

Good News for Napa (and Solano) Earthquake Survivors

A FEMA declaration for Individual and Household Assistance has finally been approved for Napa and Solano County earthquake survivors. If you were affected by the earthquake and need assistance you will have 60 days from the October 27th declaration to apply with FEMA. UP participated in a meeting of the Napa Earthquake Long Term Recovery Group today and found out over \$50,000 had already been distributed in first 48 hours. The Local Assistance Center will be reopening in Napa to help people register, answer questions, and provide referrals to charitable organizations.

When applying for FEMA aid, your insurance status matters. If you did not have earthquake insurance you may be eligible for FEMA assistance. Because earthquake damage is excluded from most homeowner's insurance policies it is often considered an **uninsured loss**. If you filed a claim with your home insurance company and received a denial letter, bring it to the local assistance center (if applying in person) as proof you have an uninsured loss. If you did have earthquake insurance at the time of the loss, the amount of your deductible may also be considered and the uninsured portion of your loss.

Applicants will need to provide:

- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- A current contact telephone number
- An address where they can receive mail
- Bank account and routing numbers for direct deposit of funds.

The Small Business Administration may also be available for losses not covered by insurance. While SBA and FEMA have different requirements, their processes often work together to determine your eligibility.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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If you receive an SBA application it is critical that you complete the application whether or not you plan on taking the loan. If you do not, it will affect the processing of your application to receive a FEMA grant.

Here are additional resources:

- [Apply for FEMA Assistance](#)
- [Visit the Local Assistance Center](#)
- [FEMA Application Check List](#)
- [FEMA News Release: THE WHAT AND HOW OF FEDERAL HELP FOR SOUTH NAPA EARTHQUAKE AFFECTED INDIVIDUALS, HOMEOWNERS](#)

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