



FEMA



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Weekly Private Sector e-Brief

Welcome to the ninth and **final** edition of the electronic newsletter supporting recovery from the 2017 California wildfires. This e-Brief will provide the latest resource information from the Federal Emergency Management Agency, the State of California and the U.S. Small Business Administration, among other agencies. This e-Brief also includes important links to available resources for the state's business community to support post-disaster economic recovery efforts and plans.

We encourage you to share this newsletter with your employees, members, students, faculty and others you feel may be interested.

You can always follow us on the web. The State of California and FEMA have established a website at WildfireRecovery.org for disaster survivor information. New information is posted daily.

Or, download the [FEMA.gov mobile app](#) and take us with you on the go.

Note: **The FEMA Private Sector staff will be transitioning back to FEMA Region IX headquarters in Oakland this week. Contact michael.cummings@fema.dhs.gov or phone (510) 627-7220.**

FEMA Is Hiring Locally

FEMA wants to hire local talent to fill a number of positions to continue the work begun after the October wildfires. Temporary full-time positions include administrative support, applicant services specialists and voluntary agency liaisons.

Applicants must be U.S. citizens, 18 years of age or older, with a high school diploma or GED. Individuals will be required to pass a background investigation that includes fingerprinting and a credit

check, have their own transportation to and from work, and live within 50 miles of the employing office.

Go to the CalJOBS website at <https://www.Caljobs.ca.gov/vosnet/Default.aspx> and search FEMA to see postings and job descriptions, and securely apply online.

U.S. Small Business Administration Economic Injury Loans

U.S. Small Business Administration (SBA) offers **Economic Injury Disaster Loans (EIDLs)** to small businesses, small agricultural cooperatives and most private, nonprofit organizations (PNPs) to help with meeting expenses during the recovery from the disaster. EIDLs are available even if the business or organization had no property damage. **There is no cost to apply and no prepayment penalty. The first payment is not due for five months from the date of the note.** There is no collateral requirement for any loan of less than \$25,000 and you only pay back what you actually use.

The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.

The interest rate on EIDLs will not exceed 4 percent per year. The term of these loans will not exceed 30 years. The repayment term will be determined by your ability to repay the loan.

EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere. A business may qualify for both an EIDL and a physical disaster loan. The maximum combined loan amount is \$2 million.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at disasterloan.sba.gov/ela Additional information on the disaster loan program may be obtained by **calling SBA's Customer Service Center at 800-659-2955 (TTY 800-877-8339) or online at www.sba.gov/disaster**

The application deadline for economic injury loans is July 12, 2018.

Doing Business with the Federal Government

The Industry Liaison Program establishes strategic relationships with suppliers and stakeholders, serves as an information provider for suppliers seeking to do business with FEMA, and connects suppliers with program offices in support of FEMA's mission.

If you are seeking to do business with FEMA in support of a disaster recovery effort, please be aware that in accordance with the Robert T. Stafford Act, FEMA's goal is to seek local companies within the disaster area for goods and services related to a specific disaster when practical and feasible.

For more information: <https://www.fema.gov/industry-liaison-program>

Rebuilding after a Disaster

Rebuilding after a disaster is a complex process with many players. Restoring or rebuilding from scratch can involve funding from federal agencies and regulation by state laws, local ordinances and building codes. How are all of these rebuilding responsibilities allocated between property owners and government agencies? Here are several guiding principles:

1. **Local government rules.** Local ordinances and building regulations are the starting point. As property owners begin to repair or rebuild properties, they need guidance and building permits from local officials. Local authorities determine where and how structures will be rebuilt in each community.
2. **Federal flood maps guide.** Maps are issued by FEMA to local governments in flood-prone communities to guide reconstruction decisions. Local governments that adopt Flood Insurance Rate Maps (FIRMs), enforce the standards and have an approved hazard mitigation plan are eligible to receive grants and mitigation funding from FEMA, which will pay to strengthen or flood-proof public works projects.
3. **Flood insurance** is available for homeowners and business owners. When local governments adopt and enforce FIRMs, their citizens become eligible to purchase National Flood Insurance, widely recognized as one of the great bargains in insurance. Rates are based on specific flood hazard zones and how high the home or business stands above the one percent flood zone.

