



Wildfire Assistance Program

Frequently Asked Questions

A. General Information

A.1. What is the Wildfire Assistance Program?

The Wildfire Assistance Program is a voluntary program intended to aid certain Wildfire Claimants who are still in need of assistance for alternative living expenses or other unmet needs. The United States Bankruptcy Court for the Northern District of California overseeing the PG&E bankruptcy cases established a \$105 million fund to address these needs.

A.2. Who administers the fund?

The Court appointed Cathy Yanni as the Administrator of the Wildfire Assistance Program. Cathy Yanni has extensive experience managing large scale programs, establishing eligibility criteria, and developing the procedures for distributing aid to eligible claimants. She has engaged with BrownGreer, a national settlement administrator with more than 25 years' experience in designing and implementing claims processes, to ensure the efficient and expeditious resolution of claims from Wildfire Claimants.

A.3. What is PG&E's role in this Program?

The Wildfire Assistance Program is an independently administered program approved by the bankruptcy court to disburse the \$105 million fund provided by PG&E to deliver immediate assistance to those households with unmet needs as a result of the 2017 and 2018 Wildfires. PG&E has no role in reviewing or approving claims submitted to the Wildfire Assistance Program.

A.4. I am represented by an attorney. Can I still participate in this program?

Yes. If you are seeking assistance to address an unmet need as a result of being displaced by the 2017 and 2018 Wildfires, you may participate in this program. We can speak with you directly regarding your claim in this Program; however, you should speak directly with your attorney regarding any questions you have related to your specific situation and any other types of claims or litigation outside the Wildfire Assistance Program.

A.5. When can I file a claim in this program?

The claim period will begin on August 15, 2019.



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A.6. What is the deadline to file a claim in this program?

The deadline to file claims is November 15, 2019.

A.7. How do I file a claim?

Visit the official program website at www.norcalwildfireassistanceprogram.com and click the button to Submit a New Claim. The claims process is quick and easy and can be completed on your mobile device or a computer.

A.8. I started a claim and saved the claim, but I did not complete it. How can I complete it now?

Visit the official program website at www.norcalwildfireassistanceprogram.com and click the button to Return to an Existing Claim. After logging in, you will be able to resume your claim submission.

A.9. I tried to return to an existing claim, but I cannot log in. What should I do?

If you cannot remember your User ID, select the “Forgot User ID” link on the Return to an Existing Claim page and enter the email address you used when you submitted or began your claim. We will then send your User ID to that email address. If you have forgotten your Password, select the “Forgot Password” link on the Return to an Existing Claim page and enter the email address you used when you submitted or began your claim and the User ID you created. We will send you a temporary password which you can use to login to the website, then you will have the option to create a new password.

If you still have trouble logging in, call us at 1-888-626-0062.

A.10. What is a Taxpayer Identification Number (TIN)?

A Taxpayer Identification Number (TIN) is an identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or by the IRS.

TAXPAYER IDENTIFICATION NUMBERS

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"
- Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
- Preparer Taxpayer Identification Number "PTIN"



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A.11. Why do you need my Social Security Number?

We require your Social Security Number (or Tax Identification Number) so we can verify your identity. This is to protect you and your claim from fraudulent activity.

B. Eligibility

B.1. Who is eligible to file a claim?

Households that were displaced by the 2017 and 2018 Wildfires and are unable to obtain basic needs are eligible to file a claim in this program. Claimants must provide proof of identity, confirm the location of the primary residence was within the boundary of a 2017 or 2018 Wildfire, and self-certify that they are not requesting Wildfire Assistance Program payments for an expense that has already been compensated by FEMA.

B.2. Which fires qualify as a 2017 and/or 2018 Wildfire?

The fires that qualify as a Wildfire for the purposes of this program are the Atlas, Adobe, Blue, Camp, Cascade, Cherokee, Honey, LaPorte, Lobo, Maacama, McCourtney, Nuns, Norrbom, Partrick, Pocket, Point, Pressley, Pythian, Redwood, Sulphur, Tubbs and “37” Fires.

B.3. What qualifies as a “household”?

A household is defined by the Program as an individual residing alone and demonstrating independent financial responsibility for the residence; a group of two or more people related by birth, marriage, domestic partnership, or adoption and residing together; or two or more adults residing together who demonstrate independent financial responsibility for the residence (*e.g.*, adult roommates).

