

**Palisades, Eaton, and Hurst
Fires, L.A. County
Fire Recovery Guide**



**The Office of Congresswoman Norma Torres
California's 35th Congressional District**

●●● A NOTE FROM CONGRESSWOMAN NORMA TORRES ●●●

Dear Friends,

Today the Palisades, Eaton, and Hurst Fires threaten Los Angeles County and our district, threatening over 50,000 homes and forcing tens of thousands to evacuate. My thoughts go out to all who have been impacted by this disaster.

For those who have been affected by these, I've created this Fire Recovery Guide to help individuals, families, and businesses navigate the resources available to them. Funds from the Federal Emergency Management Agency (FEMA) may be available to help individuals rebuild, repair and replace housing and other personal property not covered by insurance.

Individuals who were impacted by the fires should apply for FEMA assistance. You can apply in the following ways:

- Online at www.DisasterAssistance.gov; www.disasterassistance.gov/es (Spanish)
- Via smartphone at m.fema.gov
- Constituents may call the registration phone number at 1-800-621-3362; those who have a speech disability or hearing loss and use TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

You can also call my [offices](#) if you have problems with a federal agency and need additional assistance.

Our recovery is only just beginning. Please know I am committed to working with our local, state and federal officials to ensure that the federal government provides all necessary resources to support our community in this time of recovery. And I stand ready to help expedite any support and resources that our communities need to rebuild and repair our homes, businesses, and infrastructure.

Our district pulls together in tough times. We've overcome challenges before by working together, and we will do so again. Should you need anything, my staff and I are here to help.

Sincerely,

••• QUICK GUIDE •••

FEMA: The Administration has approved a major disaster declaration for the Palisades, Eaton, and Hurst Fires in Los Angeles County. The declaration provides a number of programs to assist individuals, households and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts. **Anyone impacted by the fires** - families, volunteers, employers or employees facing challenges from these fires - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or by going online at www.disasterassistance.gov.

Unemployment assistance: People who are out of work due to the fires may be eligible for unemployment benefits. You can file for unemployment benefits online at <https://edd.ca.gov/>. You can also file by phone, Monday – Friday, 8:00 am – 12:00 pm by calling:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Chinese (Cantonese): 1-800-547-3506
- Chinese (Mandarin): 1-866-303-0706
- Vietnamese: 1-800-547-2058

Replacing Lost Documents:

If you've lost important documents or identification in the fires, many can be replaced. You can learn more about how to replace these common documents by contacting the agencies directly:

- California Driver's License:
 - Phone: 800-777-0133
 - Visit a California DMV office to complete an application.
Replacement license forms must be delivered in person.
- Green cards:
 - Phone: 800-375-5283
 - Website: www.uscis.gov
- Medicare cards:
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov/medicare
- Military records:
 - Phone: 866-272-6272
 - Website: www.archives.gov/contact
- Passport:
 - Phone: 1-877-487-2778; 888-874-7793 (TTY)

- Website: www.travel.state.gov
- Social Security Card:
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov
- U.S. Savings Bonds:
 - Phone: 1-844-284-2676
 - Website: www.treasurydirect.gov
- U.S. tax returns:
 - Phone: 800-829-1040
 - Website: www.irs.gov

The **[Los Angeles County Emergency Incident Response](#)** website has been **activated**. This website provides a mapping tool and lists real-time evacuation, shelter, and other information/resources related to the Palisades Fire, Eaton Fire, Hurst Fire, and other wildfires.

Additional Resources:

- *Follow Los Angeles County Public Safety Partners on Social Media*
 - Office of Emergency Management on X (formerly Twitter): **[@ReadyLACounty](#)**
 - LA County Fire on X: **[@LACoFDPIO](#)**
 - LA County Sheriff on X: **[@LASDHQ](#)**
 - LA County on X: **[@CountyofLA](#)**
- *Register for Emergency Alerts*
 - Alert LA County Notification System: **[Register for Alert LA County](#)**
 - Local Emergency Alert Systems in LA County: **[More Information on Local Alert Systems](#)**
- *Public Health*
 - **[Safe Clean-Up After a Fire](#)**
- *Mental Health*
 - **[Mental Health and Stress after an Emergency](#)**

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Palisades, Eaton, and Hurst fires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov as soon as possible.

The Administration has issued a major disaster declaration for the regions impacted by the Palisades, Eaton, and Hurst fires, ordering federal aid to supplement state and local recovery efforts to areas, which has displaced many families and destroyed thousands of homes.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the fires should register through FEMA at www.disasterassistance.gov.

FEMA individual assistance allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Palisades, Eaton, and Hurst should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use <https://www.fema.gov/>

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);

- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the Palisades, Eaton, and Hurst should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

Where can I find updated information from FEMA? For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>.

●●● ACCESS TO MEDICAL CARE AND MEDICATION ●●●

During a disaster, please check for information from both your Medicare plan and the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (HHS). Rules for getting health care or prescription drugs may change for a short time when a declared emergency or disaster happens in your area.

- If you lost your plan membership card or it's damaged and/or don't know your plan's phone number, call **1-800-MEDICARE (1-800-633-4227)** to get your plan's contact information (TTY 1-877-486-2048).
- Please review the following guide from the Centers for Medicare & Medicaid Services (CMS) for more information on accessing your health care and medication: [getting-care-and-drugs-in-a-disaster-or-emergency.pdf](#)
 - **Spanish version:** [Spanish-getting-care-and-drugs-in-a-disaster-or-emergency.pdf](#)

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
2. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

••• TAX RELIEF & IRS ASSISTANCE •••

Following recent disaster declarations for individual assistance issued by the Federal Emergency Management Agency (FEMA), the IRS announced that affected taxpayers impacted by the fire will be eligible for tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. Filing deadlines for certain individual and business taxes have been extended to [DATE]. Call the IRS disaster hotline at 866-562-5227 for more information on which filings qualify.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.

