

ANNEX A: AVAILABLE HOUSING PROGRAMS

To support recovery efforts from the California Wildfires, the DR-4344-CA Joint Housing Task Force (HTF) consolidated available housing programs and resources for consideration by local jurisdictions. Currently, the HTF has focused on short-term and long-term planning efforts to address immediate needs and provide support for long-term rebuilding and housing efforts. Annex A provides potential state and federal programs and resources that local jurisdictions could utilize and the general timeframe that would be appropriate to consider each for planning purposes.

In addition to public sector programs, the philanthropic sector provides communities with the wrap-around services and alternative funding sources to support the recovery process. Once the needs of the communities have been confirmed and long term recovery committees have been established, specific non-profit and faith-based organizations will be utilized in the rebuilding efforts.

Short-Term

California Department of Housing and Community Development (HCD)

Expanded Programmatic Policy Objectives

HCD is considering the inclusion of expanded policy objectives within existing programs to assist in furthering the development and availability of housing within impacted jurisdictions such as:

- ✓ Incentivizing Accessory Dwelling Units.
- ✓ Land Acquisition funding and strategies.
- ✓ Incentives for increased density.
- ✓ Retention Strategies for Impacted Households.



Technical Assistance for Local Governments

- Assistance to local governments in manufactured housing unit installation and inspection.
- Mobile home registration and titling consumer line 1-800-952-8356.
- Planning Resource Library for Local Governments – Provide support and content for Governor’s Office of Planning and Research and the American Planning Association Planning Resource Library (see <http://bit.ly/2ikZsaR>).

California Department of Social Services (CDSS)

CalHOME

Program Summary: Grants to local public agencies or nonprofits for first-time homebuyer down payment assistance, home rehabilitation, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs or technical assistance for self-help homeownership. Assistance to individuals would be in the form of deferred payment loans, payable on sale or transfer of the home, or when they cease to be owner occupied or at maturity.



Available Funds: Approximately \$33 million. Funds would be available on a first-come, first-serve basis.

Eligible Entities: Local governments / Nonprofit Organizations serving households at or below 80% of area median income (adjusted for family size)

Timeframe: Target NOFA issuance date of January 31, 2018.

Federal Emergency Management Agency (FEMA)

FEMA Individual and Households Program (IHP)



IHP, a program under FEMA Individual Assistance, provides financial assistance and direct services to eligible disaster survivors and households. The two main provisions of IHP are Housing Assistance (HA) and Other Needs Assistance (ONA). HA consists of financial assistance for temporary housing and home repairs and Direct Assistance for temporary housing. Assistance may be provided up to 18 months following the date of the disaster declaration, unless FEMA extends the period of assistance. FEMA delivers Direct Assistance at the request of the state.

Type of Housing Assistance	Direct Housing Program Components
Financial Housing Assistance	<ul style="list-style-type: none"> • Lodging Expense Reimbursement • Rental Assistance • Repair Assistance • Replacement Assistance
Direct Assistance	<ul style="list-style-type: none"> • Multi-family Lease and Repair • Manufactured Housing Units/Recreational Vehicles

Table 1: IHP Housing Assistance Programs

FEMA Direct Assistance Housing Programs

Under section 408 of the Stafford Act, FEMA may provide financial assistance and direct services to individuals and households “who, as a direct result of a major disaster, have necessary expenses and serious needs in which the individuals and households are unable to meet such expenses, or needs through other means,” such as insurance.¹ FEMA may provide direct temporary housing assistance when there are a lack of available housing resources.² For the recovery to the devastating California wildfires, FEMA has approved the following direct housing options:

- Direct Lease. Direct Lease is direct temporary housing assistance in the form of leased existing resources provided directly to individuals or households.

¹ 42 U.S.C. § 5174(a)(1).

² 42 U.S.C. § 5174(c)(1)(B)(i) and 44 C.F.R. § 206.117.

