



Housing Task Force 2017 California Wildfire Recovery

Housing Support Plan

Version 1.13

December 7, 2017

Executive Summary

Firefighters began battling multiple wildfires on October 8, 2017, in numerous counties across the entire state, prompting mass evacuations. Thousands of acres burned and threatened infrastructure as strong winds fueled the fast-moving fires, primarily in Northern California. Collectively, the wildfires burned more than 245,000 acres, destroyed over 8,900 structures, and were responsible for 43 deaths. Within the nine counties impacted, over 6,500 homes were destroyed, almost 60 homes suffered major damage, and another 584 sustained minor damage. The housing losses, either temporary or long-term, create numerous challenges for local government as they seek to recover and help their residents rebuild their lives and their homes.

The State of California and the federal government formed a Housing Task Force (HTF) to support local jurisdictions in managing and executing their recovery and rebuilding efforts in the way that best suits the needs of their communities. The pressing need for housing is beyond the scope of one agency and includes all levels of government, nongovernmental organizations, and the private sector to work together to quickly design and implement housing solutions.

The primary audiences for the Housing Support Plan are affected local jurisdictions. This plan highlights State of California and federal government resources that are available to support local officials as they develop their plans for recovery. This document is intended to serve as a menu of available (and scalable) technical assistance and support.

This document does not contain the entirety of resources available. Instead, it outlines resources that are potentially relevant to the affected communities. Information will be added to *Annex A: Available Housing Programs*, as members of the HTF identify additional resources and capabilities that can support local jurisdictions.

Housing Task Force

Providing housing solutions after a disaster is a collaborative effort, which requires the support of many agencies who work with individual survivors and their families to identify a recovery strategy to meet each household's need. No single solution will solve each individual's needs; whether financial, direct housing, or other immediate and unresolved needs. Thus communication and collaboration among the whole community to provide solutions is paramount to the success of the housing recovery. Therefore, the State of California and the Federal Emergency Management Agency (FEMA) stood-up a HTF to facilitate communication and collaboration at the state and federal level in support of local jurisdictions, which will be reflected in the housing support plan.

Housing Task Force Objectives

- Support local jurisdictions in assessing preliminary housing impacts and needs.
- Support local jurisdictions in identifying available options for temporary housing while simultaneously planning for permanent housing solutions that address the needs of the survivors.
- Support local jurisdictions in implementing temporary and permanent housing solutions that effectively address the needs of the whole community and contribute to its sustainability and resilience.
- Throughout the recovery process, work collaboratively to reduce barriers to find and implement innovative solutions that best address the needs of the survivors.

The HTF’s goal is to identify ways to support local jurisdictions in ensuring all individuals (including those with insurance) impacted by the devastating wildfires are in accessible permanent housing and the future risk to the housing stock is reduced. Figure 1 identifies the milestones and broad timeline for providing local jurisdictions with this support.