For more information: https://www.fema.gov/media-library-data/1468589170004-9bb07afd8a2c87bbe136dc758468f6b0/Rebuilding-after-a-Wildfire_2016.pdf

Consolidated Debris Removal Program

The \$1 billion wildfire debris removal mission – one of the largest ever undertaken – rolled out in two phases. The U.S. Environmental Protection Agency and the Department of Toxic Substances Control were tasked with the **removal of household hazardous waste**, which has been completed in all declared counties.

The U.S. Army Corps of Engineers Sacramento District (USACE) and CalRecycle were tasked with the removal of ash and other fire-related debris.

Anyone who has questions can call the **U.S. Army Corps of Engineers debris removal information line at 877-875-7681**, or **email their questions to:**

USACESupportToLake@usace.army.mil

USACESupportToMendocino@usace.army.mil

USACESupportToNapa@usace.army.mil

USACESupportToSonoma@usace.army.mil

More information can be found at WildfireRecovery.org/ or on county websites.

State and Federal Voluntary Agency Liaisons

State and federal Voluntary Agency Liaisons (VALs) are actively engaged with voluntary, faith and community-based organizations throughout the designated counties of California to support a coordinated locally focused Whole Community response and recovery effort.

VALs are working in each county assisting local jurisdictions, nonprofits and community stakeholders to develop and support Long Term Recovery Groups (LTRGs).

Often LTRGs will form to help address unmet needs not resolved by insurance or government programs.

For example, [Team Lake County](#) (TLC) was formed after the Valley Fire of 2015 and will assist survivors of the Sulfur Fire in the current disaster. Sonoma County has formed a LTRG, [Rebuilding Our Community Sonoma County](#) (ROC Sonoma). Look for other LTRGs as recovery efforts progress.

[NorCal VOAD](#) is a coalition of agencies helping to improve outcomes of people affected by disaster. They are invested in supporting the formation of LTRGs and assisting communities to recover.

There are volunteer opportunities with NorCal VOAD member agencies if you are interested in getting involved.

FEMA Helpline Open Seven Days A Week

Survivors of the fires who have questions about their disaster-assistance application can go to [DisasterAssistance.gov](#) or call the FEMA helpline at **800-621-3362 or (TTY) 800-462-7585**. Applicants who use 711 or Video Relay Service may call **800-621-3362**. The toll-free numbers are open 7 a.m. to 10 p.m. seven days a week. Those who have questions about their low-interest disaster loan can call SBA's Customer Service Center at **800-659-2955 (TTY 800-877-8339) or online at [www.sba.gov/disaster](#)**

Business owners, homeowners and renters of **Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma and Yuba counties** also can visit a Disaster Recovery Center.

Disaster Assistance for Businesses/Individuals

Two U.S. Small Business Administration Disaster Loan Outreach Center (DLOC) are open in California to help business owners and individuals answer questions about disaster assistance or loan applications.

<p>Napa County (DLOC) 2751 Napa Valley Corporate Drive, Bldg. A Napa, CA 94558 Hours: 8 a.m. – 5 p.m. Monday through Friday</p>	<p>Sonoma County (DRC) Press Democrat Building 427 Mendocino Ave. Santa Rosa, CA 95401 Hours: 9 a.m. - 6 p.m., Monday through Friday</p>
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SURVIVORS WITH ACCESS AND FUNCTIONAL NEEDS

Additional support is available for California wildfire survivors who **have access and functional needs** – those who have a disability, a chronic illness or injury, do not speak English as their primary language or have transportation issues.

FEMA specialists can help with American Sign Language interpretation, language translation and getting materials in large print or Braille.

Call 916-361-0380 (TTY 711) for assistance.

[ONLINE DISASTER RESOURCE DIRECTORY FOR SURVIVORS](#)

Survivors of the October wildfires can get their questions answered by going to [WildfireRecovery.org/](https://www.wildfirerecovery.org/)

Many federal, state, local and voluntary online resources are available and are linked for easy access online or by phone. The directory contains information on applying for disaster assistance, housing resources, and accessing Disaster Recovery Centers.

