

Many of you, our clients and friends, as well as our own lawyers and staff and their families and friends, are dealing with the ongoing impact of the Northern California Fires. Our thoughts and prayers are with all of you and your families.

Recent disasters have taken a toll on communities throughout the U.S., including Hurricane Harvey in Houston. One of our core values is to support the communities in which we work and live. In response to these disasters, Baker Botts has led private and public efforts to help those coping with the many impacts. We are committed to helping those affected by the Northern California Fires by sharing the expertise we have accumulated.

As part of our Northern California Fire relief efforts, Baker Botts has developed this Guide for those who have been impacted by the fires. The information included in this Guide has been compiled from many sources to make it accessible for you in what we hope is one easy-to-use resource.

The Guide covers a broad variety of topics, such as (i) how to obtain emergency financial assistance, file fire claims and replace your passport and/or credit cards that may have been lost in the fires, (ii) information about small business administration loans, and (iii) tips to avoid home repair fraud. It also contains a broad list of other resources and includes contact information for them.

We hope that you will share the Guide with your colleagues, employees, families and friends and that it is helpful to all who use it. Please be in touch with your contacts at Baker Botts and let us know if we may be of further assistance.

Pat Stanton
Partner in Charge
San Francisco Office

John Martin Partner in Charge Palo Alto Office

### TABLE OF CONTENTS

01	FEMA	1
	Insurance	
	Replacing Important Documents	
	Immigrant Eligibility for Disaster Assistance	
	Avoiding Home Repair Fraud	
	Small Business Administration loans	
07	Other Resources	. 14

This guide provides general information only that may or may not be applicable in individual circumstances. It is not intended as legal advice. For legal advice in specific circumstances, please consult your own lawyer.

## O1 FEMA

#### WHAT IS FFMA?

FEMA is the Federal Emergency Management Agency. When the President of the United States makes a Declaration of Disaster—which has happened in the Northern California counties of Butte, Lake, Mendocino, Napa, Nevada, Sonoma, and Yuba—FEMA administers disaster relief efforts **including providing assistance to individuals and business owners who sustained damage and losses**.

#### SHOULD I APPLY FOR INDIVIDUAL ASSISTANCE?

- If you have sustained damage or loss because of fires that began October 8, 2017, you should apply for assistance.
- Survivors have **60 days** from the date of a declaration for Individual Assistance to apply for assistance.
- Please note that if you are eligible for an Individual Assistance grant you are not required to pay back the grant to FEMA. Importantly, there is no income threshold for Individual Assistance grants, but you may be referred to the Small Business Administration (SBA) for a low interest disaster loan to assist in your recovery (please refer to Section 6 of this guide). These low interest disaster loans for homeowners and businesses from the SBA must be repaid.
- FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal benefits.
- File for FEMA assistance even if you don't think you need it right now. This can help document your damage in case you later need FEMA help.

#### HOW DO I APPLY FOR ASSISTANCE?

- Survivors who primarily reside in the designated counties can apply online at www.DisasterAssistance.gov, which is the quickest way to register for FEMA assistance.
- You can also use the FEMA mobile app, which can be downloaded at www.fema.gov/mobile-app
- If you are unable to access the internet, you can call (800) 621-3362.
- Applicants who use 711 or Video Relay Service may call (800) 621-3362. The toll-free numbers are open from 7 a.m. to 10 p.m. seven days a week.

#### WHAT INFORMATION DO I NFFD TO APPLY FOR ASSISTANCE?

- Social Security number.
- Address of the damaged primary residence.
- Description of the damage.
- Information about insurance coverage.

- · A current contact telephone number.
- · An address where you can receive mail.
- · Bank account and routing numbers for direct deposit of funds.

### WHICH NORTHERN CALIFORNIA COUNTIES HAVE BEEN DESIGNATED ELIGIBLE FOR INDIVIDUALS TO RECEIVE ASSISTANCE FROM FEMA?

- So far, the designated Northern California counties are:
  - Butte, Lake, Mendocino, Napa, Nevada, Sonoma, and Yuba.
- Additional counties may be added, so if you or friends or family members are in other counties, you should continue to monitor the FEMA website to see if your county has been added. Also, the California Governor's Office of Emergency Services provides up-to-date information on the response at www.wildfirerecovery.org

#### CAN FEMA HELP ME?

#### With Temporary Housing?

- Yes. FEMA can help you with your hotel bill. In some cases, FEMA will pay the hotel bill for you.
- · You can check for a list of participating hotels at www.femaevachotels.com
  - If your hotel is not a participating hotel, save your hotel receipt to ask for FEMA reimbursement after you check out.

