict or foreclose. Letters demanding payment or oral demands from your landlord or lender are not sufficient.

Can I file for bankruptcy as a result of the wildfires?

The wildfires have not changed the requirements for filing for bankruptcy, so the answer really depends on the circumstances of your personal situation. By way of background, bankruptcy generally allows you to get rid of most of your debts, but it also requires you to use almost all of your assets (bank accounts, cars, stocks, etc.) to pay off as many (and as much of) of your debts as possible. Other bankruptcy options currently include keeping your assets but rescheduling your debts to pay them off over time. Although a bankruptcy filing can provide an individual with certain benefits, it is not without its costs: a bankruptcy filing may make it more difficult to get a mortgage, and it usually does not wipe out fines, certain taxes, and most student loan obligations.

Bankruptcy is a serious decision that should only be made after careful consideration, preferably with the help of a lawyer qualified to give advice concerning bankruptcy issues. If you want to contact an attorney about bankruptcy and are unsure whom to contact, State Bar certified lawyer referral services are listed in the "Lawyer Referral Services & Legal Aid" section starting on page 54.

Am I entitled to a modification/reduction of my child support obligations because of my losses due to the wildfires?

Possibly. An uninsured catastrophic loss may be a basis for requesting a reduction in the child support you pay or for requesting an increase in the child support you receive. The change in your child support is not automatic. You must file a motion to request it. If you have an attorney for your child support case, you should contact him or her immediately. If you do not have an attorney, you may obtain assistance through the Office of the Family Law Facilitator. The Office of the Family Law Facilitator can be reached at the following local contact information:

LOS ANGELES COUNTY: Multiple numbers apply by region. Call (213) 974-5004 to assist you in locating the applicable office, or search Los Angeles Superior Court website at www.lasuperiorcourt.org/familylaw/sup-facilitator.htm

SAN BERNARDINO COUNTY: (909) 387-3154

SAN DIEGO COUNTY: (619) 531-3234

VENTURA COUNTY: (805) 654-2261

For information on the family law division for the Riverside County Superior Court, call (909) 955-1940 (option 5).

Can I defer paying taxes or reduce my taxes as a result of the wildfires?

The IRS extended certain deadlines for "affected taxpayers," defined as victims of the wildfires, those whose tax records are located in the fire-affected areas and relief workers assisting in the fire-affected areas. Such affected taxpayers will have until December 29, 2003 to file tax returns or make tax payments, including estimated tax payments, that have either an original or extended due date falling within the period from October 21, 2003 to December 29, 2003. The IRS will not charge interest or late filing or late payment penalties that would otherwise apply during these dates to returns or

payments subject to these extensions. This extension to file and pay does not apply to information returns or to employment and excise tax deposits.

To qualify for such extensions, affected taxpayers should put "CA Wildfires" in red ink at the top of the return. In the case of Form 5500 only, filers should check Box D in Part 1 and attach a statement, following the form's instructions.

If you are located in one of the fire-affected areas, or are outside such areas but were directly affected by the fires, and you receive penalties for filing returns or paying taxes late, you should contact the IRS at (800) 829-1040.

Additionally, the State of California has granted taxpayers directly affected by the wildfires tax relief that includes extensions of time to make estimated tax payments and file tax returns, as well as penalty relief. Individuals impacted by the fires who have California tax returns or tax payments due on or after October 21, 2003, through December 29, 2003, have been granted an automatic extension through December 29, 2003. Since the wildfires occurred after the State of California's October 15 extended filing due date, and the next estimated tax payment is January 15, 2004, only taxpayers who file with a fiscal year end should be affected by the extension period.

To qualify for such extension, you should put "CA Wildfires" in red ink at the top of side 1 of the return. If you e-file your tax return, you should follow the software instructions to enter the above information when prompted.

Is there any additional tax relief for which I might qualify if my property has been damaged?

With regard to property taxes on real property damaged or destroyed in the wildfires, see "Other Housing Related Issues" at page 16. Beyond property taxes, affected taxpayers have the option of claiming fire-related casualty losses on their federal income tax return for either 2003 or 2002. Claiming the loss on an amended return for 2002 may qualify you for a refund now, but waiting to claim the loss on your 2003 return could result in a greater tax saving, depending on other income factors. By amending your 2002 return, you should be able to receive your refund in a few weeks.

If you are an affected taxpayer, you may deduct personal property losses that are not covered by insurance or other reimbursements, and you must subtract \$100 for each casualty event and then subtract ten

percent of your adjusted gross income from your total casualty losses for the year. For details on calculating a casualty loss deduction, you should refer to IRS Publication 547, "Casualties, Disasters and Thefts" and IRS Form 4684, "Casualties and Thefts."

If you want to claim the casualty loss on your 2002 return, you should put "CA Wildfires" in red ink at the top of the amended return so that the IRS can expedite the processing of your refund.

For more information on casualty losses, please refer to IRS Publication 2194, "Disaster Losses Kit for Individuals - Help From the IRS," or IRS Publication 2194B, "Disaster Losses Kit for Business - Help from the IRS." These publications contain information about IRS tax services, forms and publications that will assist you with your loss. In addition to the other forms and publications noted above, you may also need the following forms and publications:

- Form 1040X, Amended U.S. Individual Income Tax Return
- Form 1120X, Amended U.S. Corporation Income Tax Return
- Publication 536, Net Operating Losses (NOLs) for Individuals, Estates, and Trusts
- Publication 584, Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)
- Publication 584B, Business Casualty, Disaster, and Theft Loss Workbook

You may download and print IRS forms and publications from the Internet at www.irs.gov or call the IRS at (800) 829-3676 to order free forms and publications. Additionally, you may want to consult with your accountant or tax advisor.

May I take a deduction on my California state income taxes for my personal property that has been lost, damaged or destroyed?

California law generally is similar to federal law for casualties and disasters. Please refer to the answer to the question entitled "May I take a deduction on my federal income taxes for my personal property that has been lost, damaged or destroyed?" and "Disaster Loss" (FTB Pub. 1034) for more information. You can download this publication at the Franchise Tax Board's website at www.ftb.ca.gov or order one by calling (800) 852-5711. In order to expedite your refund, you should put "CA Wildfires" in red ink at the top of side 1 of the return. If you e-file your tax return, you should follow the software instructions to enter the above information when prompted.

