



# SONOMA COUNTY

575 ADMINISTRATION  
DRIVE, ROOM 102A  
SANTA ROSA, CA 95403

## Legislation Details (With Text)

**File #:** 2019-0688  
**Type:** Regular Calendar Item **Status:** Agenda Ready  
**File created:** 5/6/2019 **In control:** County Administrator  
**On agenda:** 7/23/2019 **Final action:**  
**Title:** Recovery Update  
**Sponsors:** County Administrator  
**Indexes:**  
**Attachments:** 1. Summary Report, 2. Permit Report 7-16-19

Date	Ver.	Action By	Action	Result
7/23/2019	1	Board of Supervisors	Approved as recommended	Pass

**To:** Sonoma County Board of Supervisors  
**Department or Agency Name(s):** County Administrator's Office  
**Staff Name and Phone Number:** Michael Gossman, 565-2341  
**Vote Requirement:** Informational Only  
**Supervisory District(s):** All

**Title:**  
Recovery Update

### Recommended Actions:

Receive an update on the status of recovery operations, planning and seeking of funding opportunities following the October 2017 Sonoma Complex Fires and the 2019 Winter Storm Events.

### Executive Summary:

Office of Recovery and Resiliency staff provides the Board regular updates on disaster recovery efforts, including building permits; external funding and grant efforts; and relevant legislation.

### Discussion:

In an effort to keep the Board and community informed about the County's recovery efforts, the Office prepares a standing agenda item, typically included on the consent calendar. This now monthly update includes information on: Ongoing Recovery Efforts; Housing; Recovery Related External Funding Opportunities; and other items of interest. In addition to the standing agenda item, the Office will be presenting quarterly updates to the Board on the status of the implementation of the Recovery and Resiliency Framework. The quarterly updates are scheduled for the following Board meetings this calendar year: April 16 (already held), July 9 (already held), and November 5, 2019.

## 2017 Sonoma Complex Fires

### 1. Ongoing Recovery Efforts

A. Debris Removal

The U.S. Army Corps of Engineers in May 2018 concluded the Government-Sponsored Debris Removal Program in Sonoma County on 3,674 participating properties and stopped accepting new debris-related complaints.

All properties in the Public Debris Removal Program have been cleared. If property owners require additional clarification specific to the Debris Removal Program, they can contact the California Office of Emergency Services Recovery Section at 916-845-8200.

**2. Housing**

A. Resiliency Permit Center

Permit Sonoma established a Resiliency Permit Center providing expedited comprehensive permitting and inspection services for those who lost homes in the fires and their representatives dealing with reconstruction of approximately 3,000 residential structures destroyed or damaged by the Sonoma Complex Fire. Services at the Resiliency Permit Center began February 13, 2018. In 2019, the Resiliency Permit Center will also provide, free of charge, a general review of bid proposals to fire survivors to help them determine where scope and pricing are appropriate.

B. Sonoma County Energy Independence Program (SCEIP) Financing Expansion: Fire Hardening and Seismic

Currently, the Sonoma County Energy Independence Program (SCEIP) finances improvements that can make a home more fire hardened as long as those improvements meet the Program's energy requirements (e.g. roofing, siding, windows and air sealing). In addition, SCEIP is authorized for water conservation improvements and could add the additional improvement of hardscaping as a water saving feature.

The County has been actively marketing this aspect of the Program through a postcard mailer to the roughly 1,512 properties in Sonoma that are part of CalFire's very high fire severity zone. In addition to the mailer, there is a social media campaign and both print and digital ads in the Press Democrat.

On April 30, 2019, your Board considered expanding the Program to include seismic and wildfire safety improvements. This Program expansion includes a public hearing that is scheduled to be held today (July 23, 2019) at 8:30 a.m. The remaining process is expected to take another three to four months to complete and allow the County to begin offering wildfire and seismic financing through SCEIP.

C. FEMA Direct Housing Program Extension

This federally-implemented program was intended to run for 18 months (thru April 10, 2019) for qualified fire survivors in need of mid-term temporary housing while they searched for alternative long-term housing solutions.

In January 2019, the County and the City of Santa Rosa jointly requested that the State of California request an extension for those in the FEMA Direct Housing program. This was granted but with different end dates for owners and renters. In April 2019, the County and City jointly requested that owners and renters be extended to the same end date. On May 10, 2019, FEMA granted an extension to the renters to match the owners end date of July 10, 2019.

