

SOCIAL SECURITY, UNEMPLOYMENT, CALFRESH, AND OTHER REGULAR AND SPECIAL GOVERNMENT PROGRAM BENEFIT PAYMENTS

This resource provides an overview of some legal issues individuals may face after a disaster. This material was drafted in 2024 and we cannot guarantee that all information is current. This resource will not answer all of your questions. It is designed to set out some of the issues you may have to consider, to help you understand the basics about each issue, and to point you in the right direction for help. Much of the information is general, and you may need to contact legal aid organizations or federal, state, city, or county officials to obtain more specific information and advice. This resource was prepared by various law firms, legal aid organizations, and other nonprofit organizations as a free resource. Although the authors hope that it will be helpful by providing background material, we cannot warrant that it is accurate or complete, particularly since circumstances may change. It is not intended to constitute legal advice and should not be relied on as legal advice. Readers should seek tailored advice from their own legal counsel. If you cannot afford to hire a lawyer, you can contact (888) 382-3406 for referral to a nonprofit legal aid organization.

SOCIAL SECURITY

For direct deposit:

If your Social Security check is automatically deposited into your bank account, your Social Security payment will be deposited into your account as usual. If you experience any difficulty getting your payment (for example, if you do not receive your regularly scheduled payment from Social Security as a result of the disaster), please contact your local Social Security office immediately. The online services portal for the Social Security office is available here: <https://www.ssa.gov/onlineservices/>. You can find the office phone number for your local Social Security Office at <https://secure.ssa.gov/ICON/main.jsp>. For general information regarding your Social Security benefits, you can call (800) 772-1213 (TTY (800) 325-0778), Monday – Friday, 7:00 a.m. ET – 7:00 p.m. ET (automated telephone services are available outside of those hours). Information and services can also be found on the SSA website at: <http://www.socialsecurity.gov/emergency>.

If you moved to a new area and want to open a new account with a local bank to receive your Social Security payment, contact the SSA with the routing information for your new account. The staff at the bank where you open the new account should be able to help you make this change. Alternatively, you can create a “my Social Security” account and start or change direct deposit online at <https://www.ssa.gov/myaccount/>.

If you do not have a bank account and would like to receive payments directly to a debit card: You can sign up for the Direct Express card program. With Direct Express, deposits from federal payments, including Social Security payments, are made directly to the card account on a monthly basis. You can use the card to make purchases at stores and online that accept Debit MasterCard, withdraw cash from ATMs, and get cash back when you make purchases (certain services may be subject to service fees – see <https://www.usdirectexpress.com/faq.html> for more information). Visit <https://www.ssa.gov/agency/emergency/> and <https://www.usdirectexpress.com/faq.html> for more information on the program and enrollment procedures. If you are currently receiving Social Security and wish to sign up for the Direct Express debit card program, you can also call the Direct Express card enrollment center at (800) 333-1795 or visit a local office.

If you receive your check by mail: If you have permanently relocated to a fixed address, you should contact the U.S. Postal Service at www.usps.com/move (the fastest method to make the address change) or call its toll-free 24-hour hotline, (800) ASK-USPS, to file a forwarding address. You may also go to your local post office and request a Mover's Guide® packet. Inside the packet is a PS Form 3575. Fill out the change-of-address form and give it to a postal worker behind the counter, or drop it into the letter mail slot inside the post office. You should receive a confirmation letter at your new address within five business days.

For temporary relocations, you can also ask the USPS to forward your mail to a temporary new address for 15 days to one year, or hold it at your local post office for a limited time (for three to 30 days). Please see the following website for more information: <https://faq.usps.com/s/article/USPS-Hold-Mail-The-Basics>. If your change of address will be long-term, you should report it to the SSA.

You can create a “my Social Security” account and change your address online at <https://www.ssa.gov/myaccount/>. Note that this service is not currently available to people who receive Supplemental Security Income (SSI) or do not have a U.S. mailing address. However, you can still check your address on record with the SSA using this website.

