# SBDC BUSINESS RECOVERY GUIDE
## November 26, 2018

Our hearts go out to all those who have lost homes, property, revenue and much more in this disaster. We are standing in this recovery effort with you. For those impacted as business owners, we know it can be daunting to know how to respond and where to start in the aftermath of such a disaster.

To assist in your business recovery efforts, we have put together a list of resources and agencies to contact for more information regarding benefits that may be available to you pertaining to business recovery assistance including free technical consulting, low-interest loans, tax relief, extended filing deadlines and unemployment insurance benefits. **For immediate assistance we encourage you to visit a local Disaster Assistance Center.**

## FEDERAL RESOURCES FOR INDIVIDUAL AND BUSINESS INJURY

New federal declarations have secured additional resources for those who have suffered personal and business injury as a result of the Hill and Woolsey Fire through FEMA and the SBA. To take full advantage of these new federal resources, business owners are encouraged to follow this four-step process. To speak to one of our small business advisors, please call our **Business Recovery Hotline 805.409.9159** to request an appointment.

**STEP 1: REGISTER WITH FEMA -** Clients who have been impacted by the Hill/Woolsey Fires and are interested in government assistance (either FEMA or SBA) should apply online at DisasterAssistance.gov by phone at 1-800-621-3362 or by visiting a local recovery center. The toll-free numbers are open 7 a.m. to 10 p.m. seven days a week.

**NOTE: The filing deadline to return applications for property damage is January 11, 2019. The deadline to return economic injury applications is August 12, 2019.**

Applicants should have the following information at hand:

- Social Security number,
- Address of the damaged primary residence,
- Description of the damage,
- Information about insurance coverage,
- A current contact telephone number,
- An address where they can receive mail,
- Bank account and routing numbers for direct deposit of funds.

**STEP 2: REGISTER WITH THE SBA FOR LOW-INTEREST LOANS -** Low-interest disaster loans from the SBA are available for businesses of all sizes including landlords, private non-profit organizations, homeowners and renters. Disaster loans cover losses not fully compensated by insurance or other recoveries. This includes Economic Injury Disaster loans for businesses that may or may not have sustained any damage, but have experienced a downturn in business because of the disaster. The SBA customer service center is also available to answer questions at 1-800-659-2955. **Ventura and Los Angeles County applicants may also visit a local Business Recovery Center (BRC) for person-to-person assistance in completing their applications. SBA Business Recovery Center 4001 Mission Oaks Blvd., Suite B Camarillo, Ca 93012. See hours of operation listed below.** For further information, see SBA fact sheets included at the end of this guide or visit the SBA website www.sba.gov/disaster.

**STEP 3: CONNECT WITH YOUR BUSINESS INSURANCE PROVIDER** - If you've had any interruption in service or lost sales, immediately inform your insurance agent and request a copy of your policy to determine whether you have any coverage. You may or may not be covered, but for accessing any future disaster assistance, it may be critical that you've made and exhausted any insurance claims. Visit the California Department of Insurance for more information and resources surrounding support with insurance claims.

**STEP 4: EDD ASSISTANCE** - Employers in Los Angeles and Ventura Counties directly affected by the Hill/Woolsey fires which began on November 8, 2018, may request up to a 60-day extension of time from the EDD to file their state payroll reports and deposit payroll taxes without penalty or interest. This extension may be granted under Section 1111.5 of the California Unemployment Insurance Code (CUIC). A written request for extension must be received within 60 days from the original delinquent date of the payment or return. Additionally, if you are a self-employed person, or if any of your employees has lost work, immediately file or advise your workers to file for disaster unemployment assistance (DUA).**Deadline for filing DUA claims is December 14, 2018.** Be sure to indicate the first date of lost work and clearly state that the fire is the cause for the loss. Visit EDD for more information.