In addition, TTB will consider waiving late filing, payment, or deposit penalties on a case-by-case basis for wineries and other businesses whose operations were affected by the fires. To qualify for such a waiver, a taxpayer must:

- Demonstrate, to the satisfaction of the appropriate TTB officer, that the fires directly affected your ability to timely file, pay, or deposit; and
- Contact the TTB National Revenue Center (NRC) at:
550 Main Street, Suite 8002
Cincinnati, OH 45202-5215
Toll-free: 877-882-3277
Online Inquiry: [TTB's National Revenue Center Contact Form](#)

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its [instructions](#).

Affected taxpayers claiming the disaster loss on last year's return should put the Disaster Designation "California, Wildfires" at the top of the form so that the IRS can expedite the processing of the refund.

Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the official IRS website, irs.gov, or order them by calling 800-829-3676. The IRS toll-free number for general tax questions is 800-829-1040.

●●● FOOD ASSISTANCE AND ASSISTANCE FOR AGRICULTURAL PRODUCERS ●●●

Following recent disaster declarations for individual assistance issued by the Federal Emergency Management Agency (FEMA), several programs through the United States Department of Agriculture (USDA) are now available to provide food assistance and help producers whose crops may have been damaged by the [Fire Name].

Nutrition Assistance

Food and Nutrition Service

The Food and Nutrition Service (part of the USDA) provides food assistance to those in need in areas affected by a disaster. This federal assistance is in addition to that provided by state and local governments. For further information, please visit the FNS website: <https://www.fns.usda.gov/disaster/disaster-assistance>

CalFresh Benefits Replacements

The Food and Nutrition Service approved the state's request for SNAP beneficiaries to be able to have 40 percent of their benefits replaced if they experienced food loss. Payments will automatically be applied to the eligible recipients EBT cards if they have not already individually applied. Learn more by visiting this link:

https://www.cdss.ca.gov/Portals/9/CAFSP/CalFresh/CalFresh_Disaster/CA-Mass-Replacement-Waiver-Approval-10Counties.pdf

Hot Foods Waiver

SNAP beneficiaries are approved to use their Electronic Benefit Transfer (EBT) card to purchase hot foods at authorized retailers. For more information, please visit the CalFresh Disaster Response webpage:

<https://cdss.ca.gov/inforesources/calfresh/disaster-calfresh>

Disaster-Supplemental Nutrition Assistance Program (SNAP)/D-CalFresh

D-SNAP/D-CalFresh provides food assistance to low-income families that experienced food loss following a natural disaster. California's request for D-SNAP for the [Fire Name] has been approved by the Food and Nutrition Service. The benefit period ranges from [START DATE] to [END DATE]. The D-SNAP application period will be open from [START DATE] to [END DATE]. For more

information, please visit the following webpage under [SECTION HEADER]:
<https://www.cdss.ca.gov/inforesources/cdss-programs/calfresh/disaster-response/outreach-materials>

Agricultural Producer Assistance

Tree Assistance Program (TAP)

The Tree Assistance Program (TAP) provides payments to qualifying orchardists and nursery tree growers after a natural disaster. The funds may help you replant or rehabilitate eligible trees, bushes, and vines damaged by the disaster.

Payments are made based on the following:

- The lesser of 65 percent of the actual cost of replanting, in excess of 15 percent mortality. (Adjusted for normal mortality.) Or
- Where it applies, 50 percent of the actual cost of rehabilitation, in excess of 15 percent damage or mortality or both. (Adjusted for normal tree damage and mortality.) Or
- The maximum eligible amount allowed for the practice by FSA.

You must apply for TAP through the Farm Service Agency that maintains your farm records. For losses occurring on or after January 1, 2017, there is no payment limitation for TAP. But individuals or entities with an average Adjusted Gross Income (AGI) exceeding \$900,000 that applies are not eligible for TAP payments. You must apply within 90 days of the disaster or 90 days of the date when you find the loss.

You can visit <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5803> to learn more about through USDA program.

Emergency Conservation Program

The Emergency Conservation Program (ECP) offers funding and technical assistance to repair damage to farmlands caused by natural disasters. The program can also help farmers and ranchers put emergency water conservation methods in place and pay for their installation for times of severe drought.

For your land to qualify for cost-share funds, the damage must create new conservation problems that, if not dealt with, would:

- Further damage the land.
- Greatly affect the land's productive capacity.
- Represent natural disaster damage that is unusual for the area (except damage from wind erosion).
- Be too costly of a repair to return the land to production without federal help.

The FSA County Committee inspects the damage to determine if your land qualifies for ECP. Conservation problems that existed before the disaster or severe drought are not eligible.

To rehabilitate farmland, you may carry out emergency conservation actions that include:

- Removing debris from farmland.
- Restoring livestock dung and conservation structures.
- Providing water for livestock during periods of severe drought.

You must check with your local Farm Service Agency office to find out about ECP sign up periods and contact your local USDA Service Center to apply, which you can find by visiting <https://offices.sc.egov.usda.gov/locator/app>.