At the time of the closeout, the FEMA Direct Housing program was supporting five households within Sonoma County who are displaced because of the October 2017 wildfires, with all five in RVs at the fairgrounds. Of the five households in RVs at the fairgrounds, one was an owner and four were renters.

The close out occurred on July 10, 2019 and Rebuild Our Community (ROC) Sonoma County and the Disaster Case Managers (DCMs) were present at the Fairgrounds to work with the households and ensure a transition to other housing was as smooth as possible. Two households did not choose to move out. As a result, FEMA is working through the Federal process to complete the transition.

D. Rebuilding Permits

1. As of July 16, 2019, the County had 1,020 building permits for homes issued, 110 applications in the permit review process, and 161 homes constructed. There are 1,291 rebuild homes currently submitted, issued, or finished in the County.

For the latest numbers, go to

[<http://sonomacounty.ca.gov/PRMD/Performance-Data/Rebuilding-Permits-Data/>](http://sonomacounty.ca.gov/PRMD/Performance-Data/Rebuilding-Permits-Data/)

2. As of July 16, 2019, the City of Santa Rosa had 1,292 building permits for homes issued, 237 applications in the permit review process; and 522 homes constructed. There are 2,051 rebuild homes currently submitted, issued, or finished in the City.

For latest numbers, go to [<https://www.srcity.org/2675/Rebuilding>](https://www.srcity.org/2675/Rebuilding)

3. As of July 16, 2019, the combined County and City permit departments had 2,312 building permits issued; 347 permits were in the combined permit review process; and a combined 683 homes have finished construction. In total, there have been 3,324 rebuild homes, or 65% of the homes lost in the fires, that are somewhere in the rebuilding process either by submitting for a

permit, having had a permit issued, or have already finished construction.

See attachment: Permit Report 7-16-19

E. Sonoma Ready Day

1. Sonoma Ready Day will be held on Sunday, September 8th, 2019 from 10:00 AM to 3:00 PM.
2. The event will offer emergency resources, demonstrations, short lectures, emergency vehicle displays and tools to educate and empower community members to withstand and recover from emergencies.
3. The Office of Recovery & Resiliency is in the early stages of planning an Emergency Preparedness Day, Sonoma Ready Day at the Sonoma County Fairgrounds, Saralee & Richard's Barn. While planning is in the initial stages, updated information will be posted on the event page as available: <https://socoemergency.org/home/prepare/sonoma-ready-day/>

**3. Recovery-Related External Funding Opportunities: Federal Funding In Process**

A. FEMA PA Appeal

The October 2017 wildfires caused damage to curbs, gutters, sidewalks, asphalt roads, a storm drain, and a timber retaining wall. Sonoma County requested funding for repairs to these facilities, as well as to 51 damaged asphalt sites in the Mark West/Larkfield area on county roads. FEMA initially denied funding for the repairs relating to the sidewalks, curbs, gutters, storm drain and retaining wall totaling \$126,525. Sonoma County appealed FEMA's denial of the repairs. On May 24, 2019, Cal-OES informed the County, via letter, FEMA approved the appeal for \$126,525 in damages denied.

Additionally, Sonoma County has identified damage to county roads resulting from the Private Property Debris Removal operations that were conducted by the United States Army Corps of Engineers at FEMA's request. FEMA has not yet ruled on the remaining \$18,512,123 in requested funding for the 32 roads damaged by debris removal trucks. FEMA has advised a decision regarding the 32 roads will be issued separately.

B. FEMA Hazard Mitigation Grant Program: HMPG Spotlight

Through ongoing coordination of the Grant Steering Committee, 28 applications for federal funding were approved by the Board of Supervisors for submittal with a total estimated project cost of \$47.7 million. The 28 applications were combined into 25 proposals to create efficiency and reduce overhead by bundling like projects together where possible. These applications have co-equal goals of implementing activities in the Recovery and Resiliency Framework and meeting County leadership

priorities.

Of the 25 applications submitted, 17 have been recommended by CalOES for full FEMA funding, six are still in the CalOES review process, one has been waitlisted, which is akin to being put on hold until additional funds become available, and one has been approved by FEMA.

On June 24, 2019, FEMA approved and issued Hazard Mitigation Grant Program (HMGP) funds for the Sonoma County Water Agency Ely Booster Station Structural Retrofit. The total eligible costs are \$3,075,823.00 with a 75 percent federal share or \$2,306,867.25.