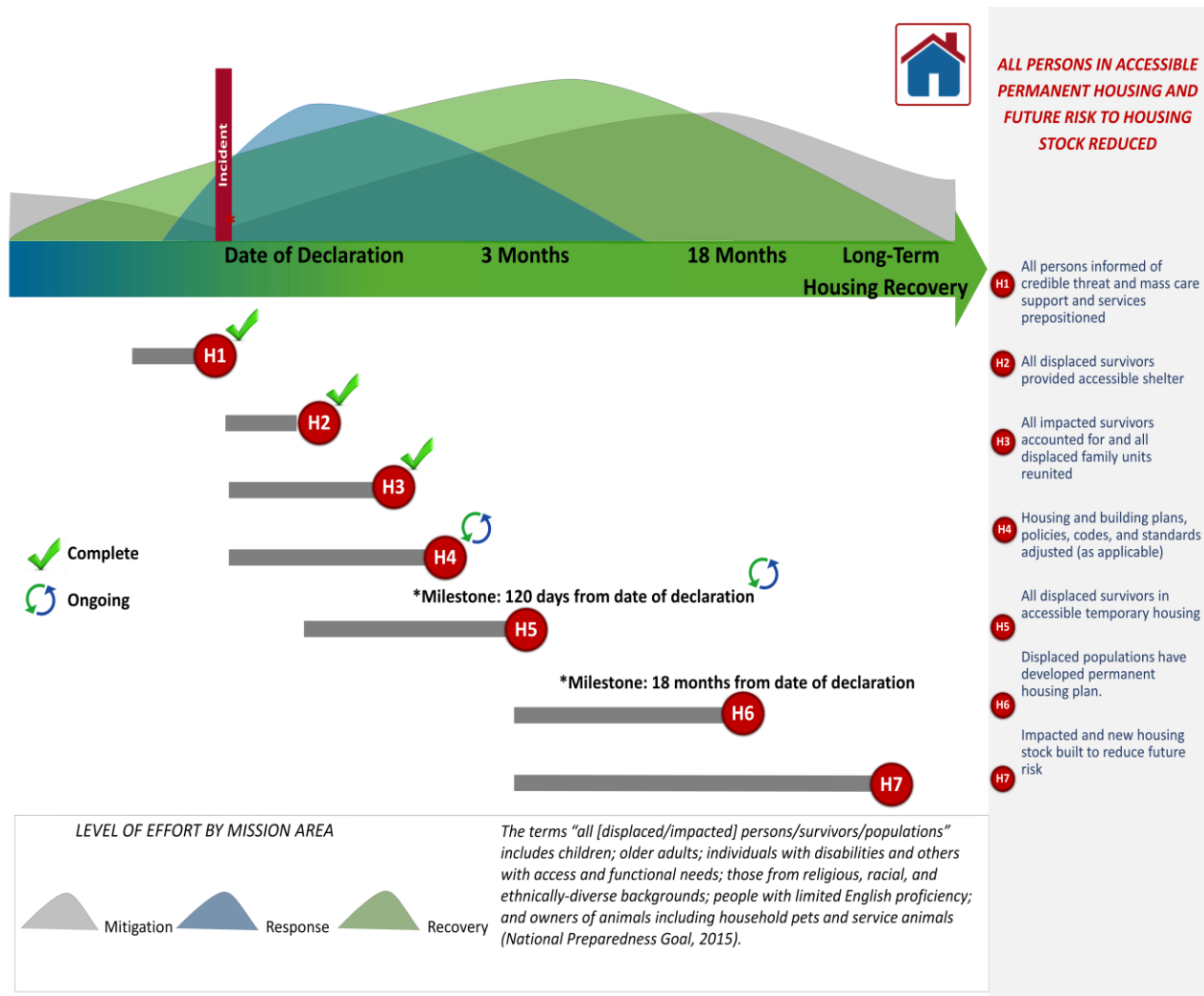


Figure 1: Housing Task Force Milestones

Housing Task Force Organization

The Housing Task Force includes two committees: a short and a long-term committee. Through leveraging HTF field liaisons and the existing connections state agencies already maintain with local jurisdictions, both committees will support local jurisdictions in developing and implementing their housing recovery strategies (see Annex B for a template that local jurisdictions can use when developing a *Local Disaster Housing Strategy*).

Short-term committee: This committee addresses the immediate need to house displaced survivors and support communities in developing housing recovery strategies within the first 18 months after the date of declaration. The main areas of focus include:

- Develop a communication flow with local jurisdictions for site selection and prioritization

- The HTF has requested that local jurisdictions send their priority sites for temporary housing solutions to the HTF. The HTF will use this list to guide the temporary housing options that FEMA pursues to house eligible applicants. Local jurisdictions also will be requested to provide final approval on the site selection prior to FEMA entering into a lease agreement or issuing a work order.
- Identify solutions that can transition to meet long-term housing needs
- Sequence housing option and site selection appropriately
 - Temporary housing decisions may impact (and be impacted) by other factors to include debris management plans and the proximity to wrap-around services, including schools. The HTF has placed a liaison with the State of California and FEMA jointly led debris and schools task forces to ensure communication and coordination with these concomitant efforts.

Long-term committee: This committee supports local jurisdictions in developing long-term housing recovery strategies that are in alignment with local land use policy and mitigation priorities. The main areas of focus include:

- Identify, collect, assess, and disseminate innovative housing solutions
- Coordinate with local, state, federal, and non-governmental organizations (e.g. non-profits and philanthropy) to identify and address funding and other gaps, as well as available resources
 - May require adjusting eligibility for existing programs and/or developing new grants
- Leverage existing funding programs for permanent housing
- Consider new programs needed at local, state, and federal levels to address the unique housing needs of this disaster
- Mitigation Strategy
 - Ensure mitigation is incorporated into long-term housing plan (e.g. wildland-interface – creating a greenspace between development and surrounding areas).

