Miranda Bacon

From: Kostyrko, George N. [redacted]>
Sent: Tuesday, July 11, 2023 9:50 AM
To: Public Comments; COGV General Voicemail
Subject: Only 9 days left! Ends July 20 ~ -- Nevada County Businesses now Eligible for low interest Federal Loans for both physical and economic impact damages
Attachments: 10.3-steps.22.B.pdf; CA 17842 Fact Sheet Presidential-Amendment 7.pdf; CA 17842 Fact Sheet Presidential-Amendment 7 (Spanish).pdf

Some people who received this message don't often get email from [redacted]. Learn why this is important

Attn: Honorable City of Grass Valley Mayor Jan Arbuckle, Vice Mayor Hilary Hodge, Councilmember Bob Branstrom, Councilmember Haven Caravelli, Councilmember Tom Ivy, City Clerk Taylor Day City Manager Tim Kiser, and Fire Chief Mike Buito

This is George Kostyrko, your liaison for Nevada, Placer and Sierra counties for the U.S. Small Business Administration Office (SBA) of Disaster Recovery and Resilience.

I was hoping your organization can share this information on your website as well as via any email or social media channels so any homeowners, renters or business owners in Nevada, Placer and Sierra counties who suffered physical damage or economic impacts as a result of Severe Winter Storms, Straight-line Winds, Flooding, Landslides, and Mudslides that began on Feb. 21, 2023, are aware of some resources available from the Small Business Administration.

Specific to Nevada County – deadline is July 20 for those who are interested in low interest federal loans for any physical damage from the Feb. 21, 2023, storm event.

Please find additional information (what is attached-plus more) for posting on your website and distributing via social media at the link found here. ***(Those documents at bottom of list are MOST current and applicable to this email for social media posting or distribution purposes)***

Background information (and attached to share with your community)

- **On June 30, 2023, Nevada County was named as a primary county.**

As a result of an extension of the physical damage deadline, any homeowners, renters or business owners in Nevada County can apply for assistance as a result of physical damage that occurred beginning Feb. 21, 2023, as a result of Severe Winter Storms, Straight-line Winds, Flooding, Landslides, and Mudslides.

- **The deadline for physical assistance low interest loans is now July 20, 2023.**
- **As of June 30, 2023, Placer and Sierra counties are considered contiguous counties.** These counties are only eligible for Economic Injury benefits.
- It is very important for applicants to initiate an SBA loan application to ensure recovery options by the Economic Injury Deadline of **Jan. 3, 2024.**

To begin the application process, survivors can do one of the following:

- Applicants may apply online, receive additional disaster assistance information and download applications at https://disasterloanassistance.sba.gov/.

- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

- Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road,

Fort Worth, TX 76155.

There is no cost or obligation, and eligibility is based on a case-by-case review for each applicant.

Please contact me via cellphone if you have questions or need more information.

George N. Kostyrko
Public Information Officer

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U.S. Small Business Administration

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Three Steps to SBA Disaster Assistance Loans

If your **home or business** has been damaged or destroyed by a federally declared disaster, you may be eligible for an SBA disaster assistance loan. These long-term, low-interest rate loans are available to businesses of all sizes, private nonprofit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property.

1: Apply

Begin by first registering with FEMA at disasterassistance.gov or by calling **(800) 621-FEMA (3362)**.

Then apply at disasterloanassistance.sba.gov, in person at any local disaster center, or by calling our Customer Service Center at (800) 659-2955 to request an application by mail. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.

There is no need to wait for insurance claims to settle or to receive FEMA grants or contractor estimates before applying. You are under no obligation to accept the loan if approved.

2: Application Processed

Application packages and required documents (including credit and income information) will be reviewed for completeness. Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.

A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

We strive to make loan determinations within 2–3 weeks after receiving complete application packages.

3: Loan Closure & Disbursement

Loan closing documents are prepared for your signature. After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within 5 business days: up to $25,000 for physical damage; up to $25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses.