TRANSITIONAL SHELTERING ASSISTANCE AVAILABLE FOR SURVIVORS

Applicants who have been notified as being eligible for Transitional Sheltering Assistance (TSA) may stay in an approved hotel or motel for a limited time and have the cost of the room and taxes covered by FEMA. **The checkout date for TSA has been extended to Feb. 2.**

If hotels/motels are interested in participating in the TSA program, they will find relevant information at <https://ela.corplodging.com> or by calling the CLC Hotel Support Line at 866-545-9865.

FEMA pays participating hotels/motels directly. The applicant is responsible for all other costs, including but not limited to incidental room charges or amenities, such as telephone or room service.

Individuals can search for an eligible hotel/motel at femaevachotels.com/ or visit disasterassistance.gov/ and click on the "Transitional Sheltering Assistance Hotel Locator."

Fraud and Identify Theft

If you did not register with FEMA following the October wildfires, but you are being contacted by phone or mail by FEMA or SBA, it's a good bet your personal information has been compromised.

There has been a surge in fraudulent registrations this year. FEMA is notifying survivors and instituting additional verification and controls in cases where there was suspicious activity. The agency is committed to ensuring all claims for assistance from eligible applicants are reviewed and processed appropriately.

If you suspect your personal information has been compromised, immediately get in touch with FEMA at 800-621-3362 or 800-462-7585 for TTY users. Applicants who use VRS or 711 can call

800-621-3362. You can also visit the nearest Disaster Recovery Center (DRC) to report your suspicions. To find an DRC close to you, go to fema.gov/drc

FEMA also recommends you monitor your credit report for any accounts or changes you do not recognize. If you discover someone is using your information, you will need to take additional steps, including filing a complaint with the Federal Trade Commission through their website: IdentityTheft.gov.

Flood After Fire: The Increased Risk

Floods are the most common and costly natural hazard in the nation. After a wildfire, the flood risk increases significantly. **The time to buy flood insurance is now.** Business owners and residents need to protect their homes and assets from the devastating financial losses from a flood.

By law, there is a 30-day waiting period from the date of purchase until the flood insurance coverage takes effect with very few exceptions:

- The purchase of insurance is in connection with the extension or renewal of a loan;

- The initial purchase is in connection with a revision or update to a Flood Insurance Rate Map and within 13 months of the revision or update; and
- FEMA determines that the property covered by the policy is affected by flooding on federal land that is a result of, or exacerbated by, post-wildfire conditions.

For more information about flood insurance, call your insurance agent or contact the National Flood Insurance Program Call Center (NFIP) at 800-621-3362.

Visit the National Flood Insurance Program at www.fema.gov/national-flood-insurance-program to learn more about flood risk and flood insurance.

Disaster Distress Helpline

The emotional impact of the October wildfires can be as devastating as the economic losses.

A **Disaster Distress Helpline**, staffed with trained counselors from a network of crisis call centers located across the United States, has been established to help people in need of crisis counseling onto the path to recovery.

Call **800-985-5990 (press 2 for Spanish)** or text **TalkWithUs** or **Hablanos** to **66746**.

The Helpline provides the following services:

- Crisis counseling for people in emotional distress related to natural or human disaster.
- Information on how to recognize distress and its effects on individuals and families.
- Tips for healthy coping.
- Referrals to local crisis call centers for additional follow-up care and support.

Resources for Businesses

CALIFORNIA COMPETES TAX CREDIT APPLICATIONS AVAILABLE NOW

The California Competes Tax Credit is an income-tax credit available to businesses who invest and create new jobs in California. The state will be accepting applications through Jan. 22, 2018, for \$100 million in tax credits. Any business can apply for the tax credit, and 25 percent of the credits will be reserved for businesses with revenues of less than \$2 million. The application and a helpful Tax Credit Application Guide can all be found online [here](#). Contact Ethan Brown at (707) 565-7589 or ethan.brown@sonoma-county.org for assistance in applying for the tax credit or to learn more about:

- Workforce issues – finding qualified employees, on-the-job training, and hiring incentives.
- Obtaining permits and navigating the regulatory process.
- Marketing and demographic research.
- Access to capital.
- Energy efficiency and other rebate programs.