## DISASTER RECOVERY CENTER LOCATIONS AND HOURS

**Janss Marketplace**
**Thousand Oaks**
173 Moorpark Road, Suite A
Thousand Oaks, CA 91360
Hours
Mon-Fri: 9:00 am to 7:00 pm
Sat/Sun: 9:00 am to 5:00 pm

**Malibu Courthouse**
Malibu Civic Center
23525 Civic Center Way,
Malibu, CA 90265
Hours
11/26-29/18: 1-8 pm
11/30-12/1/18: 10-6
12/01/18: Closed
12/3-6/18:1-8 pm
12/6-8/18: 10-6
12/9/18: Closed

**Conrad N Hilton Foundation**
30440 Agoura Hills Rd,
Agoura, CA 91301
Hours
11/26-29/18: 1-8 pm
11/30-12/1/18: 10-6
12/01/18: Closed
12/3-6/18:1-8 pm
12/6-8/18: 10-6
12/9/18: Closed

## RESOURCES FOR FARMERS AND RANCHERS

Farmers and ranchers who have experienced physical loss or economic injury as a result of a federally declared disaster may be eligible for assistance from the USDA and FSA. Please visit www.farmers.gov to determine if you are eligible to receive relief through their disaster assistance programs. Note: The EDC recommends connecting with the SBA first in order to determine which agency is able to provide the best resources to assist with potential loss.

## TAX SUPPORT RESOURCES

The Franchise Tax Board - FTB provides guidance in obtaining tax relief for disaster casualty losses. Contact FTB at 1-800-852-5711 (TTY/TDD for hearing or speech impaired: 1-800-822- 6268) or visit the website at: FTB

The California Department of Tax and Fee Administration- Emergency tax or fee relief is available from the California Department of Tax and Fee Administration (CDTFA) for business owners and feepayers directly affected by disasters declared as state of emergencies. Relief may include the extension of tax return due dates, relief of penalty and interest, or replacement copies of records lost due to disasters. Visit CDTFA for more information.

## MENTAL HEALTH RESOURCES

Individuals directly impacted by the Hill/Woolsey Fires can contact the Disaster Distress Helpline at 1-800-985-5990 or text "TalkWithUs" to 66746 for emotional support and resources. Phone lines are open 24 hours a day 7 days a week. All support services are free of charge.

## LOCAL BUSINESS RECOVERY RESOURCES

The Economic Development Collaborative, in partnership with the Small Business Development Center (SBDC) offers programs that assist businesses in key areas with one-on-one technical advising. All programs provide entrepreneurs with high-level business consulting at no cost. The SBDC provides advising services in the following areas:

- **BUSINESS TURNAROUND ASSISTANCE -** When companies are facing crisis or have been impacted by disaster, the SBDC offers immediate turnaround assistance through free, confidential consultations on topics ranging from business resiliency, operations, staff management, debt reduction and more. Additionally, EDC offers a wide range of loan products to assist in economic recovery. To sign up for our program and learn more click here. For businesses in Ventura and Los Angeles County who would like to meet with an advisor in person, please visit a center nearest you. Additional locations in San Fernando and Antelope Valley are available by appointment. Flexible appointments available as requested. Please call in advance to schedule.

  **EDC SBDC**
  4001 Mission Oaks Blvd, Suite B Camarillo, Ca 93012
  Hours: Mon-Fri 9 a.m. – 5:00 p.m. 805.409.9159

  **COC SBDC**
  College of the Canyons
  26455 Rockwell Canyon Road University Center, Room 272 Santa Clarita, CA 91355
  Hours: Mon-Fri 8:30 a.m. – 5:00 p.m. 661.362.5900

- **FINANCING -** As a community-based lender, EDC offers both new and existing businesses a wide range of loan products up to $250,000 to help ensure competitive growth for businesses in many different types of industries. In addition, EDC offers a wide range of loan products to assist in economic recovery. Contact Marvin Boateng, Lending Manager to apply. Email marvin@edcollaborative.com or call 805.409.9158.

- **DISASTER RESPONSE MICRO LOAN -** In addition to our traditional EDC loan funds, EDC is offering micro loans from $5,000- $50,000 at 4% interest through our Fire Disaster Loan Fund to give a cash flow boost to businesses impacted by reduced sales or lost inventory due to the recent wildfires. Contact Marvin Boateng, Lending Manager to apply. Email marvin@edcollaborative.com or call 805.409.9158.