- Multi-Family Lease and Repair (MLR). MLR allows FEMA to enter into lease agreements with owners of multi-family housing units to make repairs or improvements to rental properties to house individuals and households eligible for direct temporary housing assistance.
 - To determine the cost-effectiveness, the value of repairs or improvements may not exceed the value of the lease.
- Recreation Vehicles (RV). Applicants may receive Direct Temporary Housing Assistance in the form of a travel trailer or fifth wheel placed on their private, commercial or group site for up to six months.
- Manufactured Housing Units (MHU). Applicants may receive direct temporary housing assistance in the form of a MHU placed on their private, commercial or group site for up to 18 months from the date of disaster declaration.

FEMA Direct Housing Program Implementation

FEMA is responsible for determining eligibility of applicants. Based on the applicant’s projected housing need, FEMA reaches out to the applicant to obtain relevant information, further clarify the applicant’s housing need, and identify potential housing solutions.

FEMA will use the initial contact and interview process to confirm applicant’s housing needs as well as to coordinate future actions associated with the housing option. Such actions may include; identification of site location, site inspection, and other specific housing needs.

FEMA shall conduct an appropriate site inspection and secure appropriate access or lease of the site in accordance with the identified housing option. Prior to entering into a formal agreement or initiation of work, FEMA shall perform an Environmental and Historic Preservation review on the proposed location and forward a final decision of site suitability to the State and/or local jurisdiction. If the site is approved, then a work order will be issued for the implementation of the housing option.

Applicant Communications

Throughout the housing implementation process, FEMA will maintain regular contact with the applicant to provide continuous updates on the status of their housing solution and to support them in identifying permanent housing solutions. FEMA will evaluate occupants’ eligibility on a periodic basis, usually monthly, for the entire period of assistance (up to 18 months from date of disaster declaration) to ensure the occupant continues to meet eligibility requirements.

U.S. Department of Housing and Urban Development (HUD)

Short Term/Bridging to Long Term

- Onsite engagement with affected County, City and Tribal officials in conjunction with FEMA or State Liaisons to:
 - Provide technical assistance in application of new or existing HUD programs.
 - Facilitate waivers and regulatory relief.



- Assess local needs/issues and communicate with Disaster leads and HUD Backbone Team.
- Work with Mass Care regarding depopulation of shelters, particularly to coordinate housing solutions for victims ineligible for FEMA assistance.
- Coordinate with HUD Backbone Team and housing partners to identify affordable units available – both subsidized by HUD and otherwise.
- Assist Public Housing Authorities as partners in disaster recovery:
 - Priority for Section 8 Housing Choice Vouchers.
 - Repurpose existing resources.
 - Identify Section 8 landlords in or outside affected areas.
 - Expedite “porting” or transfer of local Section 8 Voucher to other jurisdictions across the country if victim wishes to move.
 - Facilitate waivers on applying Section 8 Vouchers to nontraditional units (e.g. accessories, granny flats).
- Connect FEMA’s Direct Leasing Program to network of housing partners in and around affected areas to expand pool of available units.

U.S. Department of Agriculture (USDA)

USDA Rural Development Disaster Assistance

USDA Rural Development delivers a number of programs to help improve the quality of life in rural communities throughout the nation. These programs may also help rural communities, businesses and individuals impacted by a disaster such as fire, drought or earthquakes.



Assistance for Rural Homeowners and Rental Tenants

Home Repair Loan & Grant Program	Disaster Assistance
<ul style="list-style-type: none"> ● USDA provides loans and grants to help eligible homeowners make repairs to their homes. ● Grants are limited to individuals age 62 or older. Loans have no age restrictions, 1% interest with up to 20 years repayment. ● Applicants must be very low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less. ● Web: https://www.rd.usda.gov/programs- 	<ul style="list-style-type: none"> ● Grants up to \$7,500 and loans up to \$20,000 are available to help with repairs from damages. ● Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing. ● Contact USDA: Ron Tackett, mailto:ron.tackett@ca.usda.gov or 530-792-5816

services/single-family-housing-repair-loans-grants/ca	
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Rural Housing Direct Loan Program	Disaster Assistance
<ul style="list-style-type: none"> • USDA provides loans to eligible low-income individuals for the purchase of a home, or to make repairs to their homes. • Applicants must meet repayment requirements. • Applicants must be low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less. • Web: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/ca 	<ul style="list-style-type: none"> • Home repair loans may be available to help make repairs caused from a disaster. • Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing. • Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816.

