



# Disaster Recovery Resources

January 24, 2023

To whom it may concern,

Watsonville residents who sustained losses during the series of storms that battered our region can begin to apply for federal assistance through the Federal Emergency Management Agency (FEMA).

Assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals, business owners, and non-profits. Below you will find a list of frequently asked questions and local and federal resources available. We hope this helps you easily navigate all the information and services available.

The City of Watsonville is offering free, no-obligation assessments to determine what remediation actions might be available to you so your property can be repaired. The inspections will also assist you with insurance claims, contractor bids, and FEMA assistance paperwork. **If your property has had any water infiltration or other damage due to flooding, call us at 768-3050 to schedule an inspection.**

## FEMA ASSISTANCE

A Disaster Recovery Center has opened at Ramsay Park to help residents affected by the storms and flooding. The Disaster Recovery Center is located at 1301 Main Street and is open daily from 9am- 7pm.

### What assistance is available by FEMA?

Disaster assistance may include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster.

### APPLICATIONS FOR ASSISTANCE MUST BE SUBMITTED BY MARCH 16, 2023

### How can I apply for FEMA assistance?

- You can apply in person at the Disaster Recovery Center at Ramsay Park
- You can use the FEMA mobile app or call the FEMA helpline at 1-800-621-3362 from 7am-11pm daily. *Press 2 for Spanish and 3 for an interpreter who speaks your language.*



You can apply online by going to [DisasterAssistance.gov](https://www.DisasterAssistance.gov)

### What do I do if I have flood insurance?

- Take photos of the damage to your home and belongings and list damaged or lost items.
- Read over your insurance policy before calling your provider to file a claim
- File a claim with your insurance provider

### What if my home is uninsured or underinsured?

Residents who had damage and losses resulting from the storms and flooding are encouraged to apply for FEMA assistance

### Do renters qualify for FEMA assistance?

Yes, renters may apply for disaster assistance with FEMA.

If you have renter's insurance, call your insurance provider to file a claim first.

### What assistance is available for renters?

FEMA may provide financial assistance to renters for alternative temporary housing, if displaced from their primary residence.

Rental assistance is intended to cover the monthly rent amount (including lot rent, if applicable) and cost of essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or internet service for the housing unit.

## FEMA ASSISTANCE (CONTINUED)

### **Do non-citizens, undocumented individuals, and mixed-status families qualify for federal assistance?**

A household may qualify for assistance if a household member, including a minor child, meets the eligibility criteria during the registration process.

The parent or guardian of a minor living in the same household may apply for assistance on behalf of the child who is a U.S. citizen, non-citizen national, or qualified non-citizen.

## COMMUNITY RESOURCES

### **Waste & Recycle Center**

Residents affected by the floods within the City of Watsonville limits can drop off waste, free of charge during regular business hours at 320 Harvest Drive.

If you have large items that need to be disposed of, you can call customer service at **(831)768-3133** to have a representative assess possible assistance with pick-up.

If you have insurance, please have your insurance company contact us at **(831)768-3133** to arrange for pick-up of any damaged items.

### **Food Assistance**

- Second Harvest Food Bank Santa Cruz County will provide groceries and stock pantries at no cost. Visit [thefoodbank.org](http://thefoodbank.org) or call **(831)722-7110**.

- The CalFresh program issues monthly benefits on an Electronic Benefit Transfer (EBT) card. Food may be purchased at any grocery store or farmers market that accepts EBT cards. CalFresh Benefits Helpline: **1-877-847-3663**

### **Additional Community Resources**

A variety of services are also being provided by local non-profit agencies.

Please call La Manzanita Community Resources at **(831)724-2997** or **2-1-1** for additional information.

## LOAN ASSISTANCE

### **Zero-Interest Loans for City of Watsonville residents:**

The City of Watsonville offers zero-interest loans for both homeowners and renters living in city limits through the City's Community Development Block Grant Funds. For more information, please call **(831-768-3080)** or visit [bit.ly/3D4t3fj](http://bit.ly/3D4t3fj).

### **What kind of loans are available through the Small Business Administration (SBA)?**

- Businesses and nonprofits may borrow up to \$2 million
- Homeowners can also access loans
- Renters are eligible for loans of up to \$40,000. Interest rates can be as low as 3.305% for businesses, 2.375% for nonprofits, and 2.313% for homeowners and renters with terms up to 30 years.
- The U.S. Small Business Administration and the California Small Business Development Center have also opened a Business Recovery Center in Capitola to provide a wide range of services to businesses impacted by severe winter storms, flooding, landslides, and mudslides.

**The center, located at the Capitola City Hall Community Room (420 Capitola Avenue), is open from 8am-5pm, Monday through Friday.**

## STAY INFORMED

### **Official Social Media Accounts**

Facebook: @WatsonvilleCity

Twitter: @WatsonvilleCity

Instagram: @cityofwatsonvillegov



You can also find up to date information and resources at:  
[cityofwatsonville.org](http://cityofwatsonville.org)