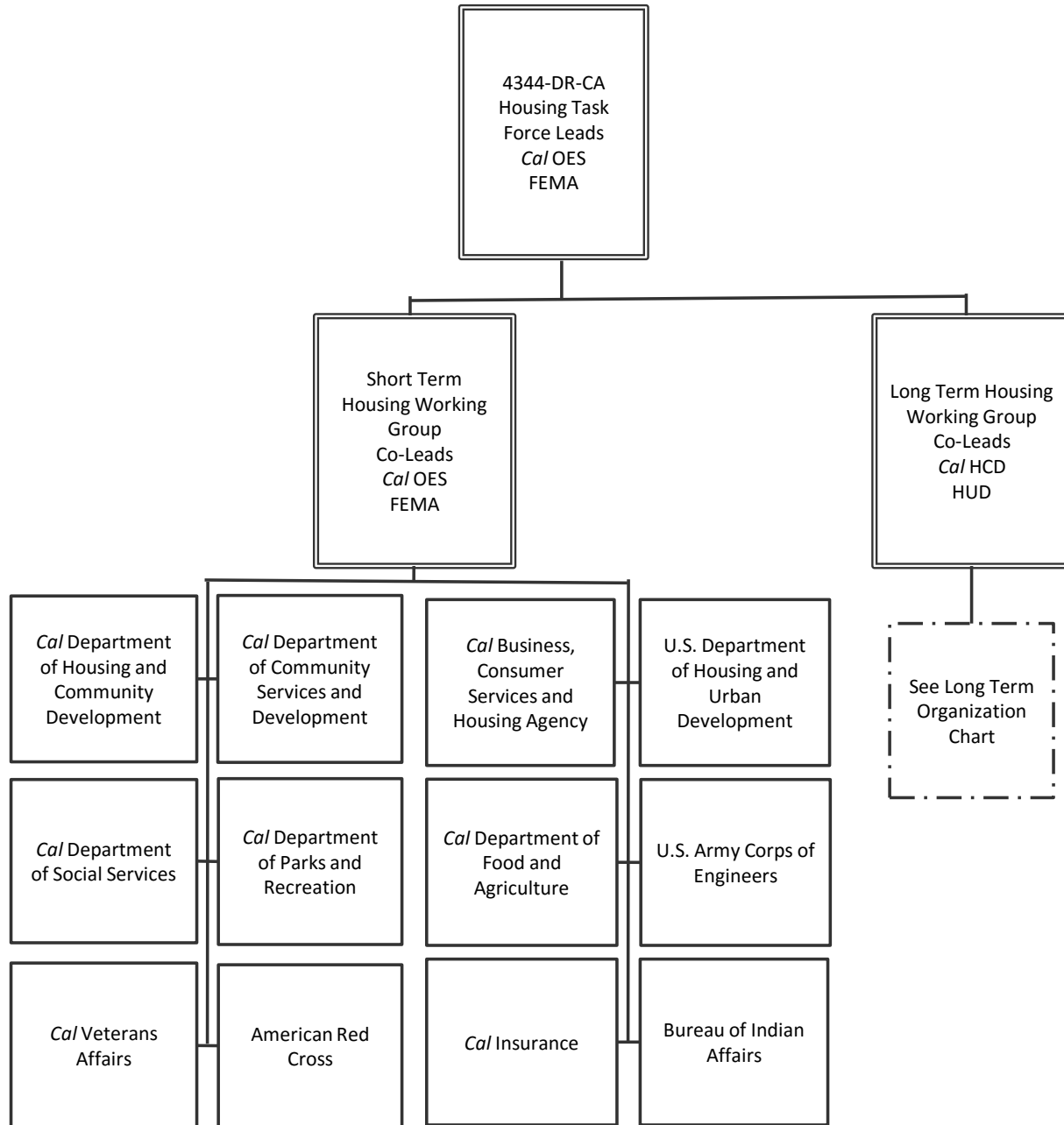


Figure 2: Housing Task Force Organization Chart

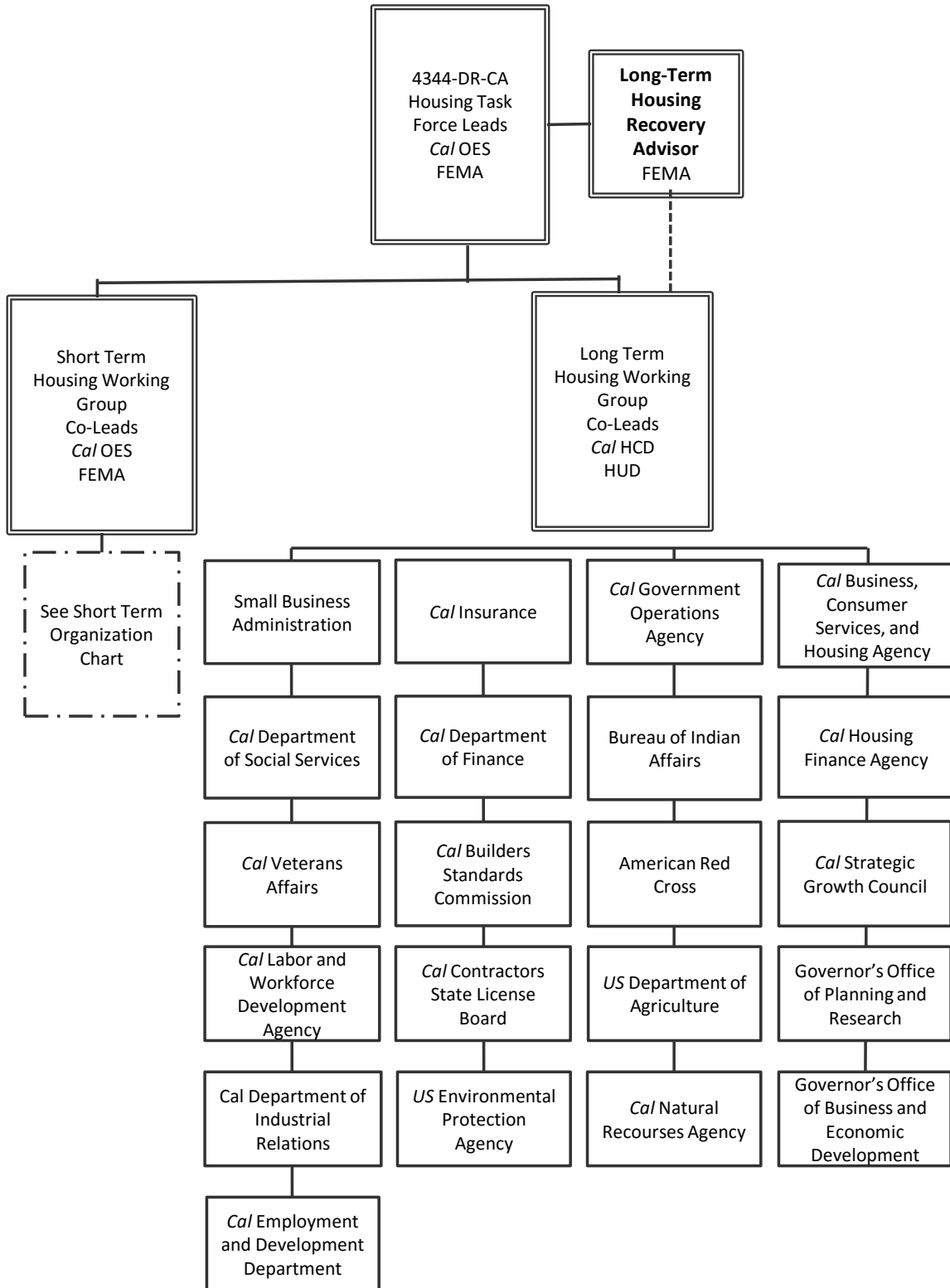


Figure 2: Housing Task Force Organization Chart

Housing Background

Pre-Disaster Housing Market Conditions

California has been experiencing widespread housing shortages prior to this disaster. According to data aggregated by the California Department of Housing and Community Development (HCD) 2017 Draft Report: *California's Housing Future: Challenges and Opportunities*, in the last ten years, California has built an average of 80,000 homes a year, far below the 180,000 homes needed a year to keep up with housing growth from 2015-2025. This lack of supply greatly affects housing affordability. With the vast destruction of homes from the recent wildfire, the vacancy rates in the impacted counties are expected to decrease even further.

In many communities, the number of displaced residents outnumbers the average available rental units. As found in the U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Market Analysis for the City of Santa Rosa (published in April 2017), the City of Santa Rosa averaged 1,024 vacancies out of a total of 31,555 rental units as of December 2016. As demonstrated in Figure 2, in the majority of counties that were affected by this fire, there is not sufficient inventory to accommodate all displaced residents, as well as those who were searching for housing solutions prior to the disaster.