CALIFORNIA INFRASTRUCTURE AND ECONOMIC DEVELOPMENT (IBANK) LOANS

California Infrastructure and Economic Development Bank (IBank), a unit within California Governor's Office of Business and Economic Development (GO-Biz), offers the following loan programs for businesses from one to 750 employees (small businesses):

- **Disaster Relief Loan Guarantee Program (DRLGP)** — IBank will issue loan guarantees up to 80 percent to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by the 2017 California fires and who need term loans or lines of credit for working capital. Small businesses, including small farms, nurseries, agriculture-related enterprises and nonprofits that have suffered an economic loss and/or physical damage may apply. The DRLGP will help lenders and small businesses by providing loan guarantees of up to \$1 million for Disaster Relief Borrowers, and up to \$2.5 million for other small business borrowers affected by the 2017 California fires or otherwise.
- **Jump Start Loan Program**—IBank is offering loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas through its Jump Start Loan Program. IBank established the Jump Start Loan Program in 2016 as a small loan and financial literacy/technical assistance program designed for low-income small businesses in low-wealth communities, including businesses owned by women, minorities, veterans, people with disabilities and those previously incarcerated.

Access to IBank's Disaster Relief Loan Guarantee Program and Jump Start Loan Program can be made through its partner Financial Development Corporations (FDCs).

California Capital Financial Development Corporation *

Clarence Williams, President
1792 Tribute Road, Suite 270
Sacramento, CA 95815
Voice: 916-442-1729
E-mail: cwilliams@cacapital.org

California Coastal Rural Development Corporation *

Karl Zalazowski, President
221 Main Street, Suite 301
Salinas, CA 93901
Voice: 831-424-1099
Fax: 831-424-1094
E-mail: karl_zalazowski@calcoastal.org

California Southern Small Business Development Corporation

Kurt Chilcott, President
2825 Dewey Road
Building 202, Suite 205
San Diego, CA 92106
Voice: 619-232-7771
Fax: 619-232-6743
E-mail: kchilcott@cdcloans.com

Nor-Cal Financial Development Corporation *

Sanford Livingston, CEO
300 Frank H. Ogawa Plaza, Suite 175
Oakland, CA 94612
Voice: 510-698-2080

Small Business Development Corporation of Orange County

Michael A. Ocasio, President & CEO
271 N. Sycamore Street
Santa Ana, CA. 92701
Voice: 714-571-1900
Fax: 714-571-1905
E-mail: mocado@sbfdoc.org

Pacific Coast Regional Small Business Development Corporation *

Mark J. Robertson, Sr., President
3255 Wilshire Boulevard, Suite 1501
Los Angeles, CA 90010
Voice: 213-739-2999, Ext. 222
Fax: 213-739-0639
E-mail: Mark.Robertson@pcrcorp.org

Valley Small Business Development Corporation *

Debbie Raven, CEO
7035 North Fruit Avenue
Fresno, CA 93711
Voice: 559-438-9680
Fax: 559-438-9690

*Participant in IBank's **Jump Start Loan Program**

Fax: 510-452-4405
E-mail: slivingston@nor-calfdc.org

For further information contact:

Emily Burgos, Small Business Finance Center Manager, IBank
Emily.burgos@ibank.ca.gov; (916) 341- 6659

IBank can also be reached by phone at **(916) 341-6600** or online at www.ibank.ca.gov. For additional contacts and resources, visit the [California Business Portal](#).

SMALL BUSINESS DEVELOPMENT CENTER NO-COST CONSULTING

Napa-Sonoma Small Business Development Center (SBDC) is providing professional advising services to assist small businesses impacted by the disaster. Services are free of charge and cover financial, accounting, marketing and post-disaster challenges.