You can also do the following with a “my Social Security” account:

- Request a replacement Social Security card (<https://www.ssa.gov/myaccount/replacement-card.html>)

If you are not receiving benefits:

- Get personalized retirement benefit estimates (<https://www.ssa.gov/myaccount/retire-calc.html>)
- Get estimates for spouse’s benefits (<https://www.ssa.gov/myaccount/spousal-benefits.html>)
- Get proof that you do not receive benefits (<https://www.ssa.gov/myaccount/proof-of-benefits.html>)
- Check your application status (<https://www.ssa.gov/myaccount/application-status.html>)
- Get your Social Security Statement (<https://www.ssa.gov/myaccount/statement.html>)

If you are receiving benefits:

- Set up or change direct deposit (<https://www.ssa.gov/myaccount/direct-deposit.html>)
- Get a Social Security 1099 (SSA-1099) form (<https://www.ssa.gov/myaccount/replacement-SSA-1099.html>)
- Opt out of mailed notices for those available online (<https://www.ssa.gov/myaccount/opt-out.html>)
- Print a benefit verification letter (<https://www.ssa.gov/myaccount/proof-of-benefits.html>)
- Change your address (<https://www.ssa.gov/myaccount/change-of-address.html>)

If you get SSI, do not have a U.S. mailing address, or are otherwise unable to change your address online, you can change your address by contacting a local Social Security office (find your local office’s phone number at the following website: <https://secure.ssa.gov/ICON/main.jsp> or by calling (800) 772-1213 (TTY (800) 325-0778), Monday – Friday, 7:00 a.m. – 7:00 p.m.).

Expedited Payments. You may be eligible to receive expedited SSI benefits in limited circumstances, including (1) an emergency advance payment option and (2) an immediate payment option.

To qualify for a one-time, emergency advance payment, you must be due SSI benefits (including presumptive disability or presumptive blindness benefits) that are delayed or not received, **and** are facing a “financial emergency,” such as needing money right away due to a threat to health or safety (such as not having enough money for food, clothing, shelter, or medical care). For an emergency advance payment, they will subtract the emergency payment from the payments due to you and pay you the difference. If you are not due past payments, they will subtract the emergency advance payment from your current monthly benefits in up to six monthly installments. Please contact your local field office to apply or see the following website for more information: <https://www.ssa.gov/ssi/text-expedite-ussi.htm>.

EMPLOYMENT

The state of California provides special assistance to people who are affected by wildfires *and* are unemployed or lose their jobs. For more information, you can also call (800) 300-5616 (English), (800) 326-8937 (Spanish), (800) 547-3506 (Cantonese), (866) 303-0706 (Mandarin), (800) 547-2058 (Vietnamese), or (800) 815-9387 (TTY) or visit https://www.edd.ca.gov/unemployment/Disaster_Unemployment_Assistance.htm and https://www.edd.ca.gov/About_EDD/Disaster_Related_Services.htm.

Following the Governor's Emergency Proclamations for a disaster, the one-week waiting period for individuals seeking unemployment benefit payments through California's Unemployment Insurance ("UI") program is typically waived for claims filed between certain time periods. The waiver is county-specific, so check the below website to confirm the relevant information for your county. The UI program provides partial wage replacement benefits to workers who lose their jobs, or have their hours reduced, through no fault of their own. The one-week waiver means that individuals can be paid UI benefits for the first week they are unemployed due to the wildfires. See the following website for more information:

https://www.edd.ca.gov/About_EDD/Disaster_Related_Services.htm#WaitingWeek.

Additionally, employers directly affected by the wildfire disasters may request up to a 60-day extension of time, in writing, from the California Employment Development Department (EDD) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. For more information on how to request an extension and other employer assistance available, please refer to the following website:

https://www.edd.ca.gov/Payroll_Taxes/Emergency_and_Disaster_Assistance_for_Employers.htm.

ELECTRONIC BENEFITS TRANSFER (EBT) CARDS

EBT Cards are used for federal unemployment insurance benefits, as well as for certain state benefits such as CalWorks and CalFresh. For help in obtaining a replacement EBT card, call (877) 328-9677. The system will prompt you twice to enter a card number, but do not enter any number. After the second prompt, you will have an opportunity to report your card as lost or stolen. Once reported, your old EBT card will be disabled and you will be told how to get a new card. It is important to call customer service as soon as possible if you determine that your EBT card is permanently missing, as the benefits currently on the card may not be replaced. For additional information, see the FAQs on the following website: <http://www.ebtproject.ca.gov/Clients/clientfaq.html> as well as <https://www.cdss.ca.gov/ebt-card>. For victims of fraud, there is now an EDD fraud hotline (800) 229-6297 (or fax (866) 340-5484).