FEMA-4344-DR-CA Lack of Affordable Housing



Cal OES
GOVERNOR'S OFFICE
OF EMERGENCY SERVICES



FEMA

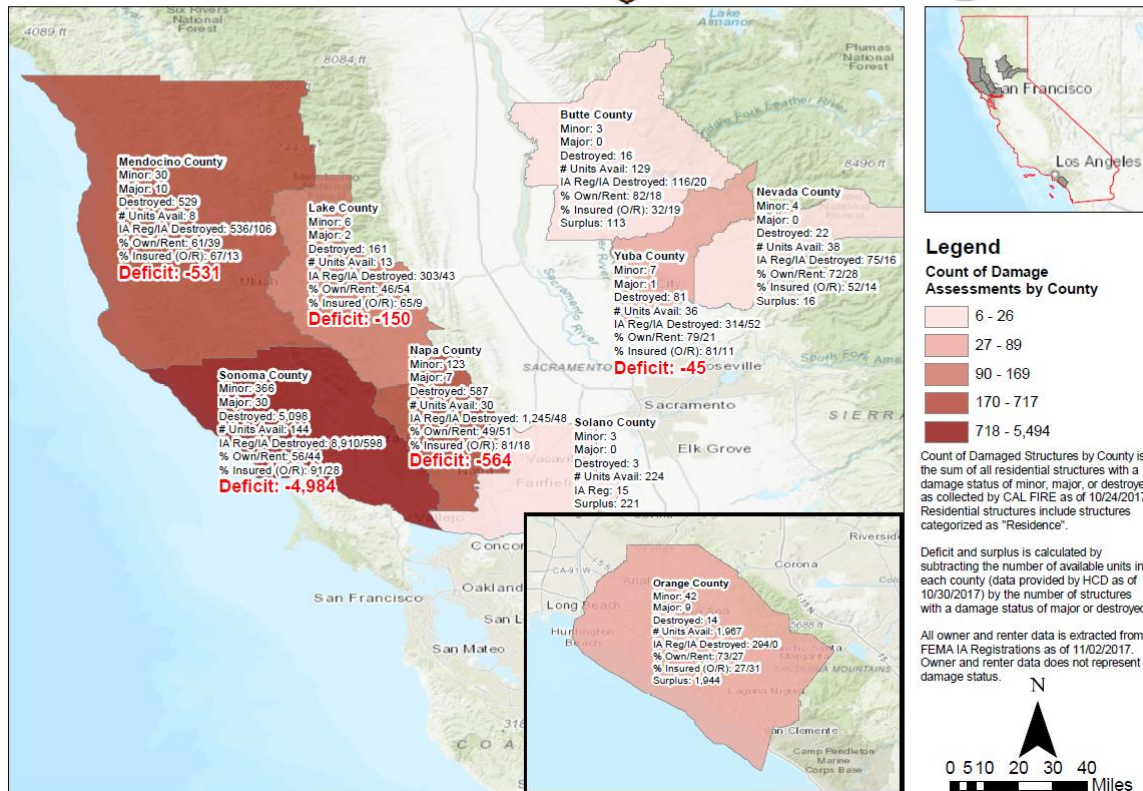


Figure 3: Lack of Affordable Housing Map (as of 11/2/2017)

Known risks and barriers to providing disaster housing

Lack of Affordable Housing

In the five-year period ending in 2014, California added 544,000 households, but only 467,000 housing units, according to the McKinsey Global Institute. This deficit is expected to grow over the next decade. In Napa and Sonoma Counties, which experienced some of the most extensive damage, less than half the number of housing units needed to keep pace with population growth have been built in recent years.

According to data provided by HCD's July 2017 Annual Progress Report, since 2014, a total 5,269 units were permitted within Butte, Mendocino, Napa, Solano, Sonoma, Lake and Yuba Counties. With initial estimates of approximately 6,900 structures lost in the fires impacting the seven northern California counties, more than a year's worth of production has been destroyed. Combined with the State's historic under-production at an average of 80,000 homes a year since 2001 compared to 180,000 homes needed a year to keep up with project household growth from 2015-2025, the cumulative impacts of the October 2017 fires significantly exacerbate the well-documented housing crisis in California.

Housing Need – Secondary Impacts

The preexisting housing shortage, coupled with the sheer number of homes destroyed, has created a negative ripple effect into the rental housing market. State and local officials have learned that families are being evicted from rentals so that the homeowners, whose primary homes were destroyed by the fires, can move into their secondary homes. Renters, whose rental homes may have been spared, are being displaced.

Affordability of Rebuild

In California, a standard homeowner's insurance policy covers fire damage; however, the extent of that coverage may not be sufficient to cover the cost of rebuilding many of the destroyed homes. Some state, federal, and nongovernmental programs and/or grants may be available to help address this gap. However, some of these programs and grants have set income limits that determine eligibility (e.g. targeted to 80 percent of area median income or below) or have such high credit qualification requirements and underwriting standards that many lower and moderate income households may not qualify. Policies may need to be modified to ensure that existing programs and grants can support the needs of the impacted populations. Additionally, new programs and grants may be needed.

Labor and Material Shortages

A nationwide construction labor shortage may delay the recovery of the areas impacted by the recent wildfires. This issue, combined with long wait times for rebuilding materials, was already affecting the pace of remodels and repairs prior to wildfires. Staffing at the local level is also constrained, as many planning departments are understaffed to handle the anticipated increase in building permit approvals and inspections in impacted counties. Additional training and apprenticeship programs should be considered to increase available workforce.