#### With Rent?

• Yes. FEMA can help you with two months' rent at a new place if your home or rental was damaged by a disaster.

#### Repair My Home?

- Yes, if you own your home. FEMA can provide homeowners with a limited amount of help to make your residence safe, sanitary and functional.
- Homeowners who have good credit and enough income to pay off a loan may also get a government-backed loan to fully repair their home.
- You may need to clear up ownership of your property if you do not have a deed in your name by the time you register with FEMA.
- As covered in more detail in this Guide, you may also be able to receive assistance from the Small Business Administration (please refer to Section 6 of this guide).

#### Replace My Personal Belongings?

- Yes. FEMA can give you money to replace personal belongings that were damaged or destroyed during the disaster.
- Things that FEMA can help you replace include vehicles, furniture, appliances, and other important personal property.

#### With Other Expenses Caused by a Disaster?

- Yes. FEMA can help you with medical expenses, dental expenses, funeral expenses, transportation expenses, and other serious needs caused by the disaster.
- FEMA will not cover these expenses unless you can show they were caused by the disaster.
  - You may need to get a note from your doctor that says your medical or dental expenses are necessary and were caused by the disaster.
  - You may also need to provide receipts for any other expense caused by a disaster.

#### If I Have Insurance?

- Yes. FEMA can help you with needs that are not covered by your insurance or give you money while you are waiting on insurance money.
  - You may need to give FEMA a copy of your insurance policy. You may also need to show that you made a claim with your insurance.
  - FEMA will not cover your insurance deductible.
  - You will need to pay FEMA back after you receive your insurance money.

#### WHAT ELSE?

- Be sure to claim the total value of your damaged house or property even if it's more than FEMA or insurance limits.
- When FEMA gives you money, they will tell you how you should use it. Only use FEMA money for the things FEMA tells you to spend it on.
- Keep all papers received from FEMA, and all receipts showing how you spent the money from FEMA, for at least three years.
- Consider applying for other benefits such as disaster unemployment benefits and disaster food stamps if possible to supplement the FEMA money.
  - For information about disaster unemployment assistance, please visit: http://www.edd.ca.gov/unemployment/Disaster\_Unemployment\_Assistance.htm
  - For information about food assistance for disaster relief, please visit: http://www.cdss.ca.gov/inforesources/CalFresh/Disaster-CalFresh
    - NOTE: Disaster CalFresh (D-CalFresh), federally known as the Disaster Supplemental Nutrition Assistance Program (D-SNAP), is a way to meet the temporary nutritional needs of disaster victims within a 30-day period, following a natural disaster such as a flood, fire, earthquake or any other natural disaster. D-CalFresh provides a month's worth of benefits on an Electronic Benefit Transfer (EBT) card which can be used to purchase food at authorized retail stores.

- You can also apply for foreclosure relief from the U.S. Department of Housing and Urban Development (HUD).
  - HUD is granting a 90-day moratorium on foreclosures of Federal Housing Administrationbacked mortgages.
  - For more information, see the HUD website: https://www.hud.gov/states/california
  - If you don't have access to the internet or need additional assistance, call (800) 569-4287.
- Additionally, as of October 13, 2017, certain government-sponsored enterprises have offered Homeowners and Servicers of Mortgage assistance options for areas affected by the Northern California Fires.
  - Under **Fannie Mae**'s guidelines for single-family mortgages, homeowners impacted by the Northern California Fires are eligible to:
    - Stop making mortgage payments for three-month intervals (up to 12 months).
    - Will not incur late fees during this temporary payment break.
    - Will not have delinquencies reported to the credit bureaus.
  - Servicers are authorized to suspend or reduce a home owner's mortgage payments immediately for up to 90 days without any contact with the homeowner if the servicer believes the homeowner has been affected by a disaster. Additional payment forbearance of up to 12 months is available in many circumstances.
  - Servicers must suspend foreclosure and other legal proceedings if the servicer believes the homeowner has been impacted by a disaster.
  - For more information, you can visit Fannie Mae at http://www.fanniemae.com
  - · In addition, Freddie Mac has offered mortgage relief amid the Northern California Fires.
    - If you're a homeowner whose home or place of employment has been impacted by the fires in Northern California and your mortgage is owned by Freddie Mac, contact your mortgage company right away to discuss your mortgage relief options.
    - In Major Disaster Areas where federal Individual Assistance programs have been extended, your mortgage company is authorized to:
      - Suspend mortgage payments for up to 12 months.
      - Waive assessments of penalties or late fees against borrowers with disaster-damaged homes.
      - Suspend reporting forbearance or delinquencies caused by the disaster to the nation's credit bureaus.
  - For more information, you can visit Freddie Mac at http://www.freddiemac.com