Taxpayers whose losses exceed their income *may* qualify for 100% carryover of any excess casualty loss to future taxable years. This will require the California Legislature to enact legislation adding the wildfires to the list of eligible disasters for such treatment. At the time of printing of this HandBook, the Legislature had not yet enacted such legislation. For the latest information, please check the California Franchise Tax Board's website at www.ftb.ca.gov or call (800) 338-0505.

Must I declare amounts of money received from my homeowner's insurance company as income on my tax returns?

In general, the answer is "no." Proceeds from your homeowner's insurance policy paid to replace or repair your home are generally not taxable. You should consult with your accountant or tax advisor with respect to your specific circumstances.

Must I declare amounts of money received from state or federal loans as income on my tax returns?

In general, the answer is "no." Loans are generally not considered to be income and therefore are not taxable. You should consult with your accountant or tax advisor with respect to your specific circumstances.

Must I declare government grants received in connection with wildfire relief as income on my tax returns?

In general, the answer is "no." You should consult with your accountant or tax advisor with respect to your specific circumstances.

Must I declare donations (in cash or in kind) from charitable organizations such as the Red Cross as income on my tax returns?

In general, the answer is "no." You should consult with your accountant or tax advisor with respect to your specific circumstances.

Where can I get more tax-related information?

- The IRS: www.irs.gov or (800) 829-1040
- State of California Franchise Tax Board: www.ftb.ca.gov or (800) 338-0505

- State of California Board of Equalization: www.boe.ca.gov or (800) 400-7115
- Los Angeles County: www.lacountyassessor.com or (626) 258-6081
- Riverside County: <http://riverside.asrclkrec.com/default.asp> or (909) 955-6250
- San Bernardino County: www.sbcounty.gov/assessor/sbca2/index.htm or (909) 387-8307
- San Diego County: www.sdcountry.ca.gov/arcc/calamity.html or (858) 505-6262
- Ventura County: <http://assessor.countyofventura.org> or (805) 654-2181

Additionally, you may want to consult with an accountant or other tax advisor, as there is a possibility that certain tax legislation will be enacted that could increase tax deductions and other benefits for victims of the wildfires.

IMMIGRATION ISSUES

Do I need to be a U.S. citizen or legal resident to apply for disaster relief?

FEMA non-emergency disaster assistance and unemployment assistance programs are available only to individuals lawfully within the U.S. Individuals not lawfully within the U.S. may qualify for *emergency*, non-cash, FEMA disaster assistance. Furthermore, private organizations, such as the American Red Cross, are not restricted from providing services to illegal immigrants. Contact the specific organizations for eligibility information.

I am not a lawful resident but my child was born in the U.S. Is my child eligible to receive disaster relief?

Your child is potentially eligible for FEMA disaster relief, including non-emergency relief. While minor children may receive public benefits for themselves if they were born in the U.S., they may not receive benefits for their undocumented parents or other family members.

My "Green Card" was destroyed by the wildfire. What must I do to replace it?

If your Permanent Resident Card ("Green Card") was destroyed you must replace it as soon as possible. To replace your Green Card you must fill out a USCIS Form I-90 and file it in person at your local U.S. Citizenship and Immigration Services (formerly INS) office. Form I-90 is available at www.uscis.gov/graphics/formsfee/forms/index.htm, or you may call the USCIS Forms request line at (800) 870-3676. Along with the Form I-90, you must also submit two residency photographs taken within the last 30 days and a check or money order for \$130 to cover the processing fee. Once the Form I-90 is submitted at the USCIS office, you may request temporary evidence of your permanent residency status, valid for travel and/or employment purposes.

What must I do to replace a lost work permit?

To replace a lost work permit you must fill out and submit Form I-765. The form is available through the USCIS website and phone number given above. Along with the completed form include a photocopy of any applications or documents that entitle you to obtain a work

permit, such as application of asylum, suspension of deportation, or adjustment of status. Also, a \$120 cashier's check or money order must be included to obtain a replacement work permit. Completed I-765 forms must be mailed to:

U.S. Department of Homeland Security
US Citizenship and Immigration Services
California Service Center
P.O. Box 30111
Laguna Niguel, CA 92607-0111

Almost all necessary immigration forms can be found at the web address above. For further information regarding the replacement of immigration papers please contact USCIS at www.uscis.gov, or call (800) 375-5283.

Do I need to let USCIS know that I have moved as a result of the wildfires?

All non-U.S. citizens who are required to be registered are also required to keep the USCIS informed of any change of address. To report a change of address you must file Form AR-11, available through the USCIS website or phone number given above.

Where is my local USCIS office?

Los Angeles District Office (serving Los Angeles and Ventura counties):

300 North Los Angeles Street, Room 1001
Los Angeles, CA 90012

Hours: Mon. - Wed. & Fri., 6 a.m. - 3 p.m.;
Thur., 6 a.m. - 12 noon.

San Bernardino Sub-Office:

655 W. Rialto Ave
San Bernardino, CA 92410

Hours: Mon. – Fri., 7:30 a.m. - 4 p.m.

San Diego District Office:

U.S. Federal Building
880 Front Street, Suite 1234
San Diego, CA 92101

Hours: Mon., Tues., Thur.,
Fri. 7 a.m. - 2 p.m.; closed Wed.

Where can I find more information?

Additional information is available from USCIS at (800) 375-5283 or at www.uscis.gov. Individuals with immigration-related questions are encouraged to consult an attorney since this is a complicated area of law. Please see the “Lawyer Referral Services & Legal Aid” section of this HandBook, starting at page 54, for legal services available in your area.

DOCUMENT AND RECORD REPLACEMENT

A number of my personal records and identification cards (social security card, tax returns, passport, driver's license, etc.) were destroyed as a result of the fires. What should I do?

SOCIAL SECURITY:

You should apply to the Social Security Administration for a replacement social security card. To apply, mail or bring the following documents to your local Social Security office:

- Form SS-5, which is available at your local Social Security office, online at www.socialsecurity.gov/online/ss-5.html, or can be mailed to you upon request by calling (800) 772-1213;
- Evidence of your identity, such as your driver's license, marriage or divorce record, military record, adoption record, life insurance policy, or passport; and
- Evidence of your U.S. citizenship or lawful alien status, such as a U.S. passport or unexpired document issued to you by the Department of Homeland Security.