Workforce Housing

A rebuilding effort of this magnitude will bring additional workforce into the area, such as cleanup contractors, the construction industry, etc., adding further pressure to the housing shortage. This potential stressor should be considered as housing solutions are developed and implemented to help ensure these issues do not further compound the lack of housing and cost of rebuilding.

Availability of Housing for All Populations

Access and Functional Needs (AFN) populations including: older adults, disabled persons, limited English proficient survivors, homeless individuals and others that typically face longer recovery periods and unique challenges after major disasters. In addition, people that were in unstable/precarious housing situations prior to the wildfire are now at risk of homelessness.

Continued partnership and outreach through Non-Governmental Organizations (NGOs) will be essential in communicating with immigrant communities about organizations and resources to assist undocumented populations with financial aid for rental and other temporary housing solutions.

HTF Support Concept of Operations

Support Local Jurisdictions

The HTF supports impacted local jurisdictions with their housing needs. The HTF organization structure and processes will ensure streamlined and effective interactions between the local, state, and federal government and private sector. The HTF also will leverage existing communications channels that State of California agencies have established with local jurisdictions to ensure unity of effort for implementing short and long-term housing options.

The success of communications with local jurisdictions depends on the following factors:

- Effective flow of information and communication;
- Clear, concise, and consistent strategic messaging across all phases of the short and long-term housing mission; and,
- Ability to rapidly receive and respond to resource requests between local jurisdictions and the HTF.

The HTF has deployed field liaisons to work directly with local jurisdictions. As local jurisdictions continue to develop their community-based housing task forces and long-term recovery strategies, the field liaisons will communicate resource and assistance needs to the HTF and provide information on state, federal, and non-governmental resources, programs, and technical expertise that can support their local housing recovery efforts.

Role	Responsibilities
HTF leadership	<ul style="list-style-type: none">▪ Support the HTF efforts to solicit and respond to local jurisdiction temporary and permanent housing needs.▪ Enlist and sustain HTF membership that includes all relevant agencies that provide solutions for short term and long term housing, as well as housing-related regulatory issues▪ Communicate directly with local jurisdiction leadership to ensure unified effort

Short-term and long-term committee leads	<ul style="list-style-type: none"> ▪ Based on specified objectives, develop and deliver solutions to meet temporary housing needs of local communities. Examples include sites to house survivors while rebuilding occurs. ▪ Based on specified objectives, leverage existing programs and develop innovative solutions to facilitate long-term and permanent housing in support of community housing and resilience goals. ▪ Employ the expertise of regulatory agencies to assist with technical issues such as codes and standards, environmental requirements, permitting, etc.
HTF field liaisons	<ul style="list-style-type: none"> ▪ Front line staff to facilitate daily coordination with local emergency services and housing officials. ▪ Coordinate all local housing-related resources needs and communicate to HTF for resolution.

Table 1: Communication Management Roles and Responsibilities

Address Regulatory Issues

Given the broad representation of state and federal agencies on the HTF, members can provide support to local jurisdictions in addressing regulatory and policy issues to facilitate the implementation of the local housing recovery strategies. This can be accomplished through providing examples of best practices to support local officials in expediting administrative processes such as enforcement of codes, ordinances, permit requirements, and licensing of out-of-state contractors, and preventing fraudulent and predatory contracting.

Identify Housing Solutions

As requested, the HTF can provide support to local jurisdictions in identifying housing solutions that better meet the needs of their local communities. The HTF also can assist local jurisdictions in evaluating the feasibility of housing solutions presented by communities. The following considerations should be used in evaluating innovative housing solutions:

- Scalable (Capacity and Adaptability): The ability to increase production capability to meet the demand for disaster housing in a short period of time. Units should have standard, but flexible, design elements and construction methods that can be efficiently combined to accommodate a range of family sizes and include all central requirements.
- Accessible: The unit should incorporate the principles of Universal Design. Design layouts of units should comply with the minimum requirements of the Unified Federal Accessibility Standards (UFAS).
- Reliable: Units should be constructed and furnished according to applicable local, state, federal and industry standards. They should be built with durable materials, equipment, and furnishings, and require minimal maintenance.
- Timely: Must have accelerated production schedule capabilities and/or pre-manufactured readily available components. Vendors should demonstrate their capability to quickly produce, transport, and deploy a maximum number of units.
- Costs: Unit costs should be within the industry standards for affordable housing and maintenance costs should be minimal over the life of the project.

- Resilience: The unit should be designed and constructed to increase resilience to applicable hazards and risks in the area where it will be placed.