For the remaining applications, the next steps are for FEMA to conclude its review of the CalOES recommendation and to provide notification to the County of their decisions. Federal Award notifications are anticipated no later than October 2019, but could happen sooner based upon the timeliness of federal review.

The FEMA review process happens in three steps:

1. FEMA reviews CalOES recommendations;
2. FEMA conducts its Environmental and Historic Preservation review to comply with the National Environmental Policy Act (NEPA); and
3. FEMA makes the final funding recommendation to CalOES.

Clearance documents for NEPA compliance will take a minimum of 60-days for FEMA to complete.

Additionally, on July 5, 2019, three new HMGP proposals were submitted through the Office of Resiliency and Recovery on behalf of three departments for CalOES to review. These projects had previously been in the Notice of Intent (NOI) phase. The three new projects are Critical Facility Power Retrofit through ISD (total project: \$100,000, Fuels Reduction through Permit Sonoma (total project: \$6 million), and Radio Disaster Alert Devices for Vulnerable Populations through Emergency Management (total project: \$44,000).

This month's spotlight is Regional Parks - Stabilization and Re-vegetation of Hood Mountain.

Throughout the October 2017 firestorm, firefighters bulldozed fire breaks and lit backfires throughout the local parks. The Tubbs and Nuns fires were both successfully halted with fire breaks in park and open space lands ultimately limiting the further spread of wildfire into surrounding communities. The 2017 Nuns fire burned over 1,000 acres of Hood Mountain--more than half of the 1,750 acre park.

Several of these fire breaks, however, remain as unvegetated scars on the landscape. While regeneration of much of the burned acreage is evident, the heavily disturbed fire breaks at Hood Mountain cut through a rare, slow-growing serpentine plant community of pygmy Sargent Cypress and Knobcone Pine. Due to the underlying soil conditions, plant community, slope, and location along a high-elevation watershed divide, bulldozed suppression lines at Hood Mountain are in need of restoration.

Revegetation of the bulldozer lines on top of the mountain will prevent rainfall from mobilizing soil and

possible debris flow. Restoration will also reduce the rainfall impact and facilitate absorption, reducing flood potential. The project will restore the project area and protect structures at risk through the creation of shade, water catchment, movement of downed trees and revegetation using local, native plant material.

The total cost of this project is \$310,813, of which 75% will be provided by the grant. The long-term maintenance costs of this project is estimated to be \$2,000 per year and will be part of Regional Parks annual budget. This project has passed through the initial FEMA review. A kickoff call with FEMA and CalOES took place on June 7, 2019 to initiate the Environmental Planning and Historic Preservation compliance process.

#### C. Community Development Block Grant - Disaster Recovery

Announcement of \$212 Million: U.S. Department of Housing and Urban Development (HUD) announced on April 10, 2018, that California would be receiving \$212 million to support long-term disaster recovery through the Community Development Block Grant - Disaster Recovery (CDBG-DR) program, including \$124 million for unmet disaster recovery needs, and \$88 million for preparedness and mitigation. The Federal Register governing the \$124 million portion for unmet disaster recovery needs was issued on August 20, 2018. On July 11, 2019, HCD received word from HUD that California's final approval for the \$124 million portion for unmet disaster recovery has been granted by HUD.

Action Plan: on March 15, 2019, HUD approved the Action Plan for the \$124 million portion for unmet disaster recovery needs as submitted by California Department of Housing and Community Development (HCD), who is the Grantee and receiver of the funds. Based on the July 11, 2019 notice, HCD is anticipating HUD sending the State's grant agreement in the near future. HUD has also encouraged HCD to revisit the unmet needs assessment in the Action Plan as new data becomes available and recovery progresses throughout the life cycle of the grant.

The Action Plan details the proposed use of all funds. HCD's proposed Action Plan includes a budget of \$47.6 million for an owner-occupied housing program, \$66.7 million for a multifamily housing program, \$3.5 million for a Federal Emergency Management Agency (FEMA) Public Assistance (PA) match program, and \$6.2 million for administration.

The owner-occupied program is proposed to be a Statewide program by HCD. HCD will release a Survey to help finalize the owner-occupied program prior to opening up the application process. HCD anticipates having the homeowner survey for the Homeowner Rehab/Reconstruction program to be sent out and available online in October, with full grant applications being accepted in December or January. The webpage and program interface, once developed, will be available at [www.ReCoverCA.org](http://www.ReCoverCA.org) <<http://www.ReCoverCA.org>>.