FOOD STAMP (CALFRESH) RECIPIENTS and FOOD SUPPORT

If you need food, even if you are not currently receiving CalFresh benefits, you may qualify for Disaster CalFresh (also known as D-CalFresh), which can provide a temporary, 30-day benefit to households who may have been impacted by the disaster and who are not normally eligible for CalFresh. If you already receive CalFresh but do not receive the maximum allotment for your household size, you can request supplemental CalFresh benefits up to the maximum amount and you can inquire about replacement benefits for any food destroyed by the disaster (if you lost food due to the disaster, you must report that within 10 days to CalFresh). You may qualify for "expedited service" and receive CalFresh benefits within three days if you are homeless or have very little cash, or for some impacted by domestic violence

For general information on the CalFresh program, please see the following website:

<https://www.cdss.ca.gov/calfresh>. In addition, you can connect to your local county office, by calling (877) 847-3663 (FOOD), or by visiting your local county office using the online office locator tool at <https://calfresh.dss.ca.gov/food/officelocator/>. Additional information on automatic supplementation, deadlines, locations, and disaster supplementation can be found on the Disaster CalFresh website at <http://www.cdss.ca.gov/inforesources/CalFresh/Disaster-CalFresh> and at <https://www.fns.usda.gov/disaster/california-disaster-nutrition-assistance>.

If you are a qualified immigrant, you may be eligible for CalFresh benefits. Qualified immigrants may also qualify for the California Food Assistance Program (CFAP). California provides state-funded food stamps through CFAP for non-citizens who do not qualify for federal benefits. CFAP benefits are issued through the same case as federal food stamp benefits. See

<https://www.cdss.ca.gov/inforesources/calfresh/california-food-assistance-program>. If you are not a qualified immigrant, you cannot get CalFresh (or CalWORKS) for yourself, but you should be able to obtain CalFresh (including D-CalFresh, if available, and CalWORKS) for your children or family members if they are U.S. citizens or qualified immigrants. Please see the following website for more information and to help determine benefit eligibility: [Overview of Immigrant Eligibility for Federal Programs - NILC](#)

Please also refer to the following website for a listing of food banks by county:

<https://www.cdss.ca.gov/food-banks>. Food banks throughout California provide families with emergency food assistance at no cost, regardless of immigration status. You may also dial 2-1-1 to locate local available food resources.

CALWORKS RECIPIENTS

If your family currently receives assistance from CalWORKs and you were impacted by a disaster, you may be eligible for additional assistance, including a one-time, non-recurring special needs assistance payment of up to \$600; however, the amount of benefit awarded will vary by the type of need, as each need has its own individual cap. The county can also provide used goods and resources instead of cash. To qualify for this special payment, you must have an emergency need due to sudden and unusual circumstances beyond your control and \$100 or less in cash resources. If you qualify for a special needs assistance payment, the money can be used to repair or replace clothing or household items, provide assistance for damage to your home, including moving or storage payments due to such damage, or pay for interim shelter if your home is destroyed or made uninhabitable or inaccessible. You should contact your caseworker for additional information.

If you are homeless, you may apply for temporary and permanent housing assistance. Applicant families who have received homeless assistance in the last 12 months and who have been impacted by the wildfires may be entitled to an exception to the once-every-12-months limit – this can include payments for temporary housing or permanent housing assistance. Alternatively, you may be eligible for an immediate needs payment of up to \$200 if you have \$100 or less in cash resources. You may be able to get immediate needs payments within one to three days.

Please note that CalWORKs regulations exclude counting of federal disaster and emergency assistance for eligibility determination purposes; thus, FEMA relief, American Red Cross relief, and D-CalFresh will not impact your eligibility for CalWORKs. Typically, financial or other support due to the disaster will not negatively impact your eligibility for other disaster/public benefits programs.

If you do not wish to receive CalWORKs on an ongoing basis, consider applying for CalWORKs diversion payments, which are short-term, non-recurring benefits designed to deal with a specific crisis or item of need and may be appropriate for some displaced families.

For additional information regarding CalWORKs benefits, contact your county's social services agency, for a complete list of CalWORKs offices, visit <http://www.cdss.ca.gov/County-Offices>.

VETERANS' BENEFITS

If you currently receive benefit payments from the U.S. Department of Veterans Affairs (VA) via electronic funds transfer, payment will be made to your account as usual. For information, call (800) 827-1000 or visit the nearest VA benefits office. To find your closest VA benefits office, visit <https://www.va.gov/find-locations/>. Before making an in-person visit, call in advance to confirm the office is open for in-person visits. Information about your benefits can also be obtained at <https://benefits.va.gov/benefits/>.

The Veterans Benefits Administration (VBA) may be able to assist eligible veterans with accelerated claims processing, temporary housing, and suspended debt payments. Veterans who are experiencing chronic homelessness or homelessness due to the fire can find information about housing assistance for veterans at <https://www.va.gov/homeless/housing.asp>.