A case manager will work with you to answer questions and help you meet all loan conditions. The case manager schedules the disbursement of any remaining loan amount.

Loan may be increased up to 20% after closing due to changing circumstances, such as unexpected repair costs or if you receive additional insurance proceeds for the same purposes.

Compare the various disaster assistance loans in the following chart to select the one that fits your situation.

	BUSINESSES & NONPROFITS	HOMEOWNERS & RENTERS
Physical Damage Disaster Loans	Repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. **Loans up to $2 million**.	Homeowners may use loan proceeds to repair or replace a primary residence to its pre-disaster condition. **Loans up to $200,000**.
Damaged Personal Property Loans	**N/A**	Homeowners or renters may use loan proceeds to repair or replace furniture, appliances, vehicles, and/or other personal property. **Loans up to $40,000**.
Maximum Loan Amount	The maximum loan for any combination of property damage and/or economic injury is **$2 million**.	The maximum loan for any combination of real and personal property damage, voluntary mitigation measures, refinancing, and contractor malfeasance (wrongdoing or misconduct) is **$840,000**.
Can Loans Be Used to Mitigate Against Future Damage?	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures.	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures to a homeowner's primary residence.
Interest Rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates.
Maximum Loan Term	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.

For required documents, go to https://disasterloanassistance.sba.gov/ela/s/article/Paper-Forms

Additional Facts About Applying

Loans may be used for insurance deductibles and required building code upgrades not covered by insurance or for relocation. It is not necessary to submit the description of upgrades and cost estimates with the application. We may refer you to FEMA's Other Needs Assistance program if you are denied an SBA disaster assistance loan.

Rebuilding Stronger is Within Reach

Consider making mitigation building improvements to better protect your home, business, or to save lives during future disasters. You can increase disaster assistance loans up to 20 percent of the verified physical damage amount to make improvements. Generally, you have two years after loan approval to request an increase for higher building costs, code-related upgrades or other mitigation measures. The SBA must approve the mitigation measures before loan increases.

For more information or to find a local disaster center, contact our Customer Service Center at (800) 659-2955 or dial (TTY) 7-1-1.

U.S. Small Business Administration

DISASTER ASSISTANCE

Businesses ▪ Homeowners ▪ Renters ▪ Nonprofits

(05/2022)

U.S. Small Business Administration

U.S. SMALL BUSINESS ADMINISTRATION
FACT SHEET - DISASTER LOANS

CALIFORNIA Declaration #17842 & #17843
(Disaster: CA-00376)
Incident: SEVERE WINTER STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES & MUDSLIDES

occurring: *February 21, 2023 & continuing*

*in the **California** counties of:* ***Butte, Kern, Madera, Mariposa, Mendocino, Mono, Monterey, Nevada, San Benito, San Bernardino, San Luis Obispo, Santa Cruz, Tulare & Tuolumne;***

*for economic injury only in the contiguous **California** counties of:* ***Alpine, Calaveras, Colusa, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Los Angeles, Merced, Orange, Placer, Plumas, Riverside, San Mateo, Santa Barbara, Santa Clara, Sierra, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Ventura & Yuba;***

*for economic injury only in the contiguous **Arizona** counties of:* ***La Paz & Mohave;***

*and for economic injury only in the contiguous **Nevada** counties of:* ***Clark, Douglas, Esmeralda, Lyon, Mineral & Washoe***

Application Filing Deadlines:

Physical Damage: *July 20, 2023* **Economic Injury: *January 3, 2024***

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:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.375%	4.750%
Business Loans	4.000%	8.000%
Non-Profit Organizations	2.375%	2.375%

Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	2.375%	N/A

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 retaining walls, seawalls, sump pumps, 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.

Applicants may apply online, receive additional disaster assistance information and download applications at https://disasterloanassistance.sba.gov/. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

U.S. Small Business Administration

HOJA DE DATOS DE LA AGENCIA FEDERAL DE