The documents presented as evidence must be either originals or copies certified by the issuing agency. Uncertified or notarized photocopies will not be accepted. Requests usually take two weeks to process.

To find your local social security office, visit www.socialsecurity.gov/locator or call (800) 772-1213.

MEDICARE CARD:

If your Medicare card was destroyed, you should also apply to the Social Security Administration for a replacement card. There is no charge for this service. You can request a replacement card at your local Social Security office, online at www.socialsecurity.gov or by telephone at (800) 772-1213. Requests usually take 30 days to process. If you need proof right away that you have Medicare, contact your local Social Security office or call the toll-free number noted above, and they can provide you with proof that you can use until you receive your replacement Medicare card.

FEDERAL INCOME TAX RETURNS:

Copies of your federal income tax returns may be obtained from your tax preparer or the IRS. To apply for a copy from the IRS, complete Form 4506, "Request for Copy or Transcript of Tax Form," and send

it to the IRS address where you filed your return. Form 4506 may be obtained online at www.irs.gov or by calling (800) 829-3676. Copies of tax returns are free for disaster victims. Be sure to write "CA Wildfires" in red at the top of the form. The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers who need them to apply for benefits or to file amended returns claiming casualty losses.

STATE INCOME TAX RETURNS:

To get a free copy of your lost or damaged California state returns, you should complete Form FTB 3516, "Request for Copy of Tax Return." Print "CA Wildfires" in red at the top of the request. You may download the form at the Franchise Tax Board's website at www.ftb.ca.gov or order one by calling (800) 852-5711.

PASSPORT:

Information and forms about replacing a U.S. passport are available online at www.travel.gov or through the U.S. Passport Information Center at (900) 225-5674. If your passport was issued by a country other than the United States, you should contact that country's consulate and make an application for a replacement passport.

VISA/RESIDENT ALIEN (GREEN) CARDS:

For information on how to replace your visa/resident alien (green) card, please see the "Immigration" section of this HandBook, starting at page 46.

CALIFORNIA DRIVERS LICENSE/ID CARD:

To replace your California driver's license and/or identification card, you should make an appointment to visit your local DMV office either online at www.dmv.ca.gov or by calling (800) 777-0133. You must submit application form DL 44, give a thumb print, have your picture taken, and pay the application fee (\$12.00 for license, \$6.00 for ID card, or \$3.00 for senior citizen ID card). You will be issued an interim license and/or receipt for your ID card until you receive your new card in the mail.

CERTIFICATE OF TITLE (CARS, BOATS/VESSELS)

To obtain a replacement certificate of title, you must complete an Application for Duplicate Title form (Reg 227), attach the damaged title if mutilated, and pay the duplicate title fee of \$7.00 (\$15.00 for boats/vessels). You may submit the application either in person at your local DMV office or mail it to:

Department of Motor Vehicles
Registration Operations
P.O. Box 942869 Mail Station E-254
Sacramento, CA 94269-0001

Instructions and forms are available at www.dmv.ca.gov.

**BIRTH CERTIFICATE, MARRIAGE CERTIFICATE, DIVORCE DECREE,
DEATH CERTIFICATES:**

Certified copies of birth, death, and marriage certificates may be obtained from the County Recorder's office in the county where the birth, death, or marriage occurred. You must fill out an application with information such as the full name of the person, date of event, and place of event. A fee in the amount of \$18.00 for a birth certificate, and \$13.00 for a marriage or death certificate, is also required. If you need the documents quickly, you should go directly to the office to apply for the certificate. A list of the recorders' offices in Los Angeles, Riverside, San Bernardino, San Diego, and Ventura counties is at the end of this section.

Certified copies of birth, death, and marriage certificates may also be obtained from the Office of Vital Records by mailing your request to:

California Department of Health Services
Office of Vital Records
M.S. 5103
P.O. Box 997410
Sacramento, CA 95899-7410

Instructions and forms for requesting such certified copies are available at www.dhs.cahwnet.gov/hisp/chs/OVR/Ordercert.htm. The Office of Vital Records has announced that it will expedite applications from fire victims that are directed from local assistance centers. For the assistance center nearest you, see the "Local Assistance and Disaster Recovery Centers" section of this HandBook.

To replace a divorce decree or judgment, contact the clerk of the court in the county where the judgment was issued. Procedures vary from court to court. To find the location, phone number, and web site of the superior court, visit www.courtinfo.ca.gov/courts/trial.

As a result of the fires, records related to real property I own (such as the deed to my house) were destroyed. What should I do?

Certified copies of deeds to real property may be obtained from the County Recorder's office in the county where the property is located.

To apply, you will need the name of the owner of the property, the property address, the recorded year of the deed, and the title of the document or document number. Copy fees vary from \$1.25 to \$6.00 for the first page, and from \$1.00 to \$3.00 for each page thereafter.

As a result of the fires, my credit cards, debit cards and/or checks and related statements were destroyed. What should I do?

To replace credit cards, debit cards, and/or checkbooks, contact your financial institution. Most banks and credit card companies have toll-free numbers to report lost or stolen cards. If you need replacement checks or bank statements but have no identification, you should go to the branch where you opened the account which has your original signature card on file.

As a result of the fires, my will and/or family trust document was destroyed. What should I do?

If the will and/or family trust was prepared by an attorney, you may be able to obtain a copy of the document by contacting the attorney who drafted it. If you do not have the attorney's current address, contact the State Bar of California at (415) 538-2577 or search for the attorney's contact information online at www.calbar.ca.gov/search/member.aspx. If the attorney does not have a copy of the document, you should have a new will or other document drafted.

As a result of the fires, my insurance policy, premium notice or other insurance related document was destroyed. What should I do?

If insurance documents are destroyed, contact your insurance agent or insurance company to obtain a copy of the policy. For information on how to make a claim, see "Insurance" on page 24.

