



DISASTER ASSISTANCE

Federal Disaster Loans for Businesses of All Sizes,
Private Nonprofits, Homeowners and Renters

***The right information can help you
get the disaster assistance you need***

I registered with the Federal Emergency Management Agency (FEMA) and then I was referred to the U.S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA?

Homeowners, renters, and non-farm businesses of all sizes (including rental properties) whose property was damaged by the ***Valley and Butte Fires that occurred September 9 through October 30, 2015***, should apply for a low-interest SBA disaster loan. For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery.

I was told by a disaster official that my damages are not eligible. Therefore, I can't apply for an SBA disaster loan.

If you received this mailing, you probably are eligible to apply to SBA for a disaster loan. ***Non-farm businesses of all sizes (including rental properties), private nonprofit organizations, homeowners and renters*** are eligible to apply to SBA for funds to meet repair costs not fully covered by insurance. You should apply and see what SBA assistance is available to you.

My homeowners' or fire insurance will cover my loss. Why do I need to apply for an SBA disaster loan?

In past fire disasters, SBA has learned that many property owners can't recover all of their rebuilding costs from their fire insurance settlement. That's because of policy limits, actual replacement costs that exceed what the policy covers, the extra costs of code required upgrades imposed after the disaster, deductibles and other factors. Even people who believe they have complete insurance coverage often find they have a substantial shortfall and they need additional financial help. That's where a disaster loan from SBA can help. It can cover the costs that aren't fully covered by your homeowners' or fire insurance policies.

I have homeowners' or fire insurance and I know I am going to get some insurance money, but I don't know how much or when. Should I find out how much my insurance settlement will be before applying for a disaster loan?

No, you don't need to wait for an insurance settlement before applying. SBA can lend you the full amount of your damages (up to our lending limits) even before you receive your insurance recovery. Generally, SBA will then use any insurance funds received to reduce the balance of your disaster loan.



I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan?

FEMA has provided temporary housing money to many homeowners and renters. If your home was destroyed or was not habitable, you may have received money to pay for temporary accommodations

elsewhere. If your home was not livable, you may have received money to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing your personal property, including vehicles. SBA disaster loans are available to cover the amount of your repair costs that have not already been fully compensated.

I don't know how much it will cost to repair or rebuild yet. Should I find out before applying for a disaster loan?

No, you don't need to know how much your repairs will cost before applying for an SBA disaster loan, and you don't need a contractor's estimate. ***Also, you don't need to wait for your insurance settlement.*** After you apply, SBA will inspect your property and prepare an estimate of your repair costs.

**Businesses of all sizes,
private nonprofit organizations,
homeowners and renters may need
an SBA disaster loan to get back
on their feet quickly**

***I have good credit and I can borrow from my bank.
Will I qualify for a disaster loan?***

Having a good credit record and a good income does not disqualify you from receiving help. Paying for disaster repairs is an unplanned expense, and most people need some help to get back on their feet quickly.

Will I be offered a loan with affordable terms?

Yes, many disaster victims are surprised that SBA is able to offer a loan with affordable terms. We tailor the payment amount on each disaster loan to each applicant's need. Plus, we usually offer long terms, often 30 years.

I don't think I can afford a loan. Why should I apply?

If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA will automatically refer you to FEMA's Other Needs Assistance (ONA) program. The ONA program is a safety net available only to individuals and families, and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Please note that if you have received an SBA disaster loan application, you cannot be referred to the ONA program unless you return your loan application to SBA and SBA determines you cannot afford a loan.

November						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

**The deadline to apply for
Federal disaster assistance is
November 23, 2015.**



I think I can afford to pay for the rebuilding. Why would I need a disaster loan?

Many fire victims discover later that the total costs to complete the repairs are much more than they first thought. With an approved SBA loan, you will know that the money to make full repairs is available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete disaster repairs or incurring credit card debt.

I already have a mortgage and I can't afford another loan. Can SBA help me?

SBA tries to make a disaster loan fit within the budget of each disaster victim. Moreover, when your property is substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan can both pay off the pre-disaster mortgage and fund the disaster repairs. Often the disaster loan will have a monthly payment about the same as your mortgage payment before the disaster. If you think you need this kind of assistance, you should discuss your case directly with an SBA representative.

**You may be surprised to
know that SBA disaster loans
have affordable terms**

I have questions about the loan application. Will SBA help me complete the application?

If you need any assistance, SBA is available to help you. You should visit with an SBA representative at one of the disaster centers listed on the back of this newsletter. You may stop by at your convenience, and you don't need an appointment. SBA is eager to meet with you to answer your questions, discuss any concerns you have, help you complete your loan application and close your approved loan. If you can't meet with us in person, you may call our toll free telephone number (800) 659-2955 to get help.



SBA is eager to answer your questions, discuss your concerns, and help you complete your loan application.

Let us help you complete your application before the filing deadline

We encourage you to take a few minutes and visit a disaster recovery center so we can give you one-on-one help. SBA customer service representatives are at disaster centers to meet with you to:

- explain how SBA may help you recover from this disaster;
- help you complete your on-line loan application;
- answer your specific questions.

You may visit SBA whenever it is convenient for you during our hours of operation. **No appointment is necessary.** For information and updates to disaster center hours and locations, you may call the SBA Customer Service Center at **(800) 659-2955**, email disastercustomerservice@sba.gov, or visit SBA's Web site at <http://www.sba.gov/disaster>.

Additionally, you may go online to file your application for SBA disaster assistance. The Electronic Loan Application (ELA) is accessible via SBA's secure Web site at: <https://disasterloan.sba.gov/ela>.

SBA is providing one-on-one service at the following locations:

CALAVERAS COUNTY

Disaster Recovery Center (DRC)
Calaveras County Government Center
(former county courthouse)
891 Mountain Ranch Road
San Andreas, CA 95249

LAKE COUNTY

Disaster Recovery Center (DRC)
(former Apria Healthcare)
14860 Olympic Drive
Clearlake, CA 95422

LAKE COUNTY

Disaster Recovery Center (DRC)
Middletown Senior Center
21256 Washington Street
Middletown, CA 95461

All DRC locations are open Mondays through Fridays, 8:00 am to 6:00 pm and Saturdays, 9:00 am to 4:00 pm

To receive the fastest service, we urge you to visit SBA at a center listed above or complete your application online via SBA's secure website at <https://disasterloan.sba.gov/ela>. If you need help in completing your application, or you would like to meet with one of our customer service representatives and receive personalized service, please visit one of the centers listed above. If you can't apply online or visit us at a center, you may mail a completed loan application to:
SBA Disaster Assistance, Processing & Disbursement Center,
14925 Kingsport Road, Fort Worth, TX 76155.