Existing Home Loan Borrowers Disaster Assistance	Disaster Assistance
<ul style="list-style-type: none"> • USDA home loan borrowers who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement • Through the Rural Housing Direct Loan Program, USDA can offer subsequent loans to current borrowers for essential repairs to their homes. 	<ul style="list-style-type: none"> • USDA Customer Service Center: (800) 414-1226. Call toll free 24 hours a day, 7 days a week; customer service reps available 7:00 am – 5:00 pm (Central Time) Monday – Friday. • Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816.

Multi-Family Housing	Disaster Assistance
<ul style="list-style-type: none"> • USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly and people with disabilities. 	<ul style="list-style-type: none"> • USDA can waive deposit, age restrictions, and lease requirements. • USDA can allow zero income applicants to line in apartments after available rental assistance, use imputed income from assets.

<ul style="list-style-type: none"> • USDA provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments from exceeding 30% of the tenant's income. • Anyone impacted by a natural disaster can receive a Letter of Property Entitlement (LOPE) for USDA-financed properties. 	<ul style="list-style-type: none"> • Contact USDA: Deborah Boyd, deborah.boyd2@ca.usda.gov or 530-792-5817
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U.S. Small Business Administration



GETTING DISASTER HELP FROM SBA

WHAT YOU NEED TO KNOW

SBA offers federal low-interest disaster loans to businesses of all sizes, most private 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 federal assistance to help pay for property 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 TO DO

- ◆ Register with FEMA at www.disasterassistance.gov. This is the fastest way to register.
- ◆ Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases we refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

THREE WAYS TO APPLY TO SBA

- ◆ Apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.

◆ Apply with an SBA representative at designated locations in the disaster area. For additional information or to find a location near you, visit our website at www.sba.gov/disaster, 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

Long-Term

California Department of Housing and Community Development (HCD)

State Administered Community Development Block Grant (CDBG)

Program Summary: Grants to eligible non-entitlement cities and counties for a wide variety of housing and community development activities.

Available Funds: Approximately \$5 million.

Eligible Entities: Of the jurisdictions included in the Governor's emergency declaration, all but Sonoma County, City of Santa Rosa and the City of Napa would be eligible to apply for HCD CDBG funding as non-entitlement jurisdictions.

Timeframe: Target Notice of Funding Availability (NOFA) issuance date of January 31, 2018.

Additional information available on the [HCD website](#).



Mobile Home Park Rehabilitation and Resident Ownership Program (MPROP)

Program Summary: Short-term conversion loans to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobile home park. With the acquisition of a park, funds are also available to help low-income residents finance the purchase of shares or spaces in a park or to help pay for the cost to repair/replace low-income residents' mobile homes.

Available Funds: Approximately \$30 million.

Eligible Entities: Local governments / Nonprofit Organizations / Resident Organizations.

Timeframe: Current NOFA is open for over-the-counter applications (see [HCD's website](#) for additional information).

Cal WORKs Homeless Assistance (HA) Program

Program Summary: The Cal WORKs HA Program was established to help CalWORKs families meet the reasonable costs of securing housing. HA includes temporary HA, which helps families pay the costs of temporary shelter, and permanent HA, which helps families secure housing or prevent eviction. Homeless CalWORKs families may receive either temporary or permanent HA, or both.

Availability: As of January 1, 2017, HA is available once every 12 months.

Temporary Homeless Assistance:

- Temporary HA provides a payment of \$65 per day for a family of four and an additional \$15 for the fifth and each additional family member, not to exceed \$125 per day. Temporary HA is provided for up to 16 consecutive calendar days. While receiving temporary HA, the family must provide proof that they are actively searching for permanent housing. Following the 16-day period, even if the AU did not receive all 16 days, the temporary shelter benefit is considered exhausted.

Permanent Homeless Assistance

- Permanent HA helps families secure housing by providing security deposits costs, including last month's rent, or helps families maintain housing by providing up to two months of rent arrearages. A permanent HA payment may not exceed two times the total rent amount and the monthly rent cannot exceed 80% of the total monthly household income.

Exceptions:

- If the family meets the criteria for an exception, a family may receive a second HA payment within a 12-month period. Exceptions to HA include cases of domestic violence, medically verified physical or mental illness (excluding substance abuse), or a fire or other natural catastrophe beyond the family's control. Cases based on an exception are limited to one payment of temporary, permanent, or both in a 12-month period.

