

Resources Available to Fire Victims

FEMA, Federal Emergency Management Agency, is financial assistance from the federal government. If your primary home was affected by the fires, FEMA may be able to help you cover certain costs – like paying for essential items, finding a place to stay, replacing personal property or making basic repairs to your home. However, FEMA assistance is designed to help you if you do not have insurance or are underinsured and your insurance policies don't cover basic needs. If you have insurance and are applying for FEMA disaster assistance, you must file a claim with your insurance company first and be ready to provide your coverage information when applying. You must live in a presidentially declared disaster area to receive financial assistance from FEMA. In 2024, the maximum FEMA amounts you can collect are \$42,500 for Housing Assistance and \$42,000 for Other Needs Assistance. FEMA payment is calculated based on your insurance coverage and the damages to your property. Federal disaster assistance funds are tax-free and do not need to be repaid. FEMA does not help small businesses.

There are several ways to apply for FEMA assistance:

- Online at DisasterAssistance.gov and in Spanish language at DisasterAssistance.gov/es.
- Calling the FEMA Helpline at 1-800-621-3362
- On the [FEMA App](#) for mobile devices.
- To view an accessible video about how to apply visit: [FEMA Accessible: Registering for Individual Assistance](#) or [en Español](#).

SBA: Small Business Administration: offers federal disaster low-interest loans to help homeowners, renters and businesses to repair or replace disaster-damaged real estate and personal property (including automobiles). You must be located in a declared disaster zone. People should not wait on the decision for a FEMA grant to apply for an SBA loan. To apply online and learn more, sba.gov/disaster. Or call 800-659-2955.

American Red Cross: State and nonprofit partners like the American Red Cross and others are providing a safe place to stay, meals and emotional comfort to people. To find a

shelter, text SHELTER and your ZIP code to 43362, visit [redcross.org/shelter](https://www.redcross.org/shelter) visit [redcross.org/shelter](https://www.redcross.org/shelter) or call 1-800-RED-CROSS (1-800-733-2767). You can also call this number if you need assistance locating a missing loved one because of the fires.

Distress Helpline: Anyone feeling overwhelmed or in distress because of the fires can call or text the Disaster Distress Helpline 24/7 at 1-800-985-5990 to receive free crisis counseling.

HHS: The U.S. Department of Health and Human Services (HHS) declared a [public health emergency](#) for California, providing health care providers and suppliers greater flexibility to meet emergency health needs of Medicare and Medicaid beneficiaries.

Immigration enforcement: During emergency events, U.S. Immigration and Customs Enforcement (ICE) and U.S. Customs and Border Protection (CBP) remind the public that sites that provide emergency response and relief are considered [protected areas](#). To the fullest extent possible, ICE and CBP do not conduct immigration enforcement activities at protected areas such as along evacuation routes, sites used for sheltering or the distribution of emergency supplies, food or water, or registration sites for disaster-related assistance or the reunification of families and loved ones. The Department of Homeland Security, is committed to ensuring that every individual who seeks shelter, aid, or other assistance as a result of a natural disaster or emergency event is able to do so regardless of their immigration status.

Anyone Can Help: Here's How. The best way to help the affected communities is by donating cash directly to [recognized disaster relief organizations](#). Organizations on the ground know what items and quantities are needed, often buy in bulk with discounts and if possible, purchase through businesses local to the disaster, supporting economic recovery. You can connect with [trusted organizations](#) operating in the affected area to know where volunteers are needed.