The multi-family program awards sub-grant funds to the impacted local jurisdictions. Multi-family program funds are allocated proportionate to the number of Low and Moderate Income renters (those with incomes below 80% of the Area Median Income) within the disaster-affected areas of each jurisdiction. In HCD's Action Plan, Sonoma County received an allocation of \$4,698,809 and the City of Santa Rosa received \$38,469,772. Once HCD publishes program guidelines, the Community Development Commission will use these to inform a proposed process for selecting projects - likely via

a Notice of Funding Availability. The Board of Supervisors will make the final determination of what local requirements will be, and for making the final selection of developments to be submitted to HCD for eligibility and compliance review. Community Development staff will be responsible for ensuring compliance with HCD and HUD requirements for use of these funds.

Status of \$88 Million for Preparedness and Mitigation Funding: HUD to develop and finalize the rules and publish in the Federal Register in order to begin the funding cycle. The date the Federal Register will be published has not been announced.

The County Administrator's Office has worked with Congressman Mike Thompson's Office to advocate to the United States Senate through U.S. Senator Diane Feinstein to include an additional \$11.1 million in CDBG-DR monies for the State of California.

D. Economic Development Administration Investment Award

Notice of Investment Award for the Economic Development Board: the Economic Development Administration (EDA) has notified the Sonoma County Economic Development Board (EDB) Foundation of a Notice of Investment Award for 2018 Disaster Supplemental Funding - Disaster Revolving Loan Fund.

This EDA investment funds a revolving loan fund in Sonoma County to assist disaster recovery and resiliency efforts for local businesses in the wake of the 2017 wildfires and the 2018 severe winter storms and flooding. The investment from EDA will be \$800,000 and the EDB has secured an additional \$200,000 required matching grant commitment from Tipping Point to make this a total investment of \$1 million.

The investment will provide access to affordable capital for business start-up or expansion in the state to encourage job creation, retention, high paying jobs, economic diversification and economic stability. It is anticipated that 120 jobs will be created with these funds as well as 55 jobs saved and will allow \$2 million in private investment to be leveraged.

EDA grants are awarded through a competitive process based upon the application's merit, the applicant's eligibility, and the availability of funds.

**2019 Winter Storms and Flooding Update Summary**

A. Flood Overview

On February 26, 2019, Sonoma County Supervisors declared a Local Emergency as powerful winter storms battered the county. On February 28, 2019, Governor Newsom declared a State of Emergency for Sonoma County. On April 13, 2019, Governor Newsom requested a Federal Major Disaster Declaration for the two atmospheric river storm systems that struck California in February 2019, including the County of Sonoma.

On May 17, 2019, the President declared a Federal Disaster for the severe winter storms, flooding, landslides, and mudslides for 16 counties in California, including Sonoma County, for the incident period of February 24 to March 1, 2019. This Federal Declaration is for FEMA Public Assistance (PA) and FEMA Hazard Mitigation Grant Program (HMGP).

Sonoma County's Health Officer declared a local health emergency on March 5, 2019 due to the scale of household hazardous waste scattered along waterways, roadsides, and on public and private properties after flooding.

At the March 7, 2019 Special Meeting, your Board ratified the County Health Officer's proclamation of local health emergency due to the presence of significant household hazardous waste in the flood zone that requires proper disposal.

### 1. Damages

Damage assessments estimated over \$150 million in countywide flood damages. Thirty-one structures received red tags, which means that the structure is damaged and poses an imminent threat to life or safety under expected loads or other unsafe conditions, while 527 structures received yellow tags, which means inspectors determined that there is some risk from damage to the structure. Damage estimates also include approximately \$4 million in physical agriculture damage.

Permit Sonoma does not change the Rapid Evaluation Safety Assessment tag status when the safety issue is addressed via permitted work or otherwise. The Rapid Evaluation Safety Assessment tag represents the safety of that structure the moment it was evaluated and posted per CAL OES Rapid Evaluation Safety Assessment guidelines.