- **SMALL BUSINESS ADMINISTRATION BUSINESS RECOVERY CENTER-** the EDC SBDC is hosting the SBA Business Recovery Center (BRC) for both Ventura and Los Angeles County. Business owners that have suffered economic injury or physical damage to property are encouraged to visit the center in person to apply with the SBA for low interest loans.

  **SBA Business Recovery Center- Ventura and Los Angeles County**
  4001 Mission Oaks Blvd, Suite B

Camarillo, Ca 93012
Hours: Monday thru Saturday, 9 a.m. – 6 p.m.

- **SCHEDULE AN APPOINTMENT-** For more information or to schedule an appointment, please contact our **Business Recovery Hotline at 805.409.9159** or visit our website www.edcollaborative.com

*The Economic Development Collaborative hosts the Small Business Development Center in partnership with the Los Angeles Regional Small Business Development Center and the Small Business Development Center hosted by College of the Canyons. The Small Business Development Center is funded in part through a cooperative agreement with the U.S. Small Business Administration.*

Economic Development Collaborative
4001 Mission Oaks Blvd, Suite A-1
Camarillo, CA 93012
805.409.9159

EDC ECONOMIC DEVELOPMENT COLLABORATIVE
AMERICA'S SBDC CALIFORNIA LOS ANGELES NETWORK
POWERED BY SBA U.S. Small Business Administration

U.S. Small Business Administration

# DISASTER ASSISTANCE

## GETTING DISASTER HELP FROM SBA

### WHAT YOU NEED TO KNOW

- SBAoffersfederallow-interestdisasterloanstobusinessesofallsizes,mostprivate nonprofit organizations, homeowners and renters.
- Businesses of any size may borrow up to $2 million to repair/replace disaster property damage.
- Small businesses, small businesses engaged in aquaculture and most private nonprofit organizations may also borrow to help meet disaster-caused working capital needs. The $2 million maximum applies to the combination of property damage and working capital loans.
- If you are a homeowner or renter, FEMA may refer you to SBA. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation.
- Homeowners may borrow up to $200,000 to repair or replace their primary residence.
- Homeowners and renters may borrow up to $40,000 to replace personal property, including vehicles.

### WHAT YOU NEED TODO

- Register with FEMA at *www.disasterassistance.gov*. This is the fastest way to register for help.
- **Homeowners andrenters shouldsubmit their SBAdisasterloanapplication, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most caseswereferyouto FEMA's Other Needs Assistance(ONA) programforpossible additional assistance.**

### THREE WAYS TO APPLY TO SBA

- Apply online using SBA's secure website at https://disasterloan.sba.gov/ela.
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you, visit our website at https://disasterloan.sba.gov/ela, call SBA at (800) 659-2955 or email disastercustomerservice@sba.gov. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.
- Apply by mail: Send completed paper application to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Date: 11/13/2018

U.S. Small Business Administration

# U.S. SMALL BUSINESS ADMINISTRATION
## FACT SHEET - DISASTER LOANS

## *CALIFORNIA Declaration #15798 & #15799*
***(Disaster: CA-00295)***
## Incident: WILDFIRES

**occurring:** ***November 8, 2018 & continuing***

*in the* ***California*** *counties of:* ***Butte, Los Angeles & Ventura;***
*and for economic injury only in the contiguous* ***California*** *counties of:* ***Colusa, Glenn, Kern, Orange, Plumas, San Bernardino, Santa Barbara, Sutter, Tehama & Yuba***

***Application Filing Deadlines:***
**Physical Damage:** ***January 11, 2019*** **Economic Injury:** ***August 12, 2019***

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

**What Types of Disaster Loans are Available?**

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

**What are the Credit Requirements?**

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over $25,000 and all EIDL loans over $25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

**What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

| Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|---|---|---|
| Home Loans | 2.000% | 4.000% |
| Business Loans | 3.740% | 7.480% |
| Non-Profit Organizations | 2.750% | 2.750% |

Economic Injury Loans

| Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|---|---|---|
| Businesses & Small Agricultural Cooperatives | 3.740% | N/A |
| Non-Profit Organizations | 2.750% | N/A |