B.4. What is a Basic Unmet Need?

A Basic Unmet Need is a critical need such as water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, fuel for transportation, and/or mental anguish and emotional distress resulting from the 2017 or 2018 Wildfires and not compensated by FEMA for those needs.

B.5. What types of claims can I file?



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The Program is divided into two tiers for claims for assistance. The first tier provides for Basic Unmet Needs payments of \$5,000 per Household for victims of the 2017 or 2018 Wildfires who establish basic eligibility requirements.

The second tier, Supplemental Unmet Needs, provides additional awards to claimants who demonstrate with greater specificity that they have Supplemental Unmet Needs resulting from the 2017 or 2018 Wildfires and not remedied by payment or assistance provided by FEMA or the Basic Unmet Needs payment.

Basic Unmet Needs payments will be issued before Supplemental Unmet Needs payments. Supplemental Unmet Needs payments are contingent upon the amount of funds available after all qualifying Basic Unmet Needs payments have been issued.

B.6. What are the eligibility requirements?

To meet the basic eligibility requirements, the primary residence of the household must have been located within the boundary of a 2017 or 2018 Wildfire.

Each claimant must also establish proof of his or her identity and provide documentation showing that he or she resided at the address that is the subject of the claim.

Finally, at least one member of the household must demonstrate an Unmet Need and self-certify that this is not a claim for duplicate payments already provided by FEMA.

B.7. What information or documents do I need to support my claim?

You must provide documents verifying your identity and showing you lived at the address at which the fire damage occurred. Acceptable documentation includes:

- A copy of a valid driver's license or California identification card
- A U.S. Passport
- A foreign passport with Form 1-94
- Form 1099 or W-2
- Pay stubs showing the address of the Affected Property and date within 60 days of the fire damage
- Bills sent to the address of the Affected Property dated within 60 days of the fire damage
- A valid lease/rental agreement showing the property/unit address and covering the period during which the property was damaged by the fire

Note that some forms of documentation cannot satisfy both the identity and address requirements independently. For example, a U.S. Passport can verify



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identity but not proof of residency at the address of the fire damage. The Administrator will make the final determination of residence based on provided documentation and reference to publicly available data verifying the information on the property and fire location.

B.8. What information or documents do I need to support my Supplemental Unmet Needs claim?

You must provide a narrative description of the circumstances surrounding your claim, as well as any documentation that shows or supports those circumstances. You also must establish that at least one member of the household presently has one or more supplemental need, such as housing assistance, medical and dental treatment, unemployment assistance, or other assistance not covered by FEMA assistance or the Basic Unmet Need payment.

B.9. How much will I receive for my Supplemental Unmet Needs claim?

After all eligible Basic Unmet Needs claims are paid, the Administrator will review all Supplemental Unmet Needs claims and allocate any remaining funds fairly and equitably amount the eligible claims in accordance to urgency and severity of need. There is no set payment amount for Supplement Unmet Needs claims.

B.10. Am I eligible to receive a payment from the Wildfire Assistance Program if I previously received a payment from FEMA?

You may not request an Unmet Needs payment for needs that have already been compensated by FEMA, unless your claim is for awards above and beyond what FEMA has paid. The Wildfire Assistance Program will work with FEMA to verify existing and paid FEMA benefits when reviewing and assessing claims.

B.11. Can I submit my claim without certifying that I am not making a claim for needs already compensated by FEMA?

The self-certification statement is a required component of the Eligibility Criteria. You must certify that you are not making a claim for any needs already compensated for by FEMA to submit a claim to the Wildfire Assistance Program.

B.12. Can I submit my claim without consenting to the data sharing agreement?

The Wildfire Assistance Program will receive your data upon submission of your claim and will exchange that data with FEMA for the purpose of certifying claimants' identity, eligibility, and prior FEMA benefits status. Your data will be used solely for the purpose of verifying your claim. If you wish to file a claim



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with the Wildfire Assistance Program, you must consent to your data being shared for this purpose.

B.13. Who is considered a Renter?

The rental policy applies to any eligible claimant who is not a homeowner.

B.14. As a Renter, can I qualify for a Basic Unmet Needs payment?