Inventory of Available Housing Resources

Based on the diverse areas represented, the HTF can identify a variety of housing resources and/or solutions. In addition, the HTF routinely receives suggestions on housing resources and/or solutions from local jurisdictions and other stakeholders. If the resource and/or solution involves a potential FEMA Direct Housing site, FEMA will visit the site to conduct an assessment and feasibility inspection. If the site is approved, FEMA will forward a final decision of its site suitability to the State and local jurisdiction. Simultaneously, state agencies will review for additional support needed to facilitate and secure the temporary housing site.

Support Local Jurisdiction Mitigation Priorities

The HTF will work with local officials to align housing options with local land use strategies, community-level mitigation priorities, and relevant State of California Executive Orders, to include E0-B-30-15.

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, nongovernmental organizations and 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 can be utilized by local jurisdictions in the rebuilding efforts.

Short-Term

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.

**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)
California Department of Social Services, State Supplemental Grant Program**



The CDSS, SSGP program provides financial assistance and direct services to eligible disaster survivors and households. Individuals and households receiving the maximum amount of grant assistance from FEMA’s Individual’s and Household Program (IHP) are referred to the SSGP for consideration of a grant up to \$10,000. There is no separate application, and the grant is based on eligibility as determined by the FEMA inspections. Assistance may be provided up to 18 months following the date of the disaster declaration, unless FEMA extends the period of assistance.

Types of Housing Assistance	Housing Program Components
<ul style="list-style-type: none"> • Financial Housing Assistance 	<ul style="list-style-type: none"> • Rental Assistance • Repair Assistance • Replacement Assistance

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 • Direct Lease

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.
- **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.

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.

- 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. • 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-services/single-family-housing-repair-loans-grants/ca 	<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

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 	<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.

<p>homeowners, and the homes must be located in eligible areas with a population of 35,000 or less.</p> <ul style="list-style-type: none"> • Web: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/ca 	<ul style="list-style-type: none"> • Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816.
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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. • 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"> • 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. • Contact USDA: Deborah Boyd, deborah.boyd2@ca.usda.gov or 530-792-5817

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).

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.

California Department of Social Services (CDSS) 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.

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.

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](#).

Federal Emergency Management Agency (FEMA) FEMA's Hazard Mitigation Grant Program (HMGP)



The purpose of HMGP is to help communities implement hazard mitigation measures following a Presidential Major Disaster Declaration in the areas requested by the Governor. The key purpose of this grant program is to enact mitigation measures that reduce the risk of loss of life and property from future disasters. HMGP is authorized under Section 404 of the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#).

Hazard mitigation includes long-term efforts to reduce the impact of future events. HMGP recipients (states, Federally-recognized tribes, or territories) have the primary responsibility for prioritizing, selecting, and administering state and local hazard mitigation projects. Although individuals may not apply directly to the state for assistance, local governments may sponsor an application on their behalf.

Benefits of HMGP

- Supports risk reduction activities
- Improves resiliency
- Eliminates the impact of future events
- Provides a long-term solution to a problem
- Offers a cost-effective solution
- Helps avoid repetitive damage from disasters

Cal OES will be posting information about how local governments may apply on their website in the coming weeks.

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



- 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. 	<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

<ul style="list-style-type: none"> • 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 	<p>improved or equipment installed and its useful life.</p> <ul style="list-style-type: none"> • 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
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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.yribarren@ca.usda.gov or 805-928-9269 ext 107.

Assistance for Rural Businesses

Business & Industry Loan Guarantee Program	Disaster Assistance
<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 	<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.

<p>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.</p>	
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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

U.S. SMALL BUSINESS ADMINISTRATION

FACT SHEET - DISASTER LOANS CALIFORNIA Declaration #15352 & #15353 (Disaster: CA-00279)

Incident: WILDFIRES occurring: October 8 through October 31, 2017

in the California counties of: Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma & for economic injury only in the contiguous California counties of: Colusa, Glenn, Humboldt, Los Angeles, Marin, Placer, Plumas, Riverside, San Bernardino, San Diego, Sierra, Solano, Sutter, Tehama, Trinity & Yolo; and for economic injury only in the contiguous Nevada county of: Washoe



U.S. Small Business Administration

Yuba;

Application Filing Deadlines:

Physical Damage: December 11, 2017 Economic Injury: July 12, 2018

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:

	No Credit Available Elsewhere	Credit Available Elsewhere
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.500%	2.500%
Economic Injury Loans		
Businesses and Small Agricultural Cooperatives	3.305%	N/A
Non-Profit Organizations	2.500%	N/A
Home Loans	1.750%	3.500%

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 the use of non-combustible and ignition-resistant materials on the outside of the home, creating defensible space around the home, 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) the maximum insurance available.

Step 1 – Apply for a Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA’s secure website <https://disasterloan.sba.gov/ela>.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

Step 2 - Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 4 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.



