

# THE GOOD NEIGHBOR

OFFICIAL NEWSLETTER OF SEQUOIA HOME FUNDING



## Individual Federal Disaster Relief Has Been Approved

The aftermath of the Lilac Fire has devastated the Rancho Monserate Community. The community has been hoping & praying that our President would approve individual federal assistance as soon as possible and very grateful he finally has. You might be wondering what financial aid you are entitled to, if you qualify and how to apply. Sequoia would like to make this process as easy as possible. First let's address some questions you all might have:

**Q: Who should apply for federal disaster assistance?**

**A:** San Diego county homeowners and renters in disaster-designated counties who sustained damage to their homes, vehicles or personal property as a result of the Lilac Fire.

**Q: How do I apply?**

**A:** Residents who were affected can apply for assistance online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or call 800-621-3362, 4 a.m. to 8 p.m. Pacific Time, seven days a week. Those who use 711- Relay or Video Relay Services can call 800-621-3362. Or you can call Sequoia, schedule an appointment and we will help you to complete the application. Call us at 858-429-5683 or email us at [info@sequoiafundingllc.com](mailto:info@sequoiafundingllc.com)

**Q: What kinds of FEMA grants are available?**

**A:** Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses, medical and dental expenses caused by the disaster, along with other serious disaster-related expenses.

**Q: What happens after I apply?**

**A:** You will receive a phone call from a FEMA inspector to arrange for a survey of the damages. This will come just days after you apply. All FEMA inspectors will have official identification. They do not approve or deny claims or requests; those come after the inspection results are submitted. FEMA inspectors do not ask for money and do not recommend contractors to make repairs.

**Q: I've already cleaned up and made repairs to my property. Am I still eligible to register with FEMA?**

**A:** Yes. You may be eligible for reimbursement of your clean-up and repair expenses. Before and after photos of the damaged property can help expedite your application for assistance.

**Q: Does my income need to be under a certain dollar amount to qualify for disaster aid?**

**A:** FEMA's Housing Assistance program is available, regardless of income, to anyone who suffered damages or losses in disaster-declared counties. However, aid for other losses such as personal property, vehicle repair or replacement, and moving and storage expenses are income - dependent and officials make decisions on a case-by-case basis. To be considered for a grant for these types of losses, the applicant must complete an application for an SBA loan.

**Q: I have fire insurance. Should I still apply with FEMA?**

**A:** Yes. But please contact your insurance company first.

**Q: Does the Small Business Administration (SBA) offer loans to homeowners and renters?**

**A:** Yes. The SBA is the primary source of financial assistance following a disaster and provides low-interest disaster loans to homeowners and renters. You can contact them via phone at 800-629-2955.

**Q: Do I have to be turned down by my bank before I can apply for a disaster loan?**

**A:** No. The SBA has its own criteria for determining each loan applicant's eligibility.

## What Do I Need To Apply?

**1. Social Security Number****2. Financial Information**

\*Family's total gross household income at the time of the disaster.

**3. Contact Information**

\*Address and Phone number of damaged home.

\*Current mailing address and phone number where you can be contacted.

**4. Insurance Information**

\*Identify all types of insurance coverage you have, including medical.

**5. Pen and Paper**

\*To record your Registration ID Number.

**6. Direct Deposit Information**

\*If you are eligible for assistance and would prefer funds be transferred directly into your bank account, have the following information:

- > Institution Name
- > Type of account
- > Routing and account number

**Q: If I rent a home in the community, can I get help to replace my damaged personal property?**

**A:** Yes. Renters may qualify for a FEMA grant. Renters may also qualify for SBA disaster loans.

**Q: Will FEMA pay for all home repairs or contract work?**

**A:** No. FEMA does not pay to return your home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance, but these grants may not pay for all the damage. According to FEMA representatives, their cap for financial assistance is 33K per home. However, an SBA disaster loan may return a home to its pre-disaster condition.

**Q: Do I have to repay money I receive for disaster relief?**

**A:** No. You do not have to repay grant money; however, SBA disaster loans must be repaid.

**Call to Schedule an  
Appointment  
(858) 429-5683**

# Need Help Completing the Online Application? Sequoia is Here to Help!

Sequoia knows you are having to maneuver through so many obstacles to rebuild your home. We would like to help you in whatever we can, whether you choose to use our services or not. That's why we would like to offer to help you apply for FEMA's assistance program.

- **We Have Internet Access**
- **Dedicated Staff to Help You Step By Step**
- **Computers to Complete the Online Application**
- **We're Located in Rancho Monserate ~ Space #23**

We want to make sure we have adequate staff on hand to assist anyone that needs help. Therefore, please schedule an appointment in advance.

**Call or Email Us To Schedule  
Your Appointment**

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