Housing Support Program (HSP)

Program Summary: The California Work Opportunity and Responsibility to Kids (CalWORKs) Housing Support Program (HSP) is a state and federally funded Rapid Rehousing Program operated by local County Welfare Departments (CWDs) and is designed to assist homeless CalWORKs families quickly obtain permanent housing. The program was created in 2014 by the California Legislature (Senate Bill 855, Statutes of 2014) and is intended to help stabilize families in order to reach self-sufficiency and improve overall child well-being. Housing supports that are offered to families include both financial assistance as well as assistance locating and maintaining stable housing. These include, but are not limited to temporary shelter, security deposits and moving assistance, short to medium term rental assistance, etc.

Purpose and Objectives: The CalWORKs HSP funds are allocated to CWDs on an annual, competitive basis, by the CDSS.

Eligibility: Families must be CalWORKs recipients and meet the definition of homeless in order to be eligible for HSP. Counties operating HSPs are required to work in collaboration with the local homelessness Continuum of Care in order to operate HSPs consistent with a Housing First philosophy and should be designed in a manner that meets the needs of their local community.

Housing and Disability Advocacy Program (HDAP)

Program Summary: Will assist homeless and disabled individuals apply for disability benefit programs, while also providing housing supports. The HDAP requires that participating counties offer outreach, case management, benefits advocacy, and housing supports to all program participants



Eligibility Requirements:

- Individuals who are disabled or likely disabled, and who are experiencing homelessness. The chronically homeless and those who rely most heavily on state and county funded services will be given highest priority.
- County programs are required to utilize a Housing First model, which includes housing individuals without preconditions and helping clients secure permanent housing as soon as possible. This means that individuals should be connected to housing early in the advocacy process, while continuing to work on the disability benefits application process.
- Counties must assess their local need and work in collaboration with the Continuum of Care and coordinated entry system to ensure populations with the highest needs are given the highest priority for HDAP services.

Available Funds: The 2017-2018 California State Budget Act appropriated \$43,461,000 for the program, which is available over a three-year period, from July 1, 2017 through June 30, 2020. HDAP is a state-funded program with a dollar-for-dollar county match requirement. On July 27, 2017, the CDSS released a request for proposals to county welfare departments. Counties impacted by the October 2017 wildfires will have until November 28, 2017.

Next Steps

- The CDSS will allocate funds for the HDAP in two rounds. The first round of allocations will be made available to applicant counties on the basis of need, according to a methodology developed by the CDSS.
- Any funds remaining after round one will be allocated to counties on a competitive basis.

Bringing Families Home (BFH)

Program Summary: The Bringing Families Home (BFH) program, created by Assembly Bill (AB) 1603 (Chapter 25, Statutes of 2016), is intended to help reduce the number of families in the child welfare system experiencing homelessness, to increase family reunification and prevent foster care placement.

Eligibility Requirements:

- Program targets homeless families involved with the child welfare system and is designed to offer housing supports in order for families to successfully reunify.
- County programs are required to utilize a Housing First model, including Rapid Rehousing or Supportive Housing, depending on the family's level of need.
- Collaboration and coordination with homeless programs, child welfare, and juvenile dependency courts is critical to program success.

Available Funds: The 2016-2017 Budget Act allocated \$10 million that is available through June 2019. BFH is a state-funded program with a dollar-for-dollar county match requirement.

California Strategic Growth Council (SGC)

Affordable Housing Sustainable Communities (AHSC) Program



Available Funds: \$255 million available to award in 2018.

Focus: Build

- Program funds transit-oriented affordable housing development across urban, suburban, and rural California.
- Individual awards range from \$1 million to \$20 million. Typical project is \$11 million with 50+ units of affordable housing with related infrastructure.

Opportunity: SGC could emphasize awarding a target of the funds to projects in areas impacted by the fire. We could consider making a public statement about this to promote interest from the affected regions, as we are currently in an application cycle. SGC Staff could provide some outreach and technical assistance to help generate eligible proposals.

AHSC Technical Assistance

Commitment: Team currently assembled can commit up to \$80,000 of work.