Step 3 – Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:

- \$25,000
- Economic injury (working capital):
 - \$25,000
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <div style="text-align: center;">  <p>https://disasterloan.sba.gov/ela</p>  </div> <p style="text-align: center;">1-800-659-2955 (TTY: 1-800-877-8339)</p>

<p>for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.</p> <ul style="list-style-type: none"> • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	
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For more information, contact SBA’s Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA’s Web site at <https://www.sba.gov/disaster>. Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA’s secure Web site at <https://disasterloan.sba.gov/ela>.

Annex B: Local Disaster Housing Strategy Template

A Local Disaster Housing Strategy should identify local priorities and document critical, jurisdiction-specific processes and procedures to promote efficient execution during a disaster-housing mission.

A Local Strategy should consist of the following elements:

I. Organizational Approach, which should discuss:

- The Local Disaster Housing Task Force (LDHTF), consisting of:
 - Membership of the LDHTF.
 - Lead agency and support for the LDHTF.
 - Chain of command.
 - Organizational structure, chairs, committees and their membership.
 - Roles and responsibilities of members.
 - Other partners that may be engaged in implementing the Strategy.
- Available local housing assistance programs and their eligibility requirements for disaster-specific assistance.
- Sources for “surge” staffing.
- Planned frequency with which this Strategy document will be reviewed and updated.
- Timeline for strategy review, revisions, and updates.

II. Background, which should describe:

- Current housing situation.
 - Density and locations of population.
 - Other demographic characteristics, such as access and functional needs populations and language spoken.
- Priorities related to disaster housing.
- Summary of current baseline resources and capabilities.
- Summary of state and local capacity considerations.
- Known risks and barriers to providing disaster housing such as flood zones and environmental and cultural considerations.

III. Sheltering Phase Strategy, which should identify:

- Agency and/or individual who will serve as the lead for the planning and execution of sheltering activities.
- Current baseline resources, capabilities, and capacity, including:
 - Inventory of mass shelters or plans to collect such information.
 - Types, size and locations of sheltering available.
 - Considerations/accommodations for special needs populations and pets.
- How long sheltering will be provided.
- Key partners and their roles.

- Any agreements planned or in place with the state, other jurisdictions, and partners.
- Potential resource and capacity shortfalls and how they will be addressed.

IV. Interim Housing Phase Strategy, which should identify:

- Agency and/or individual who will serve as the lead for the planning and execution of interim housing activities.
- Current baseline resources, capabilities, and capacity, including:
 - Inventory of available rental housing, commercial manufactured and other temporary housing and recreational vehicle pads; or plans to collect such information.
 - Databases maintained by the LDHTF and/or private sector.
 - Major providers of housing stock, including property managers, housing authorities, etc.
 - Areas of land suitable for use or development.
 - Acceptable forms of manufactured temporary housing.
 - Considerations/accommodations for access and functional needs populations.
 - Ability of LDHTF to provide caseworkers for impacted survivors.
 - Known transportation limitations.
- Processes and procedures to:
 - Expedite the delivery of utility services to temporary housing solutions.
 - Expedite or waive permits required for the installation of temporary housing solutions.
- Known areas of the jurisdiction where interim housing would not be appropriate due to environmental, historic, floodplain, cultural or other issues.
- Key partners and their roles.
- Any agreements planned or in place with the state, other jurisdictions, and partners.
- Potential resource and capacity shortfalls and how they will be addressed.
- Any other risks or threats and how they will be addressed.

V. Permanent Housing Phase Strategy, which should identify:

- Agency and/or individual who will serve as the lead for the planning and execution of permanent housing activities.
- How the LDHTF will determine long-term housing need and prioritize options such as rental units, permanent housing, repair and reconstruction, and/or relocation.
- Pre-identify sources and process for potential disaster case management and wrap-around services.
- Current baseline recovery resources, capabilities, and capacity, including:
 - Potential permanent housing solutions.
 - Approved contractors list for repair and reconstruct work.
 - Sites available to be converted from interim to permanent housing.
- Process and procedures to:
 - Involve local stakeholders.

- Expedite administrative processes such as enforcement of codes, ordinances, permit requirements, and licensing of out-of-state contractors.
- Prevent fraudulent and predatory contracting.
- Provide technical assistance after a disaster.
- Monitor and evaluate housing programs.
- Ensure that plans in place address needs of access and functional needs populations such as persons with disabilities and families with children.
- Key partners and their roles.
- Any agreements planned or in place with the state, other jurisdictions, and partners.
- Potential resource and capacity shortfalls and how they will be addressed.
- Any other risks or threats and how they will be addressed.