## 02 INSURANCE

Certain damages and losses to property, vehicles and even health may be covered by insurance.

#### HERE ARE SOME STEPS YOU SHOULD FOLLOW IF YOU HAVE FIRE OR OTHER INSURANCE:

- Think carefully about all insurance that might cover a loss, including **property**, **car**, **health**, and, if applicable, **umbrella** policies.
- Find a copy of your policy.
  - If you don't have a copy, contact your agent.
- Carefully read your policy.
- Call Your Insurance Agent or Company Representative.
  - After a property loss, you must report the damage to your insurance company agent or representative to start the claim process. Ask questions such as:
    - Does my policy cover the property damage to my home?
    - · How long will it take to process my claim?
    - Will I need to obtain estimates for repairs to the structure?
    - What is my deductible? (The deductible is the portion of the loss you pay before your insurance company begins to pay.)
- Know the deadlines for giving notice of loss to your insurance company.
  - Find the address where you send a written notice.
  - The written notice is a MUST, and for fire insurance, notice must usually be submitted within a short time period. Check your policy and do not wait until the time period expires.
- Wildfire victims can also tap insurance for evacuation and cost reimbursement, even if homes were not damaged. For more information, visit

https://www.insurance.ca.gov/o400-news/0100-press-releases/2017/release099-17.cfm

#### PROTECT THE PROPERTY.

- One of the most important things to do after a property loss is make temporary repairs to prevent further damage. Do your best to protect your property by covering damage in roof, walls, doors, and windows with plastic sheeting or plywood. Homeowners insurance policies may not cover ensuing damage to your property if you have not taken reasonable steps to secure the property from subsequent damage. Be careful not to risk your own safety when making the repairs.
- If you have coverage, your insurance company should reimburse you for all reasonable costs to protect your property, as long as you save receipts for any materials you buy. Beware of building contractors that encourage you to spend a lot of money on temporary repairs.

Remember that payments for temporary repairs are part of the total loss settlement. Also, don't
make extensive permanent repairs until after the claims adjuster has been to your home and
assessed the damage.

#### DEALING WITH YOUR INSURANCE ADJUSTER.

- Your insurance company may send you a claim form, known as a "proof of loss" form, to complete. Proof of loss is a formal statement made by a policy owner to an insurer regarding a loss. It is intended to provide the insurer with information to determine the extent of its liability.
  - A claims adjuster, a person professionally trained to assess the damage to your property, may
    visit your home before you're asked to complete any forms. The more information you have
    about your damaged home and belongings, the sooner your claim will be settled.
  - Keep a log of all phone calls and correspondence, and make copies of all correspondence you send to, or receive from, your insurance company.

#### WHAT MAY BE COVERED BY YOUR HOMEOWNERS POLICY

#### Additional Living Expenses

If your property is not safe for occupancy, keep receipts for all expenses associated with your relocation, such as emergency shelter, clothing, and food. These extra costs may be covered under the "loss-of-use" portion of your policy.

#### Personal Property

Making lists of all damaged items is a good place to start documenting your personal property loss. Include the brand names and model numbers of appliances and electronic equipment. If possible, take photographs of the damage. Don't forget to list items such as clothing, sports equipment, tools, china, linens, outside furniture, holiday decorations, and hobby materials. Do not throw out any damaged items until you have been told to do so by the adjuster.

#### Dwelling

By identifying the structural damage to your home and other buildings on your premises, like a garage, tool shed, or in-ground swimming-pool, you can begin making a list of everything you would like to show the adjuster when he or she arrives.