Focus: Build (longer term)

Opportunity: Technical Assistance Team could work directly with key agencies in Napa, Sonoma, and Mendocino counties to prepare a pipeline of projects for the next round of AHSC.

Application cycle would stretch into 2019.

Additional information is available on the [HCD website](#).

California Department of Community Services and Development (CSD)

Community Services Block Grant (CSBG).

Summary: Grant funds are distributed to 60 local community action agencies (CAA) throughout California to provide a broad range of assistance to low income families and individuals in support of becoming self-sufficient. In addition, CSD administers the Low Income Home Energy Assistance Program (see description below).



Nationally, CSBG funds have historically played a key role in short and long term recovery in disasters and emergencies. In fact, the federal Office of Community Services encourages state lead agencies to work with local agencies to assist with meeting the immediate needs of the low income affected by in this case the fires.

Annually, CSD sets aside discretionary funding to be utilized by community action agencies to address disasters and emergencies in California. The disaster set aside funds are typically used to provide housing/shelter assistance, clothing stipends, food assistance, and other supportive

services as demonstrated by the need in the impacted area(s). In order to utilize these funds the CAA must submit an application that details the proposed use of the funds, they must conduct an assessment to the gaps in services to mitigate in duplication in efforts.

Below is a list of local agencies providing services in the impacted counties as a result of the fires:

California Human Development Corporation: (Napa, Mendocino, Sonoma, Lake, Yuba Counties)

- CHDC Activities to date:
 - 280 Intakes (As of 10/24/17).
 - 100 Applications Processed.
 - \$75,000 committed to services.
 - 800 families/individuals seeking assistance.
- Established a “Day Laborer” Center to help connect workers to recovery clean-up work opportunities.

Proposed Activities:

- Submitted application for disaster fund assistance in the amount of \$165K.
 - Focus: staffing to support the distribution of resources to families primarily Immigrant residents; convert former mental health facility into a temporary housing shelter.
- Reallocate other CSBG funds to assist with the disaster in the amount of \$48K.
 - Rental assistance (deposits), hotel vouchers, utility assistance, and food.

Community Action Partnership of Sonoma: (Sonoma County)

- Conducted 300 intakes serving documented and undocumented residents.
- Targeting services to Headstart families.
- Processed rental checks for 52 families.

Proposed Activities:

- Application for disaster fund assistance will focus on housing assistance, level of funding request TBD.

North Coast Opportunities (NCO): (Mendocino and Lake Counties)

- Meeting short-term needs before assessing long-term requirements.
- Working with local foundation (Redwood Credit Union) to provide financial assistance- NCO is the entity designated to review applications and disperse funds.
- Expanding case management activities to Mendocino County.

Proposed Activities:

- Planning to submit application for disaster fund assistance, level of funding request TBD.

Community Action Napa Valley: (Napa County)

- Foodbank and meals on wheels are operational
- Activity primarily focused on Calistoga.

Proposed Activities:

- Application for disaster fund assistance will focus on food resources, level of funding request TBD

Low-Income Home Energy Assistance Program (LIHEAP)

Summary: The U.S. Department of Health and Human Services' LIHEAP program provides disaster services to low-income households through the Severe Weather Energy Assistance and Transportation Service (SWEATS) service component. CSD automatically activates SWEATS services in response to declared disasters within the State, with services being delivered by local non-profit and governmental organizations (local service providers) within the impacted community.

SWEATS funds additional LIHEAP services that include: supplemental utility assistance, vouchers for temporary housing, transportation, portable generators, portable heating and cooling appliances, and items such as coats, blankets and sleeping bags.

The SWEATS program has been activated to assist low-income households impacted by the recent fires in Northern California. CSD's local service providers in Yuba, Sonoma, Napa, Lake and Mendocino counties have advised CSD they intend to use SWEATS services to provide temporary housing, generators, sleeping bags and blankets, and utility assistance to low-income households. Local service providers have not to date reported the value and use of SWEATS, but it is anticipated that SWEATS services will be ongoing during recovery efforts.