COUNTY RECORDER OFFICE CONTACT INFORMATION

Los Angeles County Registrar/Recorder www.lavote.net/recorder/realestate.htm		
12400 Imperial Highway Norwalk, CA 90650 (562) 462-2137	335 A East Avenue K-6 Lancaster, CA 93535 (661) 723-4494	9355 Burton Way, First Floor Beverly Hills, CA 90210 (310) 288-1261
7807 South Compton Avenue, Room 215 Los Angeles, CA 90001 (323) 586-6192	11701 South La Cienega Blvd., Sixth Floor Los Angeles, CA 90045 (310) 727-6142	4716 East Cesar E. Chavez Ave. Los Angeles, CA 90022 (323) 260-2991
14340 West Sylvan Street Van Nuys, CA 91401 (818) 374-7176		

Riverside County County-Clerk/Recorder www.co.riverside.ca.us		
2724 Gateway Drive Riverside, CA 92502 (909) 486-7000 or (800)696-9144	4080 Lemon Street, 1st Floor Riverside, CA 92502-2204 (909) 486-7000	880 North State Street Suite B-6 Hemet, CA 92543-1496 (909) 486-7000
82675 Highway 111 Room 113 Indio, CA 92201-5994 (760) 863-8732	41002 County Center Dr.#230 Temecula, CA 92591-6027 (909) 486-7000	

San Bernardino County Recorder www.co.san-bernardino.ca.us/acr		
222 West Hospitality Lane San Bernardino, CA 92415 (909) 387-8314		
Marriage licenses/birth certificates since 1979 only:		
Fontana Library 8334 Emerald Fontana, CA 92335 (909) 854-6397	Apple Valley Library 14901 Dale Evans Parkway Apple Valley, CA 92307 (760) 240-7710	Montclair Library 9955 Fremont Avenue Montclair, CA 91763

San Diego County Assessor/Recorder/County Clerk www.sdcounty.ca.gov/arcc		
1600 Pacific Highway Room 103 San Diego, CA 92101 (619) 236-3771	590 Third Avenue Chula Vista, CA 91910 (619) 498-2200	9225 Claremont Mesa Blvd. San Diego, CA 92123 (858) 505-6262
200 South Magnolia Avenue El Cajon, CA 92020 (619) 401-5700	334 Via Vera Cruz, Suite 150 San Marcos, CA 92069 (760) 940-6868	

Ventura County Recorder www.ventura.org		
800 South Victoria Avenue Ventura, CA 93009-1260 (805) 654-2290		

LAWYER REFERRAL SERVICES AND LEGAL AID

Who can help me understand better all these legal issues?

Southern California has a number of lawyer referral services and legal aid organizations that offer services, some at no charge, to fire victims. The referral services listed below have been certified by the State Bar of California (see its lawyer referral webpage, www.calbar.ca.gov/lrs, to get a complete listing of certified lawyer referral services in all California counties, or call (415) 538-2250), while the other organizations offer direct legal assistance. The State Bar of California also publishes a consumer pamphlet, "How Can I Find and Hire the Right Lawyer?," which can be obtained by calling (415) 538-2280.

San Bernardino County:	
College Legal Clinic, Inc., San Bernardino Student Union Room, #102 5500 University Parkway San Bernardino, CA 92407 (909) 880-5936	Inland County Legal Services – Victorville 14196 Armagosa Road, Suite K Victorville, CA 92392 (760) 241-7073 (888) 805-6455
Inland County Legal Services – Blythe 137 N. Broadway Blythe, CA 92252 (760) 922-2988 (760) 921-3261 – FAX	Lawyer Referral Service of the Western San Bernardino County Bar Association 10630 Town Center Dr., #119 Rancho Cucamonga, CA 91730 (909) 945-2980 (909) 483-0553 – FAX westernlrs@aolcom – EMAIL
Inland County Legal Services – Indio 82632-C Highway 111 Indio, CA 92201 (800) 226-4257	Legal Aid Society of San Bernardino 354 W. 6 th San Bernardino, CA (909) 889-7328
Inland County Legal Services – Rancho Cucamonga 10601 Civic Center Dr., Ste. 260 Rancho Cucamonga, CA 91730 (909) 980-0982 (800) 977-4257	Redlands Legal Aid Clinic 16 Olive St. Redlands, CA (909) 792-2762

San Bernardino County (continued):	
<p>Inland County Legal Services – San Bernardino 715 N. Arrowhead Ave., #113 San Bernardino, CA 92401 (909) 884-8615 (800) 677-4257</p>	<p>San Bernardino County Bar Association Lawyer Referral Service 555 North Arrowhead Ave. San Bernardino, CA 92401-1201 (909) 888-6791 (909) 889-0400 – FAX referral@SBCBA.org – EMAIL www.SBCBA.org</p>
<p>Inland County Legal Services Tenant Housing Hot Line Indio: (800) 226-4257, San Bernardino: (900) 677-4257, Rancho Cucamonga: (800) 977-4257 Victorville: (888) 805-6455</p>	<p>West End Legal Aid Clinic 10970 Arrow Route, Ste. 106 (YMCA) Rancho Cucamonga, CA</p>

San Diego County:	
<p>California Indian Legal Services (760) 746-8941 www.calindian.org</p>	<p>Lawyer Referral Service of the South Bay 230 Glover Ave. , Ste. I Chula Vista, CA 91910-2607 (619) 422-5377 (619) 427-0077 - FAX</p>
<p>The Disaster Response Lawyers Coalition Legal Assistance Hotline (800) 464-1529</p>	<p>Legal Aid Society of San Diego (619) 262-5557</p>
<p>East San Diego County Lawyers Referral Service 275 E. Douglas Ave., Ste. 104 El Cajon, CA 92020-4545 (619) 588-1936 (619) 442-8060 - FAX</p>	<p>San Diego Volunteer Lawyer Program (619) 235-5656</p>
<p>Lawyer Referral and Information Service of the San Diego County Bar Association 1333 Seventh Ave. San Diego, CA 92101-4309 (619) 231-8585 (619) 338-0042 www.sdcba.org</p>	<p>Lawyer Referral Service of Bar Association of Northern San Diego County 249 S. Indiana Ave., 2d Floor Vista, CA 92084 (760) 758-4755 (760) 758-3979 – FAX bandsdc@bandsdc.org – EMAIL www.bandsdc.org</p>

Los Angeles County:	
<p>Active Lawyer Referral Service 9301 Wilshire Blvd., Ste. 508 Beverly Hills, CA 90210 (310) 247-0425 (310) 276-9824 – FAX activehrs@juno.com – EMAIL</p>	<p>Lawyer Referral Specialists, Inc. 11139 Acama St., #102 Studio City, CA 91602 (818) 766-9383 (818) 980-5668 - FAX</p>

