

PAJARO UNMET NEEDS DISASTER ASSISTANCE PROGRAM

Individual and Household Assistance Overview

The Pajaro Unmet Needs Individuals and Households Disaster Assistance Program is intended to provide unmet needs assistance to households impacted by the March 2023 breach of the Pajaro Levee. Assistance will be considered for households that suffered verified losses related to failure of the Pajaro Levee regardless of citizenship status. This assistance is intended to mitigate and address remaining unmet flood needs that have not been met by other sources of available flood assistance. A disaster caused “Unmet Need” is the deficit between verified disaster-caused damages and obtainable disaster aid, including insurance, Federal, State, County, and non-profit assistance. In order to prevent duplication of benefits, which is not allowable under FEMA and this funding allocation, households must disclose assistance already received for flood-related expenses or attest that they have not received any services. Sources of duplicative assistance include but are not limited to:

- Federal Emergency Management Agency (FEMA) Assistance
- Insurance Compensation (Homeowners, Flood, Renters, and Vehicle insurance compensation)
- Non-Profit Assistance, Gift Cards, Cash, Donated goods/items or services
- State Assistance, including CalFresh Disaster Assistance, Storm Assistance for Immigrants, and Disaster Unemployment Assistance
- County and Local Assistance and Social Services Programs

Households affected by the Pajaro flood event, whose primary residence was in Pajaro as of March 10, 2023, are eligible to apply for assistance.

- A *household* can be a person living alone or a group of people living together who share rent, food, and other household expenses together. Members of a household do not need to be related. A person who lives with others, but customarily pays for household expenses separate and apart from others, can be a separate household.
- *Primary Residence* is defined as 1) the dwelling where the applicant normally lives during the major portion of the calendar year, or 2) the dwelling that is required because of proximity to employment, including agricultural activities that provide 50 percent of the household’s income. This includes any residence where the applicant lived in the home more than six months of the year, or the applicant lists it as the address of his or her Federal Tax Return, or the applicant files a homestead exemption, or the applicant uses it as a voter registration address.

Application Process

Households must submit an application in order to be eligible for funding. A single application process will be completed for all types of assistance offered under this funding. Applications will only be accepted in person and must include required supporting documentation. Support will be onsite to help complete intake applications and coordinate needed follow-up appointments. Once the initial application is received, case processors will review the application for any missing verifications. If needed, a follow-up appointment will be scheduled to collect additional information and needed documentation.

Households are eligible to receive funds under multiple assistance categories if they provide verification of eligibility. Those determined eligible for Phase 1 Assistance will receive that assistance once their initial application has been processed. Those who may be eligible for Phase 2 Assistance will be referred to Disaster Case Management and will complete additional requirements at that time. Disaster Case Managers will check for benefits received from FEMA and other assistance programs in order to ensure no duplication of benefits. Households will be responsible to report any change in their FEMA status or any additional assistance received for items being requested through this funding source that they receive from insurance claims, local non-profits,

or any other source. Change in status and/or receipt of additional assistance from other organizations may result in forfeiture or repayment of funds received under this program.

Phase 1 Assistance: Evacuation Food Spoilage

All households who were living in Pajaro on March 10, 2023, and were subject to an Evacuation Order between March 10 and March 23, 2023, may be eligible for Evacuation Food Spoilage Assistance. Eligible households can receive \$200-\$600 to replace lost food items. Eligible assistance amount will be based on household size.

Phase 2 Assistance: Flood Damages

All other categories of assistance will require verification of flood damages. Phase 2 Unmet Needs Assistance will be made available for households who suffered flood damages in the following categories: home repair, personal property loss, vehicle repair/replacement, and housing assistance. Initial verification for eligibility will be based on the residence location. The list of flooded streets includes:

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|-------------------|-------------------|-----------------------|
| • Salinas Road | • Bishop Street | • Porter Drive |
| • Railroad Avenue | • Cayetano Street | • Hudson Landing Road |
| • Fremont Street | • Florence Avenue | • Kents Court |
| • Associated Lane | • Stender Avenue | • Brooklyn Street |
| • Jonathan Street | • Trafton Road | • Alison Lane |
| • San Juan Road | • Ingram Court | • Lewis Road |

Not all homes on these streets were within the flooded area, however, each street had at least one (1) home identified within the flood zone. Homes not on these streets but with verifiable flood damages will be considered on a case-by-case basis. Eligible applicants will be referred to Disaster Case Management for more in-depth Phase 2 eligibility assessments. The total possible eligible grant amount per household will be based on verified financial need of the household and eligible expenses incurred.

Housing Assistance

Households may be eligible to receive assistance with housing costs that were accrued as a direct result of being permanently displaced by the flood or if they were unable to pay their usual household expenses due to the cumulative impact of being displaced for an extended period of time while repairs were conducted. Housing Assistance is only available for reimbursement for costs associated with moving to a new residence if the household was permanently displaced due to flooding or for arrears due to physical flood impacts. Costs must be actual and based on verified receipts between March 10 and May 15, 2023. If the client participated in the County's Non-Congregate Shelter Program, they are not eligible to receive housing assistance.