#### Trees and Shrubbery/Debris Removal

Trees, shrubs, and other plants are insured on a limited basis. The aggregate limit for a loss under this coverage generally is 5% of the dwelling limit of liability provided as an additional amount of insurance, with a sub-limit of \$500.00 (and in some cases \$250.00) for loss to any one tree, shrub, or plant. Check the language in your individual policy for the coverage that applies.

#### HOW THE PAYMENT PROCESS WORKS.

The first check you receive from the insurance company is often an advance, not a final payment. If you're offered an on-the-spot settlement, you can accept a check at that time. However, be sure that you understand what the check does and does not cover. Be wary of initial settlement offers that are represented as full settlements and as requiring a release of further liability.

• When both the structure of your home and your personal belongings are damaged, you generally receive two separate checks from your insurance company. You should also receive a separate check covering your additional living expenses.

#### Structure

If your home is mortgaged, the check for home repairs will generally be made out to you and the mortgage lender.

#### Personal Belongings

If you have a replacement cost policy for your possessions, you normally need to replace the damaged items before your insurance company will pay you the replacement cost.

#### WHAT TO DO IF YOU DO NOT AGREE WITH THE SETTLEMENT OFFER.

• Know Your Rights Under the Unfair Practices Act and the Fair Claims Settlement Practices Regulations.

#### Talk to the Claims Manager

• Do not hesitate to contact the claims manager to explain your concerns about the claims settlement if you do not agree with the settlement offer and have given the claims adjuster the opportunity to respond to your questions. Provide copies of supporting documents. Also, send a letter and copies of documents to the claims executive at the insurance company's headquarters, whose address is usually found on the first or last page of the policy.

#### Contact the California Department of Insurance

• The Consumer Communications Bureau (CCB) is responsible for educating callers about the Department of Insurance's regulatory responsibilities and for providing information regarding insurance matters. The CCB has a toll-free Hotline (800) 927-4357 to handle a variety of insurance issues and complaints.

#### Consult an Attorney

• If you hire an attorney, provide him/her with a copy of your insurance policy and all other relevant documents. Get your attorney's fee structure in writing before you give him/her your business. You will no longer talk directly with the insurance company, but can remain current on the progress of your claim by insisting that you receive copies from your attorney of all correspondence involving your case. Your attorney must have your approval before committing to any settlement.

## 03 REPLACING IMPORTANT DOCUMENTS

#### HOW DO I REPLACE MY DRIVER'S LICENSE?

- To apply for a replacement driver's license or ID card:
  - Walk-ins are accepted at all offices of the California Department of Motor Vehicles (DMV). A list of offices can be found at: https://www.dmv.ca.gov/portal/dmv/dmv/offices/findyourlocaloffice
  - California does not allow access to an online version of the Driver License or Identification Card Application (DL44). One can be obtained at any California DMV.
- Fee and/or penalty waivers have been issued for victims of the Northern California Fires with documentation of catastrophic event that led to complete loss.
- More information on the proper forms can be found at: https://www.dmv.ca.gov/portal/dmv/detail/about/lac

#### HOW DO I REPLACE MY SOCIAL SECURITY CARD?

- You need to complete an Application For A Social Security Card (Form SS-5) at: https://www.ssa.gov/forms/ss-5.pdf
- You need another form of identification, such as a driver's license. The process is explained on the Social Security website at www.ssa.gov. You can also call (800) 772-1213 or visit a local Social Security office, which can be located at: https://secure.ssa.gov/ICON/main.jsp

#### HOW DO I REPLACE MY FOOD STAMPS OR EBT CARD?

- Food stamps are provided by the Supplemental Nutrition Assistance Program (SNAP). In addition to replacing the card, you also can request replacement SNAP benefits for food that was destroyed. Visit a California Health and Human Services Office nearest you:
  - http://www.cdss.ca.gov/County-Offices
- · For new applications, you may apply online at http://www.benefitscal.org
- For an EBT replacement card call (877) 328-9677.
- For inquiries on Food Assistance in the affected areas visit: https://www.fns.usda.gov/disaster/california and http://calfresh.guide/getting-food-assistance-after-a-disaster-or-household-misfortune

#### HOW DO I REPLACE MY DEBIT CARD OR CHECKS?

- Call your bank. The bank will tell you how to replace your card or checks.
- If you keep papers in a bank safety deposit box, you should ask if the boxes are unharmed.
- If you do not know how to contact your bank or credit union, call the FDIC at (877) 275-3342 for contact information.