As of April 12, 2019, Permit Sonoma reported 192 permits have been pulled on parcels identified as impacted by the 2019 Winter Storm and Flooding event to make needed repairs. There are 140 permits on unique parcels, with some parcels having multiple permits. 14 permits have been issued on parcels with red tags, 122 permits have been issued on parcels with yellow tags, 25 permits have been issued on parcels with green tags, and 6 permits have been issued on parcels identified as no access. The remaining 26 permits are on parcels that were not included in the Rapid Evaluation Safety Assessment inspections but have subsequently been determined by permit technicians as repair work directly related to the flood event. The permits cover a range of repairs, with the most common being electrical, sheetrock, insulation, and plumbing repairs common with such events.

In addition to private property damage, there are at least \$30.4 million in damages to public property including debris removal, emergency protective measures, non-federal road and bridge systems, water control facilities, public buildings, public utilities, and park and recreational facilities.

The County experienced significant road damage on several sites that require exigent work to open or maintain the road as passable due to the importance of the routes. Transportation and Public Works (TPW) has estimated that the temporary repair work is of significant cost.

A sample of site locations of the temporary repairs are:



1. King Ridge Road - multiple locations, roadway slip (cost estimates are still being developed).
2. Mays Canyon Road - bridge approach failure (estimated repairs: \$200,000).
3. Geysers Road in Cloverdale - multiple locations roadway slip (cost estimates are still being developed).

Further, TPW is reviewing another site on Moscow Road that may have high temporary repair costs. TPW continues to assess and clear 110 landslides ranging in severity from minor slips to Stewarts Point-Skaggs Springs Road which was buried by approximately 12,000 cubic yards of debris blocking the road and the Gualala River. One lane has been opened for the public and emergency vehicles. Finally, Fort Ross Road had two culvert washouts and a temporary portable, pre-fabricated truss bridge was installed and TPW is working with CalOES on options for permanent solutions.

## 2. Debris Collection

At the March 7, 2019 Special Meeting, your Board voted to direct staff to offer curbside debris collection to assist Russian River communities with the significant amount of waste created by the flood disaster at no cost to residents. This was in response to the health and environmental risk posed by flood debris accumulating in streets, parking lots and in other public areas.

The County collected roughly 4,000 tons of debris from March 1, 2019 through March 29, 2019.

As of July 3, 2019, the Recology bill is \$1,952,529, subject to minor line item revisions. The estimated monitoring bill from 4Leaf is \$71,940 for a total of \$2,024,469 before contingency (up to a 20% contingency has been presumed). Contingency includes items such as traffic control, county staff time (drivers, field supervisors), signs, and accounting and record keeping. Contingency costs are currently estimated at \$262,118, an amount that is within the 20% contingency estimate.

Following the debris program, Permit Sonoma sent out four teams of Code Enforcement Officers and only three properties received warnings for minor infractions. Code Enforcement sent a team out less than a week later and all three properties had fully addressed the violations.

On March 6, 2019, Sonoma County requested California Disaster Assistance Act (CDAA) funds for private property debris removal because of damages sustained during the event. Governor Newsom has authorized CDAA (CDAA-2019-01-06) for Sonoma County who will perform the debris removal from the public rights-of-way and request reimbursement from Cal OES for the eligible activities at a 75 State/25 County percent cost share.

The May 17, 2019 Federal Declaration provides for both FEMA Public Assistance (PA) and FEMA Hazard Mitigation Grant Program (HMGP). FEMA Public Assistance provides assistance for emergency work and the repair or replacement of disaster-damaged facilities and the FEMA Hazard Mitigation Grant Program provides assistance for actions taken to prevent or reduce long-term risk to life and property from natural hazards.

On June 6, 2019, FEMA provided a FEMA PA Applicant's Briefing. FEMA held a Scoping Meeting on July 12, 2019 where the County officially gave FEMA the County's preliminary List of Projects. The County will work with FEMA to build and finalize the List of Projects over a 60-day period. As of July 12, 2019,

the preliminary estimates of the overall claim are \$30.4 million.

With FEMA PA, the target cost reimbursement/contribution percentages are 75% Federal, 18.75% State, and 6.25% County. Based on these percentages and the preliminary estimate of \$30.4 million, the cost reimbursement/contribution would be \$22,800,000 Federal, \$5,700,000 State, and \$1,900,000 County.

Immediate response costs totaling \$2.5 million were programmed on March 12, 2019. This includes a \$625,000 match and \$1,875,000 of State disaster aid. Funding for the match includes \$125,000 of contingencies, \$250,000 from the Reinvestment and Revitalization Fund, and \$250,000 from the Transportation and Public Works Special Concessions Fund.

