

FEMA Inspectors Make No Aid Guarantees After Assessing Napa Quake Damage

CBS SF Bay Area

A lot of homeowners impacted by Sunday's earthquake are wondering if they'll get any federal help rebuilding their homes.

Insurers are out in force at the Red Cross Center, but only 10 percent of Californians buy earthquake insurance.

On Wednesday, inspectors from FEMA started surveying the earthquake damage. If they find enough, federal money could start flowing in, but it's not a guarantee and it likely wouldn't happen quickly. In the days and weeks to come, FEMA will be looking for a variety of factors to determine if federal assistance is warranted.

They include how many homes have been red-tagged, whether the area has suffered a significant economic impact, how much assistance is coming from other aid organizations. FEMA will also be considering the amount of insurance that's available to cover the losses.

Rate-payer advocate Amy Bach puts the chances of federal aid arriving at about fifty-fifty.

"The fact that so few people are going to have insurance, that is going to be a stronger pull to bring FEMA in," Bach said. "On the other hand, the scale of it is not as bad as some other disasters."

Under federal programs, homeowners can qualify for a maximum of \$30,000 in grants — money that does not have to be repaid. But the average grant is generally about \$4,000.

Homeowners with damage can also qualify for low-interest loans up to \$240,000. Renters without insurance can also get loans of up to \$40,000 to cover personal items.

But for now, FEMA is saying there's no telling how long the investigation will take. Each disaster is different and earthquakes are particularly tricky because damage is often not evident right away.

FEMA did not offer aid after last year's huge wildfire in Washington State that destroyed 300 homes. As of Wednesday only about 60 residential homes in Napa were red-tagged.