#### HOW DO I REPLACE MY CREDIT CARD?

- Call the bank that issued the card to get a new one.
- Call your credit card company if your credit card was not issued by your bank.
- Major credit card companies include:
  - American Express: (800) 528-4800, www.americanexpress.com
  - Discover: (800) 347-2683, www.discover.com
  - MasterCard: (800) 627-8372, www.mastercard.us
  - VISA: (800) 847-2911, www.usa.visa.com
- You may want to call the bank or your credit card company even if you do not need a new card.
- Many banks and credit card companies are waiving certain fees and payments due to disasters.

#### HOW DO I REPLACE A BIRTH OR DEATH CERTIFICATE OR MARRIAGE LICENSE?

- Download and complete the application forms here: https://www.cdph.ca.gov or call (916) 445-2684.
- Birth and Death Certified copies: https://www.cdph.ca.gov/Programs/CHSI/Pages/Vital-Records-Obtaining-Certified-Copies-of-Birth--Death-Records.aspx
- Vital Records Forms can be requested at: https://www.cdph.ca.gov/CDPH%20Document%20Library/ControlledForms/VS140.pdf
- Send applicable fee by check or money order.
   https://www.cdph.ca.gov/Programs/CHSI/Pages/Vital-Records-Fees.aspx
- Mail to:

California Department of Public Health Vital Records - MS 5103 P.O. Box 997410 Sacramento, CA 95899-7410

• To request these records from other states, visit the National Center for Health Statistics website at www.cdc.gov/nchs/w2w.htm

#### WHAT ELSE MAY ASSIST IN PROVIDING PROOF OF IDENTITY?

- Passport
- Certificate of citizenship or naturalization
- · Birth certificate
- · Social Security card
- · Employer ID card
- School ID card or other school records
- Marriage license or divorce record
- · Military ID
- · Adoption record
- Life insurance policy
- Health insurance card
- · Copies of utility or other bills in your name

# 04 IMMIGRANT ELIGIBILITY FOR DISASTER ASSISTANCE

#### ARE IMMIGRANTS ELIGIBLE FOR DISASTER ASSISTANCE?

- Some disaster help is usually available to all disaster survivors. Your immigration status does not matter. If you are undocumented, you can get certain kinds of disaster help.
- If the government declares your city a "disaster area," FEMA provides non-cash emergency help, such as:
  - Finding lost people
  - Transportation
  - Emergency medical care and medicine
  - Crisis counseling
  - Emergency shelter
  - · Emergency food and water
  - · Some disaster legal services
- The American Red Cross provides emergency shelter, food, water and first aid. Many nonprofit community groups may offer similar disaster services, along with clothing and maybe a small amount of cash for immediate expenses.

### CASH HELP AND LONG-TERM DISASTER SERVICES FROM THE GOVERNMENT ARE AVAILABLE ONLY TO U.S. CITIZENS AND QUALIFIED ALIENS.

- This type of help may include:
  - · Temporary rental housing
  - · Repair and replacement of destroyed housing
  - Replacement of lost possessions
  - · Payment of medical and funeral costs
  - Small Business Administration loans
- You must provide a Social Security number to get this kind of disaster help.
- You may also have to sign papers stating you are a U.S. citizen, qualified alien, or non-citizen national.
- Oualified aliens include:
  - Lawful permanent residents (people who have green cards)
  - Refugees, asylees or persons granted "withholding of removal/deportation"
  - Persons paroled into the U.S. for at least one year
  - · Cuban or Haitian entrants
  - Certain victims of domestic violence
- Trafficking victims can get disaster services like refugees.

### IF YOU ARE UNDOCUMENTED, BUT YOU ARE THE PARENT OF CHILDREN UNDER 18 WHO LIVE WITH YOU AND ARE U.S. CITIZENS OR QUALIFIED ALIENS, YOU CAN APPLY ON THEIR BEHALF FOR GOVERNMENT DISASTER HELP. THIS INCLUDES FEMA CASH ASSISTANCE.

- You must apply for relief through your children. Fill out the applications under your children's names, and be clear that the services are for your children only.
- You must provide your children's Social Security numbers.
- You should not be required to provide your Social Security number.
- Do not provide any information about your own immigration status.
- Do not provide any false information.