**What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

**What are the Loan Amount Limits?**

- Business Loans – The law limits business loans to $2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDLs to $2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- Business Loan Ceiling – The $2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the $2,000,000 statutory limit.
- Home Loans – SBA regulations limit home loans to $200,000 for the repair or replacement of real estate and $40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

**What Restrictions are there on Loan Eligibility?**

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

**Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of $200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

**Is There Help Available for Refinancing?**

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

**What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

**Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) th e maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at https://disasterloan.sba.gov/ela. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Fecha: 16 de Noviembre de 2018

U.S. Small Business Administration

# HOJA DE DATOS DE LA AGENCIA FEDERAL PARA EL DESARROLLO DE LA PEQUEÑA EMPRESA PRÉSTAMOS PARA DESASTRES

## *CALIFORNIA Declaración #15798 y #15799*

***(Desastre: CA-00295)***

## Incidente: INCENDIOS FUERA DE CONTROL

**ocurriendo: *8 de Noviembre de 2018 y continuando***

*en los condados de:* ***Butte, Los Angeles y Ventura, California;***
*y por daños económicos sólo en el condados contiguos de:* ***Colusa, Glenn, Kern, Orange, Plumas, San Bernardino, Santa Barbara, Sutter, Tehama y Yuba, California***

**Fechas Límites Para Solicitar Préstamos:**
**Daños Físicos*: 11 de Enero de 2019*** **Daños Económicos: *12 de Agosto de 2019***

Si usted está ubicado en un área declarada de desastre, usted puede ser elegible para asistencia financiera por la Administración Federal de Pequeños Negocios (SBA).

**¿Qué Tipos de Préstamos de Desastre están Disponible?**

- Préstamos de Desastre para Negocios Con Daños Físicos – Préstamos a negocios para reparar o reemplazar propiedad dañada perteneciente al negocio, incluyendo: propiedad inmobiliaria, inventarios, mercaderías, maquinarias y equipos. Negocios de cualquier tamaño son elegibles. Organizaciones privadas sin fines de lucro, tal como organizaciones de caridad, iglesias, universidades privadas, etc. son también elegibles.
- Préstamos de Desastre para Pérdidas Económicas (EIDL) – Préstamos para proveer capital de trabajo para ayudar a pequeños negocios, pequeñas cooperativas agrícolas, pequeños negocios involucrados en acuacultura y la mayoría de organizaciones privadas sin fines de lucro, de todos tamaños. Son préstamos para cubrir las obligaciones ordinarias y necesidades financieras que no pueden ser cubiertas, debido al resultado directo del desastre. Estos préstamos están destinados para la asistencia durante el período de recuperación del desastre.
- Préstamos de Desastre para Hogares – Préstamos para dueños de hogares o inquilinos para reparar o reemplazar la propiedad inmobiliaria y propiedad personal dañada por el desastre, incluyendo automóviles.

**¿Cuáles son los Requisitos de Crédito?**

- Historial de Crédito – El solicitante deberá tener un historial de crédito aceptable a SBA.
- Habilidad de Pago – El solicitante deberá demostrar su habilidad para pagar todos los préstamos.
- Colateral – Colateral es requerido para préstamos de pérdidas físicas de más de $25,000 y préstamos para pérdidas económicas de más de $25,000. SBA toma propiedad inmobiliaria como colateral cuando está disponible. SBA no desaprobará un préstamo por falta de colateral, pero requiere que usted ofrezca aquella que esté disponible.

**¿Cuáles son las Tasas de Interés?**

Por ley, la tasa de interés dependerá si el solicitante tiene Otros *Créditos Disponibles.* Un solicitante no tiene *Otros Créditos Disponibles* cuando SBA determina que el solicitante no tiene suficientes fondos u otros recursos, o la habilidad para obtener préstamo de otras agencias no gubernamentales para proveer para su propia recuperación por daños sufridos por el desastre. Aquellos solicitantes los cuales SBA determina que tienen la habilidad para proveer para su propia recuperación, se entiende que tienen Otros Créditos Disponibles. Las tasas de intereses son fijas durante el término del préstamo. Los tipos de interés aplicables para este desastre son:

| Tipos de Préstamos | Si usted no tiene Otro Crédito Disponible | Si usted tiene Otro Crédito Disponible |
|---|---|---|
| Préstamos para Hogares | 2.000% | 4.000% |
| Préstamos para Negocios | 3.740% | 7.480% |
| Préstamos a Organizaciones Sin Fines de Lucro | 2.750% | 2.750% |