Transportation and Public Works identified available funds which included \$2.5 million from the Former Rural Landfill fund for the solid waste cleanup and \$1.3 million from the Roads fund for costs associated with emergency road opening. The final funding request was based on project finalization and development and programmed as part of the FY 2018-19 3rd Quarter Consolidated Adjustments budget. As of July 16, 2019, the County has received no Federal or State funds. Best estimates are that it may be the end of 2019 or beginning of 2020 before the County receives the funds.

CalOES has begun accepting Notices of Intent (NOI) for DR-4344 2019 Winter Storms and Floods Hazard Mitigation Grant Program. The NOI's will be due August 7, 2019. The projects are for flood or flood related hazards or planning related activities.

B. Assistance for Residents and Businesses Impacted by Flood

1. Local Assistance Center/Recovery Center

The Local Assistance Center/Recovery Center was opened in Guerneville by the Office of Recovery and Resiliency on Sunday, March 3, 2019 and closed on Saturday, March 9, 2019. The LAC served a total of 886 individuals with 1,995 total services provide by all agencies. The most visited County agencies were Permit Sonoma who served 264 individuals, Cal Fresh who served 145 and Community Development Corporation who served 114. The most visited State agencies were DVM who served 216 individuals and CDPH (Vital Records) who served 113. Of the Non-Profit agencies, Red Cross was the

most visited, serving 404 individuals, while Catholic Charities served 173 individuals.

## 2. Loans

The Economic Development Board is helping local businesses impacted by the 2019 winter storms and floods to recover by providing support to access a number of loan programs and resources. There are six different loan programs available.

### Nor-Cal Financial Development Corporation (FDC)

Nor-Cal Financial Development Corporation (FDC) is offering three loan opportunities for small businesses who incurred damages from the floods. Opportunities include:

- Disaster Relief Loan Guarantee Program, which offers up to \$1.25 million in loans to repair or replace property, inventory, supplies, and equipment, or to relocate the businesses. Interest rates for these loans are less than 9% and are negotiated with lender for up to 7-year terms. This is offered through a partnership with IBank.
- Jump Start Loan Program, which offers up to \$10,000 in quick microloans for small businesses to meet their obligations and pay their necessary operating expenses, as well as general start-up expenses. Interest rates are less than 9% with 5-year terms.
- Small Business Loan Guarantee Program, which offers up to \$20 million in loans with a maximum loan guarantee of \$2.5 million or up to 80% of the loan with 0- to 7-year terms.

### California Infrastructure and Economic Development Bank (IBank)

The California Infrastructure and Economic Development Bank (IBank) is providing two loans. Opportunities include:

- Industrial Development Bond Financing Program is available for all manufacturing or processing businesses and offers up to \$1 million to \$10 million in low-cost, low-interest loans for manufacturing companies to be used for land acquisition, building construction, building renovation, or equipment purchasing.
- Farm Loan Program is available for owners or operators of family farms and vineyards who are otherwise unable to secure a loan without a guarantee. This program provides up to \$1.4 million in low-interest loans for operation and production expenses, including repair or construction of buildings and storage facilities; purchase of equipment, livestock, seed, or fertilizer; soil and water conservation; or refinancing debt.

In addition, Working Solutions offers the North Bay Emergency Relief Loan Program, providing up to \$50,000 in loans to pay for obligations and operating expenses, as well as replacement/repair of equipment, inventory, or property. Working Solutions is a certified nonprofit Community Development Financial Institution (CDFI) that supports San Francisco Bay Area entrepreneurs to start and grow local businesses.

Since the floods, Nor-Cal FDC has helped connect four businesses with possible financing to be guaranteed by the state Disaster Loan Guarantee Program. Working Solutions is also assisting five businesses for possible direct loan assistance as well as giving existing loan clients a forbearance on

their payments.

For additional information about loans and other resources for local businesses, go to <http://sonomaedb.org/Business-Assistance/Flood-Recovery-Business-Resources/>

### SBA Flood Loan Program For Businesses and Residents

Low-interest federal disaster loans are available to businesses and residents affected by winter storms and flooding that began on Feb. 25, 2019. SBA acted under its own authority to declare a disaster in response to a request SBA received from Governor Gavin Newsom on March 14, 2019. The disaster declaration makes SBA assistance available in Lake, Marin, Mendocino, Napa, Solano, and Sonoma counties.