Los Angeles County (continued):	
<p>Asian American Lawyer Referral and Information Service, Inc. 3550 Wilshire Blvd., Ste. 1020 Los Angeles, CA 90010 (213) 384-8072 (213) 384-3546 – FAX info@aatims.org www.aatims.org</p>	<p>Legal Grind's Lawyer Referral and Information Service 2640 Lincoln Blvd. Santa Monica, CA 90405 (310) 452-8160 (310) 453-1649 legalgrind@msn.com – EMAIL www.legalgrind.com</p>
<p>Beverly Hills Bar Association Lawyer Referral and Information Service P.O. Box 7277 Beverly Hills, CA 90202 (310) 553-4022 (310) 284-8290 – FAX www.bhba.org</p>	<p>Mexican American Bar Association of Los Angeles County Lawyer Referral and Information Service 634 S. Spring St., #918 Los Angeles, CA 90014 (213) 622-8108/8890 (213) 622-8842 – FAX mabaloco@earthlink.net - EMAIL</p>
<p>Lawyer Referral Service and Legal Aid of the Burbank Bar Association 2219 West Olive Ave., #PMB 100-40 Burbank, CA 91506 (818) 843-0931 (818) 843-5852 - FAX</p>	<p>Los Angeles County Bar Association Lawyer Referral & Information Service P.O. Box 55020 Los Angeles, CA 90055-2020 (213) 243-1525 (213) 896-6500 - FAX www.smartlaw.org</p>
<p>Lawyer Referral Service of the Long Beach Bar Association 11 Golden Shore, Ste. 230 Long Beach, CA 90802 (562) 432-5913 (562) 432-4292 - FAX</p>	<p>Neighborhood Legal Services of L.A. County 13327 Van Nuys Blvd. Pacoima, CA 91331 (818) 896-5211</p>
<p>Lawyer Referral Service of the Los Angeles Gay and Lesbian Community Services Center 1625 North Schrader Ave. Hollywood, CA 90028 (323) 993-7670 (323) 993-7653 www.laglc.org</p>	<p>San Fernando Valley Bar Association Lawyer Referral and Information Service of the 21300 Oxnard St., Ste. 250 Woodland Hills, CA 91367 (818) 906-3200 (818) 340-4LAW (805) 257-7804 (818) 227-0499 – FAX www.sfvba.org</p>
<p>Lawyer Referral Service of the South Bay Bar Association 825 Maple Ave. Torrance, CA 90510 (310) 543-8777 (310) 543-3273 - FAX</p>	<p>San Gabriel Valley Lawyer Referral Services 1175 E. Garvey Ave., Ste. 105 Covina, CA 91724-3618 (626) 966-5530 (626) 915-4755 – FAX sgvlrs@earthlink.net – EMAIL www.sgvlawyers.com</p>
<p>Lawyers Referral Service of the Southeast District Bar Association 12749 Norwalk Blvd., Rm. 107 Norwalk, CA 90650-8373 (562) 868-6787 (562) 864-7247 - FAX</p>	

Ventura County:	
<p>Ventura County Bar Association's Lawyer Referral & Information Service 4475 Market St., Ste. B Ventura, CA 93003 (805) 650-7599 (805) 650-8059 -- FAX bar@vcab.org or_lrs@vcba.org -- EMAIL www.vcba.org</p>	<p>San Fernando Valley Bar Association Lawyer Referral and Information Service of the 21300 Oxnard St., Ste. 250 Woodland Hills, CA 91367 (818) 906-3200 (818) 340-4LAW (805) 257-7804 (818) 227-0499 – FAX www.sfvba.org</p>

Riverside County:	
<p>Inland Counties Legal Services - Riverside 1737 Atlanta Ave., Ste. H-3 Riverside, CA 92507 (909) 368-2555 (888) 455-4257 (909) 368-2542 - FAX</p>	<p>Lawyer Referral Service of the Riverside County Bar Association 4129 Main St., Ste. 100 Riverside, CA 92501 (909) 682-7520 (909) 568-5555 (909) 682-0106 - FAX</p>
<p>Inland Counties Legal Services – Tenant Housing Hot Line (888) 455-4257</p>	<p>Public Service Law Corporation 4129 Main Street Riverside, CA 92501 (909) 682-7968 or (909) 244-2920 for Lake Elsinore, Perris, Temecula, and Sun City</p>
<p>Inland Counties Legal Services Family Law Access Project 4175 Main St. Third Floor, Riverside, CA 92501</p>	<p>San Bernardino County Bar Association Lawyer Referral Service 555 N. Arrowhead Ave. San Bernardino, CA 92401-1201 (909) 888-6791 (909) 889-0400 – FAX referral@SBCBA.org www.SBCBA.org</p>
	<p>Riverside Legal Aid Clinic 2060 University Ave., Ste. 113 Riverside, CA (909) 369-3009</p>

All Counties:	
<p>Attorney Referral Service 27475 Ynez Road, Ste. 285 Temecula, CA 92591 (800) 540-3160 (909) 695-1036 – FAX info@lawyerreferral.com – EMAIL www.lawyerreferral.com</p>	<p>Attorney Search Network 5156 Sepulveda Blvd., 2d Floor Sherman Oaks, CA 91403 (800) 215-1190 (818) 817-0935 – FAX director@getareferral.com – EMAIL www.Getareferral.com</p>

OTHER RESOURCES

Where can I get other assistance?

Several non-governmental organizations are collecting money to help individuals and families affected by the fires. Many organizations are not yet ready to distribute the money they have collected, and most will not distribute money directly to individuals. The American Red Cross and the Salvation Army provide the majority of private aid to individual wildfire victims made possible by donations from individuals, corporations and philanthropic organizations.