#### OTHER HELPFUL TIPS.

- If you have lost papers in the disaster that prove citizenship, immigrant status, or identity, explain this to agency staff when you ask for help.
- Ask for an interpreter if you need disaster help and do not speak English. An interpreter should be provided to you at no cost. Many agencies that help disaster survivors are required by law to provide language help when it is needed. This includes written materials in your primary language.
- Getting disaster services from the government does not make an immigrant ineligible for citizenship or lawful permanent residence (getting a green card). It does not make an immigrant a public charge.
- Never provide false information to get disaster or other services. This can cause you trouble and may affect your chances of getting U.S. citizenship or a green card.

## 05 AVOIDING HOME REPAIR FRAUD

#### GET MULTIPLE BIDS.

• Try to get written bids or estimates from at least three different contractors.

#### CHECK OUT THE CONTRACTOR.

- Get the contractor's full name, address and phone number.
- Ask for references and call them.
- Check with the Better Business Bureau and courthouse for criminal history and civil cases against the contractor.
- Be careful when dealing with contractors who have out-of-state license plates.

#### GET IT IN WRITING.

- Get a written contract.
- Specify the work to be done.
- Specify the price.
- Don't sign anything you don't understand.

#### CONTROL THE MONEY.

- Do not pay for the entire job up front.
  - Try to pay as little as possible up front.
  - It is against the law for contractors in disaster areas to take any money up front unless they have had a local office in your county or one county over for at least one year.
  - Insist on waiting to pay the full amount until after the work is finished.
- You are protected by special rules if the contractor does not have a local office in your county or the next county over.
- <u>Do not</u> make the final payment until you have inspected the work. Make sure you are completely satisfied with the repairs.
- Do not pay in cash.

#### **REPORT BAD CONTRACTORS TO:**

- Better Business Bureau https://www.bbb.org/sacramento
- · California Attorney General https://oag.ca.gov
- Your local district attorney.

# 06 SMALL BUSINESS ADMINISTRATION LOANS

### THE SMALL BUSINESS ADMINISTRATION (SBA) HAS LOW-INTEREST DISASTER LOANS. YOU DON'T HAVE TO OWN A BUSINESS.

- If you live in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).
- Home owners may apply for money to repair or replace their homes. You may be able to get a loan to make your home more disaster proof.
- · Apply to FEMA first, then apply to SBA.
- <u>Do it within 60 days or the extended deadline.</u> If you do not, you will miss your chance for an SBA loan.
- The SBA offers loans with long-term repayments, in many cases up to 30 years.

### YOU USUALLY HAVE 60 DAYS AFTER THE DISASTER TO APPLY. THE SBA MAY EXTEND THIS DATE. YOU MUST APPLY BY THE DEADLINE OR YOU LOSE YOUR CHANCE TO APPLY.

- The first step is to apply to FEMA at (800) 621-3362 or www.disasterassistance.gov
  - Some FEMA benefits are only possible after you apply to the SBA.
  - If FEMA refers you to the SBA to apply for a loan, you must at least apply for the SBA loan <u>or you may not be able to get FEMA help later.</u>
  - You should apply even if you have bad credit.
- · You can apply for an SBA loan online at
  - www.disasterloan.sba.gov/ela/Information/Index
- You can also apply in person at a FEMA Disaster Resource Center, by phone, or by mail.
  - Do not miss the filing deadline by waiting for an insurance settlement.
  - SBA can give a loan for repairs while you wait for your insurance to pay.
  - Once your insurance pays, you must repay your SBA loan that covered your repair or replacement costs.
  - SBA cannot give money for damages that your insurance company already covers.

## 07 OTHER RESOURCES

#### **AMERICAN RED CROSS**

- Register as safe and well at www.safeandwell.communityos.org/cms/index.php
- Find a shelter by visiting: www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter

#### NATIONAL CENTER FOR MISSING AND EXPLOITED CHILDREN

• To report a missing child call (866) 908-9570 or visit www.missingkids.com/home

#### I FGAL AID

- Bar Association of San Francisco Legal Hotline (415) 575-3120: The hotline is now available for people impacted by the fires in Butte, Lake, Mendocino, Napa, Nevada, Sonoma and Yuba counties. The service allows callers to receive free limited legal assistance from a volunteer lawyer.
- The Bay Area Legal Aid's Legal Advice Hotline (800) 551-5554: This is the number for **Napa County** residents. The number for **Sonoma County** residents is (707) 542-1290.
- The Healthcare Consumer Center (855) 693-7285: The hotline has been set up to aid Sonoma and Napa County residents with medical insurance coverage issues, prescription coverage issues and for those who have relocated out of state.