- *Rent or Mortgage/ Utility Bill Arrears Assistance:* Arrears assistance may be provided for households which have accrued arrears to their rent, mortgage, or utility bills of their primary residence due to financial hardships directly related to the flood. Assistance for housing expenses (rental/mortgage arrears and utility arrears) will only be available for expenses incurred from March 10 and May 15, 2023. Expenses for these items incurred prior to March 10, 2023, or after May 15, 2023, will not be eligible for reimbursement. Payments for arrears will be issued to the entity to which they are owed.
- *Moving Expenses:* Reimbursement may be provided for households that incurred out-of-pocket moving expenses to relocate from their affected home in Pajaro to a new location. Expenses may include moving fees such as renting a moving vehicle, payment for storage facilities to temporarily remove their belongings from an impacted area, or other related expenses.

- *Expenses to Acquire a New Residence:* Assistance may be provided for households that have relocated to a new residence due to damage to their primary residence making the home unoccupiable. Assistance may be provided to cover a deposit and first month's rent for a new residence.

Only expenses which have not already been reimbursed through another program are eligible for payment. These programs could include, but are not limited to, FEMA assistance, insurance claims, local non-profits, and state or county disaster assistance and eligibility programs. Households are eligible to receive funds under multiple Housing Assistance categories if they provide verification of eligibility. The total amount paid to an eligible household will not exceed:

- Actual amount of past due rent, mortgage, and/or utility expense; or
- Actual amount paid for moving expenses; or
- Actual amount of deposit and first month's rent for a new residence; or
- Maximum amount payable to a household for combined Housing Assistance and Personal Property. Under no circumstances will the total amount paid to the household for combined Housing Assistance and Personal Property Payments exceed \$15,000.

Personal Property

Households may qualify for reimbursement of personal property damaged or lost due to the Pajaro flood. Personal Property will be calculated using a fixed cost, in which each item will be associated with a specific cost. Examples of personal property that may be reimbursable include, but are not limited to:

Household Items and Furniture

1 Per Household

- Sofa
- Coffee Table
- Armchair
- Small Side Table
- Kitchen Table & Chairs
- Fridge
- Dishwasher
- Stove/Oven
- Microwave
- Kitchenware
- Washer/Dryer
- Storage Shed

Other Items

Per Eligible Person Allowance

- Bicycle
- Clothing & Shoes
- Accessibility Items
- Tools of the Trade

Bedroom Items and Furniture

1 Per Occupied Bedroom

- Mattress and Bed Frame
 - Single Bed and Mattress
 - Full Size Bed and Mattress
 - Queen Size Bed and Mattress
 - King Size Bed and Mattress
 - Bunk Bed and Single Mattress
 - Crib & Mattress
- Bedding Set
- Nightstand
- Dresser

In order to qualify for assistance with personal property items, the household must be able to verify that the item was damaged or destroyed resulting from the Pajaro flood. Verification could include, but is not limited to:

- Letter from insurance company itemizing items lost or damaged
- FEMA letter listing items lost or damaged
- Photographic evidence which verifies loss

The household must also provide proof that the damaged or destroyed items have not already been reimbursed by another form of disaster assistance including, but not limited to, insurance reimbursements, local non-profit donations, County eligibility program, FEMA, and Storm Assistance for Immigrants. The total amount paid to an eligible household for each personal property item will not exceed:

- Maximum allowable cost per eligible item; or
- Maximum amount payable to a household for combined Housing Assistance and Personal Property: Under no circumstances will the total amount paid to the household for combined Housing Assistance and Personal Property Payments exceed \$15,000.

Vehicle Repair/ Replacement

Vehicle Repair/Replacement Assistance is available for those who resided in Pajaro in March 2023 and whose vehicle was damaged or destroyed due to flooding in Pajaro. In order to be eligible, households must provide proof that the vehicle suffered damage directly related to the Pajaro flood. The vehicle must have been registered in March 2023.

Households may be eligible to receive assistance with vehicle repairs or replacement for a salvaged vehicle that was damaged or destroyed as a result of the Pajaro flood. In order to qualify, households must be able to verify that the vehicle was:

- Damaged or destroyed resulting from the Pajaro flood
 - Statement from insurance company
 - Verifiable bill, estimate, or receipt from a vehicle repair company which confirms damage was caused by the disaster
 - Photographic evidence which verifies loss
- Owned or leased by a member of the household
 - Vehicles belonging to someone outside of the household do not qualify.
 - Verification may include, but is not limited to:
 - Lease agreement
 - Registration paperwork
 - Purchase agreement
 - Certificate of Title
- Proof of valid registration of as March 10, 2023
- Insurance Information: Insurance Claim or Settlement Documentation, if applicable
- A qualifying vehicle type including, but not limited to, cars, vans, trucks, and sport utility vehicles

Households are eligible for repair or replacement of one (1) vehicle per household. If the household has already received assistance for their primary vehicle but own a second vehicle that is required for the household's daily circumstances, they may apply for assistance for the second vehicle provided it meets all other eligibility requirements. Under no circumstances will this funding reimburse for more than two (2) vehicles per household.

