

DISASTER RELIEF INFORMATION

INSURANCE TIPS: If you have a home that has been destroyed or damaged, here are some tips to start the process of rebuilding:

- Contact your insurance company and review your policy.
- Set up an appointment with a claims adjuster once the full extent of damage is known.
- Make a detailed list of all contents and features of your home. Be patient, insurance companies prioritize claims depending on severity.
- Make temporary repairs to property and save receipts.
- If you have a mortgage, your bank's name may be included on the settlement check. Be sure to contact lenders about mortgage relief programs.
- Beware of contractors, use only licensed or bonded ones and check references. To verify a contractor's license call (800) 321-2752 or www.cslb.ca.gov. You can also check their standing with the Better Business Bureau (858) 496-2131 www.sandiego.bbb.org.

INSURANCE CLAIMS HOTLINES: Policyholders who have suffered losses as a result of the Southern California wildfires should contact their insurance agents at the following phone numbers:

Auto Club (800) 67-CLAIM
California Dept. of Insurance (800) 927-4357
Farmers Insurance (800) 435-7764
Fireman's Fund Insurance Co. (866) 456-3108
GMAC Insurance (800) 468-3466
Mercury Insurance (888) 313-6372
Safeco (800) 332-3226
State Farm (800) SF-CLAIM
Travelers (800) CLAIM-33

FEDERAL EMERGENCY DISASTER ASSISTANCE:

Beginning Thursday October 25, San Diego County residents who sustained losses can apply for assistance with the FEMA. Call (800) 621-3362, www.fema.gov.

STATE HOUSING/PERSONAL PROPERTY

ASSISTANCE: These grant programs may be offered when assistance from FEMA's Individuals and Households Program has been maximized. Once maximized, your FEMA application is transferred to this program; there is no separate application process.



Housing Assistance such as temporary housing, repair, replacement, and permanent housing construction.



Other Needs Assistance can cover items such as personal property, medical, dental, funeral, transportation, and moving and storage.

Contact CA Dept of Social Services State Supplemental Grant Program at 1-800-759-6807.

TAX ADVICE AND ASSISTANCE

Employers may file for a 60-day extension to file reports and make deposits when a state of emergency is declared. Contact the Taxpayer Assistance Center (888) 745-3886.

Franchise Tax Board – Provides guidance in obtaining tax relief for disaster casualty losses. Call (800) 852-5711.

California Board of Equalization – Offers extensions to file tax returns and relief of interest and penalties to people directly affected by the disaster. Call (800) 400-7115.

PROPERTY TAXES: Property owners who lost their homes in the fires will receive property tax reductions and, in some cases, tax rebates. Owners can file a "calamity" claim and once the information is verified, the assessment will be reduced automatically. When a home is rebuilt, the valuation will be returned to the pre-fire level, regardless of the cost of reconstruction, plus the value of any additional area or improvement.

Assessor's Office (858) 505-6262
Tax Collector's Office (619) 531-6412

MAIL SERVICE: Undeliverable mail is being held and can be picked-up from 10 a.m. to 4 p.m.: Ramona residents go to Carmel Mtn Post Office; Bonsall and Fallbrook residents go to Murrieta Carrier Annex. Photo i.d. required. For more info call (858) 674-2670.

REPLACING LOST DOCUMENTS: County Recorder Clerk is assisting in replacing birth certificates and marriage certificates. (619) 237-0502.

DMV can assist in replacing drivers' licenses, i.d. cards, vehicle registration or certificate of title (800) 921-1117.

SOURCES & ADDITIONAL RESOURCES:

Better Business Bureau: www.sandiego.bbb.org
California Department of Insurance:
www.insurance.ca.gov
CA Department of Forestry & Fire Protection:
www.fire.ca.gov
Contractor's State License Board: www.cslb.ca.gov
County Recorder/Replacing Lost Documents:
www.co.san-diego.ca.us
Department of Motor Vehicles:
dmv.ca.gov/fo/offices/toc_fo.htm
Federal Emergency Management Agency:
www.fema.gov
Firestorm 2007 Recovery services:
www.sdcountyrecovery.com
Register for reverse 911 on your cell phone:
www.sandiego.gov/ohs/reverse911
San Diego Red Cross: www.sdarc.org
San Diego County Emergency Information:
www.sdcountyemergency.com
Tax Advice and Assistance:
www.irs.gov/localcontacts/index.html
You Can Go Home Again brochure:
www.ibhs.org/publications
Wildfire Emergency Updates: www.211sandiego.org

In these times of need Chicago Title also wants to help: Chicago Title offers to those families whose homes were partially or totally destroyed by the fires, a 50% title insurance rate*.

Call for more information...



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