AMERICAN RED CROSS

You can contact the American Red Cross at (866)-GET-INFO (toll-free hotline), or a local chapter at the locations listed below:

ANTELOPE VALLEY CHAPTER 2715 Avenue P East Palmdale, CA 93550-2110 (661) 267-0650	HIGH DESERT CHAPTER 16248 Desert Knoll Drive Victorville, CA 92392 (760) 245-6511 Fax: (760) 245-3180 info@archighdesert.org	RIVERSIDE COUNTY CHAPTER 6235 River Crest. Suite D Riverside, CA 92506 (909) 676-3711 Fax: (909) 676-2251
ARCADIA CHAPTER 376 West Huntington Drive Arcadia, CA 91007-3402 (626) 447-2193 Fax: (626) 445-4147	INLAND EMPIRE CHAPTER 202 W. Rialto Ave. San Bernardino, CA 92408 (909) 888-1481 inlandempire.arc@verizon.net	SAN DIEGO AND IMPERIAL COUNTIES CHAPTER 3650 Fifth Avenue San Diego, CA 92103 (619) 542-7400
CLAREMONT CHAPTER 2065 North Indian Hill Boulevard Claremont, CA 91711 (909) 624-0074	ONTARIO/INLAND VALLEY CHAPTER 209 East I Street Ontario, CA 91764 (909) 986-6651 Fax: (909) 467-0602	SAN GABRIEL VALLEY CHAPTER 430 Madeline Drive Pasadena, CA 91109-1087 (626) 799-0841 Fax: (626) 799-4802
GLENDALE/CRESCENTA VALLEY CHAPTER 1501 S. Brand Blvd. Glendale, CA 91204 (818) 243-3121 Fax: (818) 240-2899	ORANGE COUNTY CHAPTER 601 North Golden Circle Drive P.O. Box 11364 Santa Ana, CA 92711-11364 (714) 481-5300	SANTA MONICA CHAPTER 1450 Eleventh Street Santa Monica, CA 90403 (310) 394-3773
GREATER LONG BEACH CHAPTER 3150 E. 29 th Street Long Beach, CA 90806 (562) 595-6341 Fax: (562) 424-2821	POMONA VALLEY CHAPTER 675 North Park Ave. Pomona, CA 91768 (909) 622-1348 Fax: (909) 629-4176	VENTURA COUNTY CHAPTER 836 Calle Plano Camarillo, CA 93012 (805) 987-1514 Fax: (805) 987-5165 Ojai Valley District Office: (805) 646-6044, ext. 404

<p>GREATER LOS ANGELES CHAPTER 2700 Wilshire Boulevard Los Angeles, CA 90057 (213) 739-5200 Email: info@acrossla.org</p>	<p>RIO HONDO CHAPTER 6706 S. Friends Ave. Whittier, CA 90601 (562) 945-3944 Fax: (562) 945-6520</p>	
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THE SALVATION ARMY

You can contact the Salvation Army at (800) SAL-ARMY (toll-free hotline), or a local chapter at the locations listed below:

For Imperial, Riverside, San Bernardino, and San Diego Counties:

SIERRA DEL MAR DIVISION
825 7th Avenue
San Diego, CA 92101
(619) 231-6000
Fax: (619) 231-6001
www.sandiego.salvationarmy.org

For Los Angeles, Orange, San Luis Obispo, Santa Barbara and Ventura Counties:

SOUTHERN CALIFORNIA DIVISION
900 West James M. Wood Blvd.
Los Angeles, CA 90015
(213) 896-9160
Fax: (213) 627-3902
www.salvationarmy-socal.org

Is assistance available in my local county for my wildfire-related concerns?

Many county agencies and other organizations may be able to offer assistance directly or by referral to other appropriate agencies. Contact numbers, organized by county, are set forth below.

San Bernardino County

- Arson Tip Hotline: (866) 346-7632;
- City of San Bernardino Planning Division: (909) 384-5057 (offering a number of services and fee waivers to assist fire victims in rebuilding)
- Community Services Department (CSD): (909) 891-3863 (providing various services for low-income victims)
- Assessor's Office: (866) 854-3700 (providing updates on damage to victims' property)

- Building and Safety Department: (909) 387-3089 (providing structural assessment of damaged property)
- Department of Behavior Health: (888) 743-1478 (providing mental health services for fire victims)
- Disaster Assistance Hotline: (800) 621-3362 or (800) 462-7585 (TTY) (for the speech and hearing impaired)
- Fire Department: (909) 355-8800
- Joint Information Center: (909) 382-7661
- Office of Emergency Services Donation Hotline: (916) 845-8855
- Health Department: (909) 387-4608 (providing information on food disposal and fire clean up)
- Spanish Information Service: (800) 514-4494
- County Tax Collector's Office: (909) 387-8308 (tax relief information)
- Sheriff's Department: (909) 387-0641 (Re-Entry Passes for property threatened by the fires)
- Sand Bags are available at the following locations:
 - Mentone: 1511 Devore Road, (909) 473-8680; 1300 Crafton Avenue, (909) 794-1284
 - Angelus Oaks: 2413 North Euclid Avenue, (909) 982-2611; 5766 Frontage Road, (909) 794-3227
 - Summit Valley: 497 Lytle Creek Road, (909) 887-2212; 4691 Summit Valley, (760) 389-2470
 - Fontana: 7110 Citrus Avenue, (909) 350-1470
 - San Bernardino County Service Center: 2824 East " W" Street, (909) 382-5404, extension 1
 - FEMA Local Assistance Center 105 N. Leland Norton Way, San Bernardino (Airport location)
 - Hesperia High School, 9898 Maple Ave, Hesperia
 - Hesperia Lake Park, Arrowhead Lake Road south of Ranchero Street
 - Highway 138, North of Highway 173, Silverwood Lake area
 - San Bernardino International Airport, Evacuation Center, 3rd Street at Del Rosa Drive, San Bernardino
 - Sultana High School, 17311 Sultana Avenue, Hesperia
 - Wildwood Park, Waterman Avenue at 40th Street, San Bernardino