#### APPLY FOR MEDI-CAL, CALFRESH BENEFITS, ETC.

• To connect you to applications for Medi-Cal, County Medical Services Programs, CalFresh (formerly known as Food Stamps) and California Work Opportunity and Responsibility to Kids (CalWORKS) benefits, you can visit one website at <a href="http://www.benefitscal.org">http://www.benefitscal.org</a>

#### DISASTER DISTRESS HEI PLINE

- Call the Disaster Distress Helpline (800) 985-5990 for immediate counseling in dealing with problems caused by the fires in Northern California.
- The Helpline is a 24 hours-a-day, seven-days-a-week resource that responds to people who need crisis counseling after experiencing a natural or man-made disaster or tragedy.
- The helpline can also be accessed at http://disasterdistress.samhsa.gov

#### PET-OWNER REUNIFICATION

- Two Facebook resource groups, Napa/Sonoma Fires Animal Evacuations and Solano County Horse/Livestock Fire Evacuation Help Page, have become resource hubs for donation information, volunteer recruitment and pet-owner reunification.
- You can also visit or call your local humane society.

#### INTERNAL REVENUE SERVICE

- The IRS is providing tax relief and assistance for tax-exempt organizations and taxpayers in the Northern California counties of Butte, Lake, Mendocino, Napa, Nevada, Sonoma, and Yuba.
  - Individuals and businesses in those counties, as well as firefighters and relief workers who live elsewhere, qualify for the extension. Taxpayers may download forms and information from the IRS website, www.irs.gov, or order them by calling (800) 829-1040 (Individuals) (800) 829-4933 (Businesses) and (800) 829-4059 (People with Hearing Impairments). The IRS toll-free number for general tax questions is (800) 829-1040.
- Tax Return Copies
  - Call the Internal Revenue Service at (800) 829-1040 or download the Request for Copy of Tax Return at: www.irs.gov/pub/irs-pdf/f4506.pdf

#### HELP WITH PRICE GOUGING AND SCAMS

- https://oag.ca.gov/consumers/pricegougingduringdisasters
  - The California Attorney General has issued a reminder that it's illegal to raise the price of housing, lodging or reconstruction services more than 10 percent from what they cost prior to a local emergency, and it's a felony to offer contracting services without a license in a disaster area.
  - Anyone who has been the victim of price gouging, or who has information regarding potential price gouging, is encouraged to immediately file a complaint with the Attorney General's Office by going to the Attorney General's website or by calling (800) 952-5225.

#### MILITARY RECORDS

- Call **(866)-272-6272**
- Request Standard Form 180 (SF-180) from any office of the Veterans Administration, American Legion, VFW or Red Cross, or download from http://tinyurl.com/lnu2pmt

#### PASSPORT REPLACEMENT

- Replace a U.S. Passport by calling the U.S. Department State Passport Services at (202) 955-0430 or (877) 487-2778.
- Complete form DS-64 from http://tinyurl.com/ld6z28k

#### FIRE RECOVERY ASSISTANCE FROM THE U.S. DEPARTMENT OF AGRICULTURE

• For information on financial and technical assistance to help farmers, ranchers and rural landowners recover from natural disasters:

https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/State-Offices/California/pdfs/USDA%20Fire%20Recovery%20Assistance%20CALIFORNIA.pdf

BEIJING
BRUSSELS
DALLAS
DUBAI
HONG KONG
HOUSTON
LONDON
MOSCOW
NEW YORK
PALO ALTO
RIYADH

SAN FRANCISCO WASHINGTON

**AUSTIN** 

#### bakerbotts.com

©Baker Botts L.L.P., 2017. Unauthorized use and/or duplication of this material without written permission from Baker Botts L.L.P. is strictly prohibited. Excerpts and links may be used, provided that full and clear credit is given with appropriate and specific direction to the original content.