Daños Económicos

| Tipos de Préstamos | Si usted no tiene Otro Crédito Disponible | Si usted tiene Otro Crédito Disponible |
|---|---|---|
| Negocios y Pequeñas Cooperativas Agrícolas | 3.740% | N/A |
| Organizaciones Sin Fines Lucro | 2.750% | N/A |

**¿Cuáles son los Términos del Préstamo?**

La ley autoriza términos de préstamo hasta un máximo de 30 años. Sin embargo, para negocios con Otros Créditos Disponibles la ley limita su término a un máximo de 7 años. SBA establece la cantidad de pago y la madurez del préstamo correspondiente de acuerdo a la habilidad de pago de cada prestatario.

**¿Cuáles son los Límites de la Cantidad de Préstamo?**

- Préstamos para Negocios – La cantidad de los préstamos son limitadas por ley, hasta $2,000,000 para reparar/reemplazar bienes inmobiliarios, inventarios, maquinarias, equipos y otras pérdidas físicas. Sujeto a este máximo, la cantidad máxima de los préstamos no podrá exceder la cantidad de daños verificados sin seguro.
- Préstamos para Daños Económicos (EIDL) – La cantidad de los préstamos por daños económicos son limitadas por ley, hasta $2,000,000 para aliviar el daño económico causado por el desastre. La cantidad actual de cada préstamo es limitada por el daño económico determinado por SBA, menos lo recuperado por seguros de interrupción de negocios y otras fuentes de recuperación hasta el límite administrativo. La asistencia para EIDL está disponible sólo para las entidades y sus dueños que no pueden proveer para su propia recuperación, a través de recursos no gubernamentales, determinado por la U.S. Administración Federal de Pequeños Negocios (SBA).
- Límites del Préstamo para Negocios – El límite reglamentado de $2,000,000 es aplicado a préstamos de negocio en combinación de pérdidas físicas, pérdidas económicas, mitigación y/o refinanciamiento, y se aplica a todos los préstamos de desastre para negocios y sus afiliados, por cada desastre. Si el negocio es una fuente mayor de empleos, SBA tiene la autoridad para elevar el límite estatutario de $2,000,000.
- Préstamos para Hogares – Son limitados por regulaciones de SBA a un máximo de $200,000 para reparar/reemplazar propiedad inmobiliaria, y $40,000 para reparar o reemplazar propiedad personal. Sujeto a estos máximos, las cantidades de los préstamos no podrán exceder los daños verificados sin seguro.

**¿Qué Restricciones Existen Sobre la Elegibilidad de Préstamo?**

- Pérdidas Sin Seguro – Sólo pérdidas sin seguro o sin compensación son elegibles. Pagos de seguro que son requeridos para reducir el monto de la hipoteca y no están disponibles para financiar la reparación de daños causados por el desastre no reducirán la elegibilidad. Sin embargo, beneficios de seguro aplicados voluntariamente a la reducción de la hipoteca reducirán la elegibilidad.
- Propiedades que no son Elegibles – Propiedades secundarias, botes para diversión personal, aeroplanos, vehículos recreativos, y propiedades similares no son elegibles, a menos que sean parte de un negocio. Propiedades como antigüedades y colecciones califican hasta el valor máximo de funcionamiento. Cantidades del préstamo para restaurar jardinería, piscinas, etc., son limitadas.
- Incumplimiento – Solicitantes que con anterioridad no han cumplido con sus obligaciones en los préstamos de SBA no son elegibles. Esto incluye prestatarios que no han cumplido con su obligación de mantener seguro contra inundaciones y/o incendio en anteriores préstamos de SBA.

**Nota:** Los solicitantes de préstamo deberán verificar con las agencias/organizaciones que administran subvenciones u otros programas de asistencia, bajo esta declaración, para determinar si un préstamo de desastre aprobado por SBA podría afectar su elegibilidad.