Households must also provide proof that the vehicle damages have not already been reimbursed by another form of disaster assistance including, but not limited to, insurance reimbursements, FEMA assistance, Disaster Unemployment Assistance, Storm Assistance for Immigrants, and any local resources. If the vehicle expenses exceeded the amount of other assistance provided, households can apply for the remaining portion to meet the unmet need but must verify the amount previously received. The total amount paid to an eligible household will not exceed the lessor of:

- Total amount of damages to approved vehicle; or

- Total amount of costs to repair damage to approved vehicle; or
- Total verified value of the destroyed vehicle, as determined using Trade-in-Value. Vehicles will be valued using Kelly Blue Book's fair condition with standard equipment

Home Repair Assistance

Home repair and construction assistance is only for repairs that address impacts from flooding. Repairs must be made to the owner-occupied primary residence. Repairs cannot be made to return to non-permitted or unsafe conditions. Repair and rebuilding assistance also may include Debris Removal; Costs related to permit requirements; and Repairs related to flood damage beyond explicit health and safety repairs.

Applications for repair funding may need additional information. Such information may include:

- Proof of home ownership
- Proof of flood damage (photos, official reports, etc.)
- Description of repairs needed, including measurements of flood damaged areas/fixtures
- Information pertaining to repairs already completed, such as: Building permits; Receipts for materials and/or labor; Contractor information; Photos of completed work
- Homeowners/ Flood Insurance Information

Repair Assistance must be approved by the Review Committee and assessed by Monterey County Housing and Community Development to determine all repairs comply with building codes.

Verification Overview

Households wishing to apply for **all assistance** will be required to provide verification of:

- Proof of Identity, Photo ID, even if expired. Examples may include:
 - Passport
 - Driver's license or government issued ID card
 - Consulate ID card
 - Permanent Resident Card or Alien Registration Receipt Card
 - Employment Authorization Document that contains a photograph
 - School ID card
 - Voter Registration Card
 - Military card
 - Native American tribal document
 - Other document which shows a photo ID of the individual applying
- Pajaro Resident as of March 10, 2023: Verification provided will need to include the name of the individual applying, a valid Pajaro address, and be valid on March 10, 2023. Examples may include:
 - Current lease agreement
 - Other rental agreement
 - Written affidavit from landlord
 - Mortgage paperwork such as a current mortgage statement or tax assessor's statement
 - Utility bills or other mail
 - Affidavit from roommate attesting to a shared housing situation

Households wishing to apply for **Phase 2 Assistance** will be required to provide verification of:

Financial Need or Impact Related to the Pajaro Flood:

- Proof of rental or mortgage arrears owed
 - Letter from landlord or mortgage company showing amount past due

Attachment B

- Three (3) day pay or quit notice or other notice of non-payment of rent or mortgage
 - Affidavit from roommate attesting to household's portion of rent or mortgage that is past due
- Utility bill(s) showing amount past due
 - Utilities covered will include water, sewer, garbage, electricity, gas and phone
 - Bill must show address at primary residence in Pajaro and must be in the name of one of the members of the household
- Verification of moving or storage fees to move to a new primary residence incurred on or after March 10, 2023, if permanently displaced due to disaster
 - Storage contract and/or invoice including name of individual from household who paid for expense
 - Other verification related to expense
- Verification of deposit and first month's rent to move to a new primary residence due to uninhabitability of prior residence
 - Lease agreement which names the household as the lessee and indicating amount of deposit and first/last month rent needed to secure residence
 - Letter from landlord indicating amount of deposit and first month's rent needed to secure residence
 - Receipt(s) showing payment of deposit, first, and/or last month's rent
- Proof of vehicle damage or loss
 - Letter from insurance company, vehicle repair shop, or lender
 - Photographic evidence which verifies loss
 - Vehicle Identification Number to identify vehicle being reimbursed or replaced
 - Proof of vehicle registration status as of March 10, 2023
- Proof of loss or damage to personal property items
 - Letter from insurance company itemizing items lost or damaged
 - FEMA letter listing items lost or damaged
 - Photographic evidence which verifies loss
 - Affidavit attesting to loss or damage
- Proof of Home Repair Need
 - Proof of home ownership
 - Proof of flood damage (photos, official reports, etc.)
 - Contractor estimate of repairs needed
 - Homeowners/ Flood Insurance Information

Duplication of Benefits

- Applicants will be asked to share information on disaster assistance received to date.
- Applicant must provide documentation for all related assistance and benefits received. Sources of duplicative assistance include but are not limited to:
 - Federal Emergency Management Agency (FEMA) Assistance
 - Insurance Compensation (Homeowners, Flood, Renters, and Vehicle insurance compensation)
 - Non-Profit Assistance, Gift Cards, Cash, Donated goods/items or services
 - State Assistance, including CalFresh Disaster Assistance, Storm Assistance for Immigrants, and Disaster Unemployment Assistance
 - County and Local Assistance and Social Services Program