SAN DIEGO COUNTY

- San Diego County Wildfires Hotline: (866) 402-6044 or (858) 495-5494 (8 a.m. – 5 p.m., M-F) (providing centralized information about county programs)
- San Diego Regional Storm Water Hotline: (888) 846-0800 (providing centralized information about erosion control for fire victims)
- San Diego County Website - www.sdcountry.ca.gov (contains special section on wildfires with useful information about county programs which is updated regularly)
- San Diego Department of Housing and Community Development: (858) 694-4866 or (858) 694-4801, www.co.sdcountry.ca.gov/sdhcd/fire.html (providing comprehensive information about San Diego affordable housing and shelter programs to wildfire victims)
- Department of Parks and Recreation: (858) 565-3600 (offering reduced campsite fees; call for further information)
- Tax Collector's Office: (619) 531-6412 (tax relief information)
- San Diego District Attorney's Office - Consumer Fraud Unit: (619) 531-3507 (assistance with information about how to avoid contractor and debris removal scams)
- Mental Health Services: (800) 479-3339, www.sandiego.networkofcare.org
- Department of Planning and Use, Building Division (888) 336-7553
- Our One Earth, San Diego County Recycling and Hazardous Waste Hotline, (877) 694-3595 (for information about disposal of debris and household hazardous waste)
- Department of Animal Services: (619) 236-4250, www.sddac.com
- San Diego Erosion Control Centers (providing sandbags, special erosion control seed mix, and other erosion control devices, as well as advice from erosion control experts) —
 - Erosion Control Hotline: (888) 846-0800
 - Alpine Road Station, 2914 Tavern Road, (619) 445-2314
 - Lakeside Road Station, 13115 Willow Road (619) 443-1298
 - Julian Road Station, 1524 North State Route 78, (760) 765-0636
 - Ramona, 116 5th Street, (760) 787-3312
 - Valley Center, 28565 Cole Grade Road, (760) 749-0521

LOS ANGELES COUNTY

- Los Angeles City Attorney Office wildfire assistance hotline: (877) LA-CARES (providing assistance with finding financial aid and shelter and information on how to work with insurance agencies, health care providers, and crisis counselors)
- City of Claremont, Building Division: (909) 399-5471 or www.ci.claremont.ca.us.
- Department of Public Works: (800) 980-4990 or www.ladpw.org/wrd/fire. Additionally, information regarding mudslide and erosion control may be obtained at (626) 458-5100 or www.ladpw.org/pln/Homeowners/index.cfm.
- Department of Social Services: (888) 393-5327 (providing various services for low-income victims)
- San Dimas District Office for Los Angeles County Supervisor Michael D. Antonovich: (909) 394-2264
- Department of Mental Health 24-hour hotline: (800) 854-7771 (mental health services for fire victims)
- Assessor's Office: (626) 258-6081 (property assessment and other local tax relief information)
- Office of Small Business: (323) 260-2311
- Sandbags are available at the following local fire stations:
 - Santa Clarita, 24875 N. San Fernando Rd.
 - San Dimas, 164 S. Walnut Ave.

RIVERSIDE COUNTY

- Animal Control: (909) 358-7387
- Building and Safety Department: (909) 955-2025
- County Tax Assessor: (909) 955-6301 (tax relief information)
- Department of Mental Health: (800) 706-7500 1478 (mental health services for fire victims)
- Fire Department: (909) 940-6985
- Riverside County Office on Aging: (800) 510-2020
- Victim's Assistance: (909) 304-5500
- Waste Management/Debris Removal Questions: (909) 486-3308

VENTURA COUNTY

- Behavioral Health Department, Mental Health Services: (805) 652-6737 or (800) 671-0887 (providing mental health services)
- Building & Safety Department: (805) 654-2771
- Building Inspection Services: (805) 654-2791
- Auditor-Controller: (805) 654-3151
- County Phone Listings: (805) 654-5000
- Planning Division: (805) 654-2488 (offering services to assist fire victims in rebuilding)
- Recorder: (805) 654-2290
- Sheriff: (805) 654-2322; (805) 654-2551 (Sheriff's Office of Emergency Services)
- Tax Collector's Office: (805) 654-3744; County Assessor: (805) 654-2181 (tax relief information)
- Environmental Health Department: (805) 654-2813
- FOODShare of Ventura County: 4156 N. Southbank St., Oxnard, CA 93030; (805) 983-7100
- Salvation Army: Ventura - 650 S. Petit Ave., Ventura, (805) 659-3598; Oxnard - 622 W. Wooley Rd., (805) 483-9235

CONSUMER TIPS AND FRAUD PROTECTION

Could I become a victim of fraud?

Unfortunately, after a disaster some people try to take advantage of victims by engaging in financial scams and frauds. In some cases these individuals and companies claim to be offering help by engaging in what may be legal acts but which in reality result in additional financial hardship to those already suffering. In the aftermath of the wildfires, local and state officials have warned disaster victims to take precautions and to be on the look out for financial scams and con artists.

What should I be doing to prevent a fraud or a financial scam?

The old saying applies: *Things that sound too good to be true, usually are.* As a general matter, the following tips should be followed when hiring or contracting with anyone: (1) verify that the company or person is licensed with the appropriate regulatory agencies if the industry is subject to state licensing; (2) obtain multiple estimates of the cost of the service to be performed from different sources so you know that you are getting a fair price; (3) obtain estimates in writing; (4) ask for referrals so you can speak directly with their prior customers to determine whether they were satisfied; and (5) when an individual shows up at your home ask for identification to verify that they are who they say they are. Additionally, whenever you have telephone calls with any person at a company or agency it is important to keep a log of the call for your records. You should include in the log the name of the person you spoke with, the date and time of the call and the subject matter of the call.

What if someone asks me to sign something?

You should look out for anyone that is in a hurry to have you sign a document or contract. A red flag should go up if someone says that you must sign right away in order to get a low price or a special deal. A person or company that is really trying to aid victims and/or provide legitimate services will not make such demands when asking you to sign documents but will want you to truly understand what you are signing. Most importantly, read everything before you sign it and make sure you understand what you are signing. Do not be afraid to ask questions about the meaning of the contract. Consider getting the assistance of a qualified attorney (if you do not have your own attorney, you may want to refer to "Lawyer Referral Services & Legal

Aid" above at page 54). Get copies of everything you sign at the time you sign.

What is a public insurance adjustor and what should I look for if I decide to hire one?

It is generally recommended that you try and settle an insurance claim directly with your insurance company before you hire a public insurance adjustor. Your insurance company provides an adjustor to you at no charge. If you use the insurance company's adjustor you still have the right to separately hire a public adjustor to help you. Public adjustors claim that they can maximize your insurance benefits by finding damage that an insurance company adjustor might not find. Public Adjustors are paid a fee or a percentage of your claim. It is important that you understand what the fees are and how they are calculated before you hire a public adjustor. It is always a good idea to rely on referrals from friends and family to determine which public adjustors are legitimate. If you decide to hire a public adjustor, make sure that they are licensed. Call the California Department of Insurance (CDI) at (800) 967-9331 for licensing verification and other information regarding public adjustors.