**¿Hay Ayuda para Financiar Mejoras de Mitigación?**

Si su solicitud de préstamo es aprobada, usted puede ser elegible para fondos adicionales para cubrir los costos de mejoras para proteger su propiedad de daños futuros. Ejemplos de mejoras incluye; paredes de retención, muralla de contención marítima, etc. El dinero designado para mitigación será adicional a la cantidad del préstamo aprobado, pero no podrá exceder un 20% de la cantidad total de las perdidas físicas y así verificadas por SBA hasta un máximo de $200,000 para préstamos de hogares. No es necesario que la descripción de las mejoras y de los costos estimados sean enviados junto con la solicitud. La aprobación de SBA sobre las mejoras de mitigación será requerida antes de cualquier aumento en la cantidad del préstamo.

**¿Hay Ayuda Disponible para Refinanciar?**

- SBA puede refinanciar todo o parte de hipotecas previas, siempre que estén registrados debidamente, cuando un solicitante (1) no califica para obtener fondos por otros medios, (2) ha sufrido daños de desastre sustanciales no compensados (del 40% o más del valor de la propiedad, o del 50% o más del valor estructural), y (3) hay intención de reparar daños.
- Negocios – Dueños de negocios pueden ser elegibles para refinanciar hipotecas en la propiedad inmobiliaria, maquinarias y equipos, hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria, maquinarias y equipos.
- Hogares – Dueños de hogares pueden ser elegibles para el refinanciamiento de hipotecas existentes hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria.

**¿Qué si Decido Reubicarme?**

Usted puede utilizar su préstamo de desastre de SBA para reubicarse. La cantidad del préstamo de reubicación depende de si usted se reubicara voluntariamente o involuntariamente. Si usted está interesado en reubicarse un representante de SBA puede proveerle más detalles sobre su situación específica.

**¿Hay Algún Requerimiento de Seguro para los Préstamos?**

Para la protección de cada prestatario y la Agencia, SBA requiere a los prestatarios el obtener y mantener un seguro apropiado. Por ley, los prestatarios cuya propiedad dañada o de colateral están localizadas en un área especial de inundación, deben comprar y mantener seguros de inundación. SBA requiere que la cobertura de seguro contra inundaciones sea el valor menor de: 1) el total del préstamo por desastre, 2) el valor asegurable de la propiedad, o 3) el seguro máximo disponible.

U.S. Small Business Administration

**DISASTER ASSISTANCE**

# U.S. Small Business Administration's California Resource Partners

## Offer the Following Services to Help Businesses Recover from the Effects of the Wildfires

## California Small Business Development Centers (SBDCs)

SBDCs are providing the following services to help small businesses impacted by the disaster (no charge for any services):

- Counseling for financial, accounting, marketing and other post-disaster challenges
- Management and technical assistance
- Business planning to help business owners re-establish their operations and plan for their future
- Help in reconstructing damaged or destroyed business records
- Assistance with updating or rewriting business plans
- Assistance with accessing government contracts and procurement related to the disaster

Contact an SBDC below or visit America's nationwide network of SBDCs website at *https://americassbdc.org/*.

**LOS ANGELES COUNTY**
College of the Canyons SBDC
University Center Room 272
26455 Rockwell Canyon Road
Santa Clarita, CA 91355
(661) 362-5900
*https://cocsbdc.org*

**VENTURA COUNTY**
Economic Development collaborative SBDC
4001 Mission Oaks Blvd., Suite A-1
Camarillo, CA 93012
(805) 384-1800
*info@edcollaborative.com*

## Veterans Business Outreach Center

Through a cooperative agreement, SBA has 20 organizations participating as Veterans Business Outreach Centers designed to provide entrepreneurial development, business training, counseling, and mentoring for eligible veterans who own or are starting a small business.

Contact the Veterans Business Outreach Center below or visit their website at *http://www.socalvboc.org*.

