

News Release



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February 3, 2011

*Denise L. Benson, Division Manager
San Bernardino County Fire Department
Office of Emergency Services*

FOR IMMEDIATE RELEASE

Low-interest federal disaster loans are now available to San Bernardino County residents and business owners affected by the severe winter storms that occurred December 17, 2010 through January 4, 2011. The U.S. Small Business Administration (SBA) acted under its own authority to declare a disaster following the denial on January 27, 2011 of the state's request for a major disaster declaration.

SBA's disaster declaration makes assistance available in 11 California counties, including San Bernardino. Low-interest federal disaster loans are available to homeowners, renters, business of all sizes and private, non-profit organizations whose property was damaged or destroyed by the disaster. The San Bernardino County Office of Emergency Services (OES) is partnering with state and federal agencies to set up centers where residents may find information about SBA loans available to them. Beginning February 8, 2011, SBA customer service representatives will be on hand at SBA Disaster Loan Outreach Centers to issue loan applications, answer questions about the disaster loan program, explain the application process and help each individual complete their application. Please see the attached release from SBA for more information about the centers.

"These low-interest loans are very important in the recovery of our residents," said Josie Gonzales, Chair of the County Board of Supervisors. "Given the economic restraints, it is advantageous to have this assistance. The County will continue to assist residents access whatever resources exist to help restore properties damaged or destroyed by the December rain storms."

In addition, additional resources for victims of the December 2010 and January 2011 storms and floods are available on OES' website at www.sbcfire.org/oes and click on Disaster Preparedness and Recovery. Residents may also call 2-1-1 for more information about resources.

These federal declarations were based upon data compiled by Preliminary Damage Assessment (PDA) teams consisting of representatives from State and Federal governments who toured various damaged sites in the County during the first week in January. City and County representatives met with the teams to show them the significant public and private property damage so they could determine the estimated amount of damage. The countywide storm damage total now exceeds \$98.4 million. Of that, \$77.8 is Public Assistance and \$19.55 is Individual Assistance. From these visits, it was announced earlier this month that San Bernardino County received a Presidential Declaration for Public Assistance (PA) which means that FEMA will cover 75 percent of the eligible costs; CalEMA will cover 18.75 percent of the eligible costs; the local government agency is responsible for the remaining 6.25 percent.



*Dan Wurl
Fire Chief*



DISASTER NEWS

Loans for Homeowners, Renters and Businesses of All Sizes

Release Date: February 3, 2011
Release Number: CA 12459-01

Media Contact: Richard Jenkins
Phone: (916) 735-1500

SBA Offers Disaster Assistance to California Residents and Businesses Affected by Severe Winter Storms, Flooding, and Debris and Mud Flows

Sacramento, CA – Low-interest federal disaster loans are available to California residents and business owners affected by the severe winter storms, flooding, and debris and mud flows that occurred December 17, 2010 through January 4, 2011, U. S. Small Business Administration (SBA) Administrator Karen G. Mills announced today. SBA acted under its own authority to declare a disaster following the denial on January 27, 2011 of the state's request for a major disaster declaration.

The disaster declaration makes SBA assistance available in the California counties of **Inyo, Kern, Kings, Los Angeles, Monterey, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo and Santa Barbara**, the neighboring Arizona counties of **La Paz** and **Mohave** and the neighboring Nevada county of **Clark**.

"The U. S. Small Business Administration is strongly committed to providing the most effective and customer-focused response possible to assist those residents and businesses affected by the severe winter storms, flooding, and debris and mud flows with federal disaster loans," said Mills. "Getting our businesses and communities up and running after a disaster is our highest priority at SBA."

"Low-interest federal disaster loans are available to homeowners, renters, businesses of all sizes and private, non-profit organizations whose property was damaged or destroyed by the disaster," said Elizabeth Echols, SBA's Regional Administrator. Beginning Tuesday, February 8, customer service representatives will be on hand at the following SBA Disaster Loan Outreach Centers to issue loan applications, answer questions about SBA's disaster loan program, explain the application process and help each individual complete their application. The centers will be open on the days and times indicated. No appointment is necessary.

Orange County

Disaster Loan Outreach Center
Orange County Fire Authority
1 Fire Authority Road
Irvine, CA 92602

Mondays through Wednesdays
8 am – 4:30 pm
Opens: Tuesday, February 8
Until further notice

Orange County

Disaster Loan Outreach Center
Laguna Beach Chamber of Commerce
357 Glenneyre Street
Laguna Beach, CA 92651

Thursdays and Fridays
9 am – 5:30 pm
Opens: Thursday, February 10
Until further notice

San Bernardino County

Disaster Loan Outreach Center
Highland Family YMCA
7793 Central Avenue
Highland, CA 92436

Mondays through Fridays
9 am – 5:30 pm
Opens: Tuesday, February 8
Until further notice

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San Bernardino County
Disaster Loan Outreach Center
High Desert Government Center
15900 Smoke Tree Street
Hesperia, CA 92435

Mondays through Fridays
8 am – 4:30 pm
Opens: Tuesday, February 8
Closes: Friday, February 11
Reopens: Tuesday, February 22
Until further notice

San Luis Obispo County
Disaster Loan Outreach Center
Ramona Garden Park Center
993 Ramona Avenue
Grover Beach, CA 93433

Mondays through Fridays
9:30 am – 6 pm
Opens: Tuesday, February 8
Until further notice

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Businesses of any size and private, non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses and most private, non-profit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Interest rates can be as low as 2.25 percent for homeowners and renters, 3 percent for private, non-profit organizations and 4 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by SBA and are based upon each applicant's financial condition.

Disaster loan information and application forms are also available from SBA's Customer Service Center by calling SBA toll-free at (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at <http://www.sba.gov/services/disasterassistance>. Hearing impaired individuals may call (800) 877-8339.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

The filing deadline to return applications for property damage is **April 4, 2011**. The deadline to return economic injury applications is **November 2, 2011**.

*For more information, visit SBA's Web site at <http://www.sba.gov/services/disasterassistance>.
SBA Field Operations Center - West, P.O. Box 419004, Sacramento, CA 95841*

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