Yes, renters who meet the Eligibility Criteria can receive a Basic Unmet Needs payment of \$2,500. After the November 15th claim filing deadline the Administrator will review all eligible claims to determine if additional funds are available for renters.

B.15. As a Renter, can I qualify for a Supplemental Unmet Needs payment?

Yes, renters may qualify for a Supplemental Unmet Needs payment. To receive a Supplemental Unmet Needs payment, claimants must establish the existence of present conditions that are:

- (1) Caused by the 2017 and 2018 Wildfires;
- (2) Extreme and extraordinary in nature, as compared to others who were impacted by the 2017 and 2018 Wildfires; and
- (3) Not remedied by payment or assistance provided by FEMA.

B.16. Is there additional information or documentation I need to submit to support my claim as a Renter?

To qualify for a Basic Unmet Needs payment, you must provide documents verifying your identity (such as a valid driver's license) and showing you lived at the address at which the fire damage occurred (such as a lease agreement showing the property/unit address and covering the period during which the property was damaged by the fire). Documentation that is contemporaneous with the fire that affected the property where you resided will allow the Administrator to evaluate your claim.

B.17. What if my documentation was destroyed and I can no longer get in contact with the landlord?

The Administrator will evaluate all available documentation you submit and will contact you if more information is needed.



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B.18. I live with roommates who are financially independent, should I include them as household members when I submit my claim?

You should list all household members on your claim. For a rental claimant to receive a Basic Unmet Needs payment, he or she must apply under a separate claim (whether or not the claimant is listed as an additional household member on a different claim).

C. Payment

C.1. When will payments be issued?

Basic Unmet Needs payments will be issued on a rolling basis beginning on August 30, 2019. All payments will be issued by January 15, 2020.

C.2. How will I receive payment?

If your claim is eligible for payment, we will use the payment option you selected when completing the Claim Form:

- (a) Zelle® payment;
- (b) Mailed check; or
- (c) Mailed pre-paid debit card.

C.3. How do I update my payment instructions?

If you need to update your payment instructions after you submit your claim, please call us at 1-888-626-0062 for assistance.

C.4. What is Zelle®?

Zelle is a payment app that allows you to send and receive money from your mobile device. You may access *Zelle* through your bank's website and mobile app (if offered) or through the *Zelle* app linked to your debit card. To set up a *Zelle* account, contact your bank or financial institution. If you select the *Zelle* payment option, you agree to be bound by the [Zelle Network® User Service Agreement](#).

If you select payment by *Zelle*, you must sign up for *Zelle* via the *Zelle* app or website **before** the Wildfire Assistance Program issues the payment.

C.5. What is Zelle and what role does it play?



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Zelle is a fast, safe and easy way to receive money directly to your bank account. By providing the Wildfire Assistance Program with your email address or U.S. mobile phone number, we can send your money electronically, regardless of where you bank (as long as your bank account is in the U.S.). With *Zelle*, your bank account details are never shared, and because money is sent directly to your bank account, you don't have to wait for a check in the mail.

C.6. What do I have to give the Wildfire Assistance Program to receive money with *Zelle*?

All you need to give the Wildfire Assistance Program is your email address or U.S. mobile number – whichever you used to register with *Zelle*. Click [here](#) for step-by-step instructions on how to register with *Zelle*.

C.7. Am I going to get spam mail after signing up to receive payments electronically?

No. The information you provide us will never be sold, so you won't receive spam mail. Your information will only be used to make the payment and to communicate with you regarding your payment.

C.8. What does the Wildfire Assistance Program charge for *Zelle*?

The Wildfire Assistance Program does not charge a fee for *Zelle*. Additional fees from your financial institution or mobile carrier may apply.

C.9. How does the Pre-Paid Debit Card work?

If you select this option, we (through our banking partner, Bank of America) will mail you a Prepaid Card that will be loaded with the value of your claim payment. The card will be ready for use everywhere Visa® debit cards are accepted. You can also get cash from an ATM. (Note: Non-Bank of America ATMs will charge a withdrawal fee.) For more information, please review the [Commercial Prepaid Card Fee Disclosure and Other Important Disclosures](#) and the [Prepaid Card Maximum Load and Cash Access Limits information](#) found at the end of the Frequently Asked Questions.