According to SBA, low-interest federal disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters whose property was damaged or destroyed by this disaster.

From March 25, 2019 to April 12, 2019, SBA operated a Disaster Loan Outreach Center (DLOC) at the former Bank of America building in Guerneville. Representatives were on hand at the following Disaster Loan Outreach Center to answer questions about SBA's disaster loan program, explain the application process and help each individual complete their application.

Individuals and businesses were able to apply for property damage loans until May 20, 2019. The deadline to apply for economic injury is December 23, 2019. Applicants may still apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955, as well as by e-mail at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) [<mailto:disastercustomerservice@sba.gov>](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call (800) 877-8339.

As of April 11, 2019, SBA Disaster loans received and approved for CA 15894 were 40 Home loan applications received and 4 approved for a total of \$383,000 and 13 Business loan applications received and none yet approved.

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.

Interest rates can be as low as 4 percent for businesses, 2.75 percent for private nonprofit organizations and 2.063 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Businesses of all sizes and private nonprofit 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 businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

### 3. HOPE Crisis Counseling Assistance and Training Program Grant

The Crisis Counseling Assistance and Training Program, known locally as California HOPE, is administered in Sonoma County through the County Department of Health Services, Behavioral Health Division. California HOPE counselors continue to see a need for counseling services and emotional support. From January through March, 2019, California HOPE counselors provided 11,158 services and counseling sessions to community members (this data contains duplicate individuals).

The California HOPE program helps individuals and communities recover from natural and human-caused disasters through community outreach, counseling, and access to mental health services for survivors of these disasters. Counselors are available to meet people wherever they are to provide crisis counseling, resource navigation, and disaster recovery education. Counselors specialize in helping survivors understand their current reactions, reduce stress, receive emotional support, prioritize their needs and solve problems, choose coping strategies, and connect with people and agencies who can help. Bilingual counselors are available.

Following the winter floods, California HOPE counselors with West County Community Services have been focusing on serving individuals impacted. Including holding Mind-Body wellness groups in Guerneville and reaching out to assist individuals in North County through listening sessions as well. Other California HOPE counselors with these counselors also held family workshops in Spanish and created and distributed emergency preparedness “go-bags” for seniors. California HOPE counselors with Goodwill Industries of the Redwood Empire continue to work collaboratively with the Santa Rosa City Schools to support students and teachers. Counselors with Petaluma People Services have established support groups at Sonoma Valley High School and have started a bilingual Mind-Body support group for the Sonoma area. These counselors are also running support groups in Petaluma’s elementary schools.

This program is funded from a variety of sources. The initial recovery work was supported by short-term disaster relief grants from FEMA for \$4.3M. The California HOPE funding from FEMA, as well as a supplemental \$1 million from Kaiser Permanente, will end on June 30, 2019.

Sonoma County Department of Health Services has been planning for this transition since January. There are three main groups who are providing on-going support in the community, specific to the Wildfires. They are the Sonoma Community Resilience Collaborative, the Wildfire Mental Health Collaborative, and Rebuild Our Community: Sonoma County Resource Center. The Sonoma Community Resilience Collaborative has been working for almost a year now training providers and starting treatment groups to support fire survivors. Many County staff have cross-trained in this program. The Wildfire Mental Health Collaborative has set up a network of therapists to assist in longer-term treatment and recovery. ROC Sonoma County has an active resource center providing services and connection to Disaster Case Management.

**Prior Board Actions:**

Regular Recovery Updates have been provided to your Board since November 2017.

**FISCAL SUMMARY**

<b>Expenditures</b>	<b>FY 18-19 Adopted</b>	<b>FY19-20 Projected</b>	<b>FY 20-21 Projected</b>
Budgeted Expenses			
Additional Appropriation Requested			
<b>Total Expenditures</b>			
<b>Funding Sources</b>			
General Fund/WA GF			
State/Federal			
Fees/Other			
Use of Fund Balance			
Contingencies			
<b>Total Sources</b>			

**Narrative Explanation of Fiscal Impacts:**

<b>Staffing Impacts:</b>
--------------------------

Position Title (Payroll Classification)	Monthly Salary Range (A - I Step)	Additions (number)	Deletions (number)

**Narrative Explanation of Staffing Impacts (If Required):**

**Attachments:**

1. Permit Report 7-16-19

**Related Items "On File" with the Clerk of the Board:**