

# DECEMBER 21, 2023 FLOOD DAMAGE FREQUENTLY ASKED QUESTIONS

## DAMAGED VEHICLES

**Q: My vehicle was damaged by the December 21, 2023 flood and is inoperable. Are there any resources available?**

**A:** The City has suspended street sweeping citations for vehicles rendered inoperable due to severe flooding through February 12, 2024.

The City also created a "[Flood Damaged Vehicle Resources](#)" handout, which offers a list of local towing operators who will remove vehicles free of charge and salvage companies that can speak to you regarding potential next steps for inoperable vehicles.



## FINANCIAL ASSISTANCE

**Q: Are there funding resources available for the loss or damage of personal property due to the December 21, 2023 storm event?**

**A:** The Small Business Administration (SBA) offers low-interest federal disaster loans for homeowners and renters to repair or replace personal property (i.e. clothing, furniture, cars, and appliances).

Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

Interest rates can be as low as 4% for businesses, 3.25% for private nonprofit organizations and 2.688% for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

SBA staff are available at the South Oxnard Library (4300 Saviers Rd, Oxnard) Monday through Thursday, 9 a.m. - 6 p.m. for application assistance until future notice. Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://www.sba.gov/disaster), call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information. Application deadline is March 11, 2024.



## HOME CONSTRUCTION & REPAIR

**Q: What is the process for home repairs following the flooding event?**

**A:** The City of Oxnard's Building and Engineering staff are available to assist you with questions you may have regarding permits needed for home restorations. Please reference the City's "[Flood Damage Restoration](#)" handout for contact information.



The City has also waived all City fees for residents whose homes have been impacted by the December 21, 2023 storm event, and must obtain various damage repair and restoration permits to comply with local, state and federal laws.



There is also an homeowner's & renter's guide for [Mold Cleanup After Disasters](#) handout.

## **PROPERTY OWNER AND TENANT'S RIGHTS**

**Q: Are there rights I am entitled to as a property owner or a tenant in the event of a disaster?**

**A:** The City has created handouts that outline both a renter and a property owner's rights in the events of a disaster such as the December 21, 2023 storm event.



- [Tenant's Rights & Property Owners Rights Handout](#)

## **REPORTING PROPERTY DAMAGE**

**Q: How do I report property damage? What happens after I submit a report?**

**A:** You can submit a damage report at <https://bit.ly/oxnardflood>. Ventura County [Emergency Services](#) continues to work in coordination with the Cities of Ventura, Oxnard and Port Hueneme to gather information from Ventura County residents who suffered damage to their homes and vehicles as a result of the December 21, 2023 storm event.



The information that is collected from community members reporting storm damage will help determine if Ventura County reaches the threshold to secure financial assistance from the State of California and federal government. If you have any questions, please contact Emergency Services Manager Scott Brewer at [scott.brewer@oxnard.org](mailto:scott.brewer@oxnard.org).

## **ADDITIONAL STORM RESOURCES**

**Q: Are there other support resources available?**

**A:** Additional support resources include:

- **American Red Cross:** The nonprofit meets immediate needs in a disaster and gives referrals to community resources. Operators are available 24/7 at 1-800-RED CROSS (1-800-733-2767). Assistance may be available for debris removal/clean up, temporary housing, disaster mental health support.
- **211 of Ventura:** Please call 211 from any landline or cellular telephone and a representative will work to connect you with one of several organizations available to assist with areas such as debris removal, disaster mental health support, assistance with food, and assistance with temporary shelter.
- **Foodshare:** The "[2024 Food Pantry Distribution](#)" list features free food distribution throughout Ventura County.