C.10. Will a payment from the Wildfire Assistance Program affect a potential payment of my claim in the PG&E Bankruptcy proceedings?

If you receive a payment from the Wildfire Assistance Program and you are subsequently entitled to receive a distribution from the Debtors in the PG&E Bankruptcy proceedings with respect to claims arising from the 2017 and 2018



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Wildfires, the amount of any payment from the Wildfire Assistance Program will be deducted from that claim distribution.

C.11. Is the PG&E Wildfire Assistance Program payment a taxable payment?

We are not in a position to provide guidance about the tax consequences of payments from the Wildfire Assistance Program. We suggest that claimants consult with their tax advisors about such questions.

Commercial Prepaid Card Fee Disclosure and Other Important Disclosures*

| Monthly fee | Per purchase | ATM withdrawal | Cash reload |
|--|--------------|---|-------------|
| \$0 | \$0 | \$0 in-network \$1.50** out-of-network | N/A |
| ATM balance inquiry (in-network or out-of-network) | | | \$0 |
| Customer service (automated or live agent) | | | \$0 |
| Inactivity | | | \$0 |
| We charge 9 other types of fees. Here are some of them: | | | |
| International transaction fee | | | 3% |
| Replacement card, express delivery | | | \$15.00 |
| *This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the Commercial Prepaid Card Account Agreement. | | | |
| **Fees can be lower depending on how and where this card is used. | | | |
| See the materials you received with your card for free ways to access your funds and balance information. | | | |
| No overdraft/credit feature. | | | |
| Your funds are eligible for FDIC insurance. | | | |
| For more information about prepaid cards, visit cfpb.gov/prepaid . | | | |
| Find details and conditions for all fees and services in the cardholder agreement. | | | |
| There are no other means by which to initially receive the funds in this prepaid account other than by accepting this card. The consequence of disposing of this card is the loss of funds in the account and the relinquishment of its ownership. | | | |

Rev 1/19

DPP-047924



List of all fees for Commercial Prepaid Card

| All fees | Amount | Details |
|--|---------|---|
| Spend money | | |
| Per purchase with PIN | \$0 | |
| Per purchase with signature | \$0 | |
| Get cash in the U.S. | | |
| ATM withdrawal, in-network | \$0 | "In Network" refers to Bank of America ATMs. Locations can be found at www.bankofamerica.com/commercialprepaidcard . You will not be charged an additional fee by Bank of America. |
| ATM withdrawal, out-of-network | \$1.50 | "Out of Network" refers to all the ATMs outside of Bank of America ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction*. |
| Bank teller cash withdrawal | \$5.00 | You will be charged this fee after 1 free each month. Available at financial institutions that accept Visa cards. Limited to available balance only. |
| Information | | |
| Customer service | \$0 | |
| Online account information | \$0 | |
| ATM balance inquiry | \$0 | |
| Using your card outside the U.S. | | |
| International transaction fee | 3% | Of total U.S. dollar amount of transaction |
| ATM withdrawal, international | \$3.50 | This is our fee. You may also be charged a fee by the ATM operator. |
| Bank teller cash withdrawal, international | \$5.00 | You will be charged this fee after 1 free each month. Available at financial institutions that accept Visa cards. Limited to available balance only. |
| Other | | |
| Replacement card | \$5.00 | Per request |
| Replacement card, express delivery | \$15.00 | Additional fee |
| Inactive account | \$0 | |
| PIN selection or change | \$0.50 | You will be charged this fee after 1 free each year. |
| Paper check issuance | \$5.00 | Per request |
| Paper statement | \$1.00 | Per statement |

* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience fee or surcharge fee at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.

**An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Bank of America by calling 1.866.213.8564, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit www.bankofamerica.com/commercialprepaidcard.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit cfpb.gov/complaint.

Prepaid Card Maximum Load and Cash Access Limits

| Maximum | Amount |
|--|-------------|
| Maximum Initial Load (Per Day) | \$7,500.00 |
| Maximum Reload Amount (Per Day) | \$7,500.00 |
| Maximum Account Balance | \$24,999.00 |
| Maximum Total Withdrawal (Per Day) at ATM and Cash Back at Point of Sale | \$1,000.00 |
| Maximum Over the Counter (OTC) Withdrawal (Per Day) Via Financial Institution - Visa | \$5,000.00 |