Napa-Sonoma SBDC
<http://www.napasonomasbdc.org/>

Santa Rosa
141 Stony Circle, Ste. 110
Santa Rosa, CA 95401
(707) 595-0060

Napa
Napa Valley College
2277 Napa Vallejo Hwy., Bldg. 3300
Napa, CA 94558
(707) 256-7250

State of California Recovery Metrics and Updates

- As of COB Jan. 3, more than **\$14 million in FEMA assistance** has been approved to help Californians recover from the 2017 wildfires, and **4,320** registrations have been approved.
- The U.S. Small Business Administration's low-interest disaster loans are the primary source of federal assistance to rebuild disaster-damaged property. SBA offers low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters. As of COB Jan. 3, **SBA has approved \$125,731,400 in loans** in California.

For more information on California recovery, visit the disaster web page at WildfireRecovery.org or fema.gov/disaster/4344, Twitter at twitter.com/femaregion9 and the Cal OES website, caloes.ca.gov/

DISASTER TIMELINE

- Oct. 8: The Incident Period began Oct. 8, 2017.
- Oct. 10: A Major Disaster Declaration was approved for California. Butte, Lake, Mendocino, Napa, Nevada, Sonoma and Yuba counties were approved for Public Assistance (Categories A-B) including direct federal assistance. The Hazard Mitigation Grant Program (HMGP) was approved statewide.
- Oct. 12: Amendment to the declaration to approve Individual Assistance for Sonoma County.
- Oct. 13: Amendment to add Napa County for Individual Assistance, Orange and Solano counties for Public Assistance (Categories A-B).
- Oct. 14: Amendment to add Butte, Lake, Mendocino and Yuba counties for Individual Assistance.
- Oct. 15: Amendment to add Nevada and Orange counties for Individual Assistance.
- Nov. 7: Amendment to close incident period Oct. 31, 2017.
- Nov. 22: Amendment to adjust federal cost share for emergency protective measures,

- including direct federal assistance, to 100% for 30 days to be chosen by the state.
- Nov. 28: Amendment to approve Butte, Lake, Mendocino, Napa, Orange, Sonoma and Yuba counties for Public Assistance (Categories C-G) for reimbursement of eligible permanent work on infrastructure.
- Dec. 27: FEMA approves an increase in the federal cost-sharing for Public Assistance emergency protective measures from 75 to 100 percent. At the same time the agency denied an increase in the debris-removal costs requested by Governor Brown.

Resources Directory

California Department of Insurance Consumer Hotline	800-927-4357 (TTY) 800-482-4833
Disaster Legal Services	415-575-3120
Salvation Army	800-725-2769
American Red Cross	800-733-2767
U.S. SBA Disaster Assistance Customer Service Center	800-659-2955 800-877-8339 (TTY) disastercustomerservice@sba.gov www.sba.gov/disaster
Division of Workers Compensation	800-742-2214
Free credit reports	877-322-8228 www.annualcreditreport.com
Social Security Administration	800-772-1213 www.ssa.gov/agency/emergency
Veterans Administration	800-827-1000 www.benefits.va.gov/benefits
Replacing birth certificates, social security cards, Medicaid cards, etc.	844-USA-GOV1 www.usa.gov/replace-vital-documents

Thank You – Working Together for California

The Governor's Office of Emergency Services (Cal OES) is responsible for the coordination of overall state agency response to major disasters in support of local government. The agency is responsible for assuring the state's readiness to respond to and recover from all hazards – natural, man-made, war-caused emergencies and disasters – and for assisting local governments in their emergency preparedness, response, recovery, and hazard mitigation efforts. Visit us online at www.caloes.ca.gov, at www.caloes.ca.gov, [@Cal_OES](https://twitter.com/Cal_OES) on Twitter, [@CaliforniaOES](https://www.facebook.com/Cal_OES) on Facebook, [@Cal_OES](https://www.instagram.com/Cal_OES) on Instagram and get the latest news at OESNews.com.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

The **U.S. Small Business Administration (SBA)** is the federal government's primary source of money for the long-term rebuilding of disaster-damaged property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters, which can cover the cost of replacing lost or disaster-damaged real estate and personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

Digital copies of the Weekly Private Sector e-Brief can be found online at:

<http://businessportal.ca.gov/Business-Assistance/Emergency-Preparedness-and-Recovery/FEMA-Updates>