U.S. Department of Housing and Urban Development (HUD)

Long Term

- Co-lead Long Term Housing Recovery Committee of Joint Housing Task Force; develop steps to bring online quality housing sufficient to restore and stabilize equitable communities.
- Coordinate with County and City officials to develop housing development and home ownership/repair resources; bring best practices from other communities and disasters.
- Home Owner resources for purchase or rehab:
 - Facilitate resolution of any issues related to FHA loans; provide information on FHA Disaster Home Loans.
 - Work with Housing Counselors to help victims navigate with resources from FHA, SBA, USDA, State and other programs.
- Work with local officials in developing pathways for leveraging short term assistance to more permanent recovery for renters, homeless, special needs populations and farmworkers.



U.S. Department of Agriculture (USDA)

USDA Rural Development Disaster Assistance

USDA Rural Development delivers a number of programs to help improve the quality of life in rural communities throughout the nation. These programs may also help rural communities, businesses and individuals impacted by a disaster such as fire, drought or earthquakes.



Community Facilities Loan & Grant Program	Disaster Assistance
<ul style="list-style-type: none"> • USDA provides loans and a limited amount of grant funding for the construction, renovation, or purchase and installation of equipment for essential community facilities for public use in rural areas. • Eligible projects include most state and local government centers, hospitals, schools, city vehicles, food banks, daycare centers, and more. • Eligible applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes. • Web: https://www.rd.usda.gov/community-facilities-direct-loan-program/ca 	<ul style="list-style-type: none"> • Project must be located in rural areas and towns of up to 20,000 in population. • Grants range from \$20,000 - \$30,000. Long-term fixed-rate loans. The length of term depends on the type of facility being improved or equipment installed and its useful life. • USDA can help rural communities repair or rebuild their community facilities and replace damaged equipment after a disaster. • Contact USDA: Anita Lopez, anita.lopez@ca.usda.gov or 530-792-5822

Water & Wastewater Disposal Loan & Grant Program	Disaster Assistance
<ul style="list-style-type: none"> • USDA provides loans and a limited amount of grant funding for the construction, renovation, and purchase and installation of equipment for water and waste disposal systems in rural communities. • Eligible projects include most state and local government entities, nonprofit corporations and federally recognized Tribes. • Web: https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ca. 	<ul style="list-style-type: none"> • Grants may be provided in conjunction with loans to help reduce user rates. Long-term fixed-rate locals. • Projects must be located in rural areas and towns of up to 10,000 in population. • USDA can help rural communities repair or rebuild their water and waste systems after a disaster. • Contact USDA: Pete Yribarren, pete.yrubarren@ca.usda.gov or 805-928-9269 ext 107.

Assistance for Rural Businesses

Business & Industry Loan Guarantee Program	Disaster Assistance
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<ul style="list-style-type: none"> • USDA guarantees loans made by commercial lenders to rural businesses. USDA may guarantee up to 80% of loans of \$200,000 to \$5 million and up to 70% on loans up to \$10 million. • Rates and terms are negotiated between the business and the lender. • USDA charges an initial guarantee fee equal to 3% of the guaranteed amount plus an annual renewal fee equal to .5% of the guaranteed amount. • A bank, credit union, insurance company or other lender may request a USDA guarantee on a loan made to a proprietorship, corporation, LLC, cooperative, trust, nonprofit, Tribe, or public body for projects in unincorporated areas and cities with populations of less than 50,000. 	<ul style="list-style-type: none"> • USDA can help businesses recover from the damages caused by a natural disaster by guaranteeing their business loans with eligible lenders. • Funds may be used for equipment, real estate, working capital and refinancing. • Eligible businesses include wineries. • Web: https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ca Contact USDA: Karen Rich, karen.rich@ca.usda.gov or 530-792-5825.
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Revolving Loan Funds	Disaster Assistance
<p>USDA provides seed capital to revolving loan funds operated by qualified nonprofits and public bodies. Known as intermediaries, these lenders finance small and emerging businesses and community development projects in rural areas. USDA can put rural businesses and nonprofits in contact with intermediary lenders to discuss eligibility and availability of funds.</p>	<ul style="list-style-type: none"> ▪ USDA-funded revolving loan funds may provide financing to help businesses recover from the damages caused by a disaster. ▪ Contact USDA: Karen Rich, karen.rich@ca.usda.gov or 530-792-5825