What do I need to consider if I am offered a home loan?

Before you get a loan to rebuild your house, you should always shop around for different lenders to determine which one is offering you the best interest rates and the lowest fees. Before getting a loan from a private lender, always check to see if you qualify for any government assistance programs, such as FEMA, HUD programs or assistance from the State of California (See "Housing: Repair or Rebuilding" on page 9). Be on the lookout for "guaranteed loans," when a person contacts you and "offers" a guaranteed loan for an upfront fee. Legitimate lenders do not guarantee that you will qualify for a loan before you complete an application and they run a credit check. Legitimate lenders may charge a small application fee but they do not promise that you will get the loan until they complete their review. Make sure that you are dealing with a licensed lender. The California Department of Corporations licenses most lenders and you should check with them to determine whether the lender is legitimate. They can be reached at (866) 275-2677 or online at www.corp.ca.gov.

Is loan consolidation a good idea?

While the decision whether to consolidate loans or transfer loans to a new finance company depends on your particular situation and the terms being offered, you should be aware that some financial companies may try and take advantage of you during a disaster. Because of the disaster, you may not be able to pay your creditors on time. As such, you may be contacted by finance companies promising to consolidate your home mortgage, credit card debt, car loans and repair loans. They will claim that such consolidation will lower your monthly payments and give you more time to pay the debt. Such companies often pressure you to sign multiple loan agreements without giving you a chance to review the documents or consult with an attorney. In many instances, these refinancings result in high fees, payments to bogus creditors and defaults on the loan. You should carefully review the terms of the refinancing, verify that the company you are dealing with is legitimate and licensed and that you have referrals from previous customers. It is also recommended that you hire an attorney to review the documents and provide advice.

Can I do anything about being hassled by a collection agency?

You have certain legal rights that protect you from the harassment of a collection agency. For example, it is not permissible for a collection agent to threaten you with prison time or to in any way physically threaten you or your family or to threaten to come to your home. Additionally, collection agents can not disclose your financial status to third parties, such as your employer, without your permission. You may make a written complaint regarding a collection agency by contacting the following organization: Bureau of Collection and Investigation Services, 1920 20th Street, Sacramento, California 95814, (916) 445-7366.

What do I look for when hiring a moving company?

It is best to rely on referrals of moving companies from family and friends rather than hiring someone who simply appears at your door offering their services. In particular you should: (1) make sure the mover is licensed and in good standing by calling the California Public Utilities Commission at (800) 877-8867; (2) get an estimate of the cost of the move and how long it will take; and (3) make sure you understand their insurance limits and consider whether you should purchase additional insurance. You can file a complaint against a moving company online at www.cpuc.ca.gov or by calling (800) 366-4782.

What do I look for when hiring a storage company?

Before you turn your belongings over to anyone for storage you should make sure that: (1) the storage company is legitimate and reputable by talking with people who have used their services; (2) you have a written agreement with the storage company that lists what will be provided, the cost to you and specifically lists the property you are turning over to them; and (3) the storage company is licensed and bonded.

What do I look for when hiring an attorney?

It is important to always start with a referral from a trusted source. Especially if you do not have a trusted friend or family member who can refer you to an attorney, you may want to inquire with a local lawyer referral service that has been certified by the State Bar of California. We have listed such certified services for the affected counties in the "Lawyer Referral Services & Legal Aid" section starting on page 54. To obtain a listing of State Bar certified referral services in other counties, you can call the State Bar at (415) 538-2250 or look them up on the internet at www.calbar.ca.gov/lrs. Additionally, you may want to review the State Bar's Consumer pamphlets, "How Can I Find and Hire a Lawyer," and "What Can I Do If I Have a Problem with My Lawyer," which are located online at www.calbar.ca.gov, under Public Service, Consumer Information, Pamphlets links. To order printed copies of the pamphlets, send an email to pamphlets@calbar.ca.gov or call (415) 538-2280 for more information. Finally, if you need to file a complaint against an attorney, you should contact the State Bar of California at (800) 843-9053.

After a disaster can a seller of products radically increase the price to make a quick buck?

After the Governor declares a state of emergency, it is illegal for businesses to increase the cost of certain goods by more than 10% unless they can prove it was based on an increase in their supplier's price. The prohibition on price gouging applies to food, emergency and medical supplies, gasoline, repairs and reconstruction. If you suspect price gouging, contact your local District Attorney or the California Attorney General's Office at (800) 952-5225.

STATE/FEDERAL AGENCY QUICK PHONE LIST

FEMA	(800) 621-3362
(TTY Line).....	(800) 462-7585
California Attorney General's Office	(800) 952-5225
California Contractors State License Board (Disaster Hotline).....	(800) 962-1125
California Dept. of Corporations (Lender Licensing)	(866) 275-2677
California Dept. of Insurance	(800) 927-4357
California Dept. of Insurance (licensing issues)	(800) 967-9331
California Dept. of Social Services.....	(800) 759-6807
(TTY Line).....	(800) 952-8349
California Dept. of Toxic Substances Control	(916) 255-6504
California Employment Development Office	(800) 300-5616
(For Spanish Language Assistance)	(800) 325-8937
California Franchise Tax Board.....	(800) 338-0505
California Office of Emergency Services (Disaster Assistance Division).....	(916) 845-8532
Los Angeles County Assessor's Office	(626) 258-6081
Riverside County Assessor's Office	(909) 955-6250
San Bernardino County Assessor's Office	(909) 387-8307
San Diego County Assessor's Office	(858) 505-6262
Ventura County Assessor's Office.....	(805) 654-2181
SBA	(800) 488-5323
State Bar of California (Attorney Contact Information)...	(415) 538-2577
State Bar of California (Lawyer Referral Service)	(415) 538-2550
United States Citizenship & Immigration Services	(800) 375-5283
United States Internal Revenue Service	(800) 829-3676
United States Social Security Administration	(800) 772-1213



STATE BAR OF CALIFORNIA



**SAN BERNARDINO COUNTY
BAR ASSOCIATION**



**LOS ANGELES COUNTY
BAR ASSOCIATION**



**ORANGE COUNTY
BAR ASSOCIATION**



**SAN DIEGO COUNTY
BAR ASSOCIATION**



**VENTURA COUNTY
BAR ASSOCIATION**



**RIVERSIDE COUNTY
BAR ASSOCIATION**