**SAN DIEGO COUNTY**
MiraCosta Community College District
SoCal Veterans Business Outreach Center
2075 Las Palmas Drive
Carlsbad, CA 92011
(760) 795-8739
*socalvboc@miracosta.edu*

— continued on back—

# SCORE - Helping America's Small Businesses

SCORE has experts in virtually every area of business management to mentor small businesses. Mentors are available to help small businesses with their disaster recovery (no charge for individual and team counseling). Services include:

- Free online disaster preparedness/recovery resources for small business at *www.score.org/disaster-preparedness-recovery*
- Matching volunteer business-management mentors with clients in need of expert advice
- In-depth counseling and training with small business owners and managers
- Help to identify business problems, determine the causes and find solutions
- Maintaining a confidential and personal relationship

Contact a SCORE Chapter below or visit the SCORE website at *https://www.score.org/*.

**LOS ANGELES COUNTY**

Glendale SCORE LA Office
330 North Brand Blvd., Suite 190
Glendale, CA 91203
(818) 552-3206
*https://losangeles.score.org*

**VENTURA COUNTY**

Ventura County SCORE
516 Pennsfield Place, #206
Thousand Oaks, CA 91360
(805) 204-6022
*https://ventura.score.org/*

# Women's Business Center - (WBC)

WBCs provide technical training and counseling to women and others who are currently in business or thinking about starting a business. Assistance is targeted to meet specific needs whether a beginner or seasoned entrepreneur.

Contact a WBC below.

**LOS ANGELES COUNTY**

PACE Finance Corporation
1055 Wilshire Blvd., Suite 900B
Los Angeles, CA 90017
(213) 353-9400
*http://pacelabdc.org/programs/vbc/*

**VENTURA COUNTY**

Women's Economic Ventures
290 Maple Court, Suite 268
Ventura, CA 93003
(805) 667-8004
BY APPOINTMENT ONLY, please call first
*http://www.wevonline.org*

U.S. Small Business Administration

**ASISTENCIA PARA DESASTRES**

# Los socios en California de la Administración Federal de Pequeños Negocios

## Ofrecen los Siguientes Servicios para Ayudar a los Negocios a Recuperarse de los Efectos de los Incendios Fuera de Control

## Los Centros de Desarrollo de Pequeños Negocios de California (SBDCs)

SBDCs están ofreciendo los siguientes servicios para ayudar a los pequeños negocios afectados por el desastre (son servicios gratuitos):

- Asesoramiento financiero, de contabilidad, mercadeo, etc. y otros desafíos después de los desastres
- Asistencia administrativa y técnica
- Planificación empresarial para ayudar a los dueños de negocios a restablecer sus operaciones y planificar para el futuro
- Asistencia en la recopilación de registros comerciales dañados o destruidos
- Asistencia para actualizar o crear un nuevo plan de negocio
- Asistencia para participar en contratos y adquisiciones de gobierno que están relacionados con el desastre

Contacte a un representante de SBDC en los siguientes centros o visite su sitio web *https://americassbdc.org/*.

**CONDADO DE LOS ANGELES**
College of the Canyons SBDC
University Center Room 272
26455 Rockwell Canyon Road
Santa Clarita, CA 91355
(661) 362-5900
*https://cocsbdc.org*

**CONDADO DE VENTURA**
Economic Development collaborative SBDC
4001 Mission Oaks Blvd., Suite A-1
Camarillo, CA 93012
(805) 384-1800
*info@edcollaborative.com*

## Centro de Negocios para Veteranos

A través de un acuerdo de cooperación, SBA tiene 20 organizaciones participando como Centros de Negocios para Veteranos diseñados para ofrecer desarrollo empresarial, entrenamiento de negocios, asesoramiento y asistir a los veteranos elegibles que tienen su propio negocio o están comenzando un pequeño negocio.

Contacte a un representante de VBOC en el siguiente centro o visite su sitio web *https://www.vbocix.org/*.

**CONDADO DE SAN DIEGO**
MiraCosta Community College District
SoCal Veterans Business Outreach Center
2075 Las Palmas Drive
Carlsbad, CA 92011
(760) 795-8739
*socalvboc@miracosta.edu*

# SCORE - Ayudando a los Pequeños Negocios de los Estados Unidos

SCORE tiene expertos en prácticamente todas las áreas de la gestión empresarial para asesorar a los pequeños negocios. Los asesores están disponibles para asistir a los pequeños negocios a recuperarse del desastre (el asesoramiento individual y/o de grupo es gratuito). Los servicios incluyen:

- Servicios gratuitos por internet, para pequeños negocios, para estar preparados o para recuperarse de un desastre, en el sitio web www.score.org/disaster-preparedness-recovery
- Poner en contacto a los asesores de administración de negocios con los clientes que necesitan el asesoramiento de los expertos
- Amplio asesoramiento y entrenamiento a los dueños de negocios y administradores
- Asistencia para identificar los problemas del negocio, determinar las causas y encontrar soluciones
- Manteniendo una relación confidencial y personal

Contacte a un representante de SCORE en los siguientes centros o visite su sitio web *https://www.score.org/*.

**CONDADO DE LOS ANGELES**

Glendale SCORE LA Office
330 North Brand Blvd., Suite 190
Glendale, CA 91203
(818) 552-3206
*https://losangeles.score.org*

**CONDADO DE VENTURA**

Ventura County SCORE
516 Pennsfield Place, #206
Thousand Oaks, CA 91360
(805) 204-6022
*https://ventura.score.org/*

# Centro de Mujeres Empresarias - (WBC)

WBCs ofrecen entrenamiento técnico y asesoramiento a las mujeres, y para aquellas que ya tienen un negocio o que piensan abrir un negocio. La asistencia está dirigida a necesidades específicas, ya sean de un principiante o de un empresario experimentado.

Contacte a un representante de WBC en los siguientes centros.

**CONDADO DE LOS ANGELES**

PACE Finance Corporation
1055 Wilshire Blvd., Suite 900B
Los Angeles, CA 90017
(213) 353-9400
*http://pacelabdc.org/programs/vbc/*

**CONDADO DE VENTURA**

Women's Economic Ventures
290 Maple Court, Suite 268
Ventura, CA 93003
(805) 667-8004
BY APPOINTMENT ONLY, please call first
*http://www.wevonline.org*

**November 25, 2018**
**DR-4407-CA NR 006**
**Cal OES News Desk: 916-800-3943**
**FEMA News Desk: 916-718-8540**

# News Release

## State/FEMA Disaster Recovery Center Opens in Ventura County

**SACRAMENTO, Calif.** – The Ventura County Disaster Recovery Center (DRC) is opening in Thousand Oaks to provide residents impacted by the California wildfires with local, state and federal disaster resources.

The DRC will be open **Monday, Nov. 26, 1-7 p.m. Beginning Tuesday, Nov. 27, the center's operating hours will be 9 a.m. to 7 p.m., seven days a week.**

DRCs are operated by the State of California and the Federal Emergency Management Agency (FEMA) in partnership with other federal, state and local agencies.

**DRC location:**
173 North Moorpark Rd.
Suite A
Thousand Oaks, CA 91360

Representatives from FEMA, the State of California, the U.S. Small Business Administration (SBA) and other agencies are among those represented to provide information on available services, explain assistance programs and help survivors complete or check the status of their application.

DRCs are accessible for individuals with disabilities and access and functional needs. They have on-site communication accessibility tools, including amplified listening devices, Video Relay Interpreting and Cap Tel phones. ASL interpreters are available on request.

Survivors with losses are encouraged to register for assistance **before** visiting the DRC by registering online at **DisasterAssistance.gov** or by calling **800-621-3362 or (TTY) 800-462-7585**. Those who use 711-Relay or Video Relay Services can call **800-621-3362** to register. Multilingual options are available and calls are answered from 5 a.m. to 5 p.m. PST, seven days a week.

Businesses and residents can go to **sba.gov/disaster** or call SBA's Disaster Assistance Customer Service Center at **800-659-2955**. Deaf or hard of hearing may call **800-877-8339.**

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*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).*

*FEMA's mission: Helping people before, during, and after disasters.*

*The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses efforts and cover the cost of replacing lost or disaster-damaged 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. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at SBA.gov/disaster Deaf and hard-of-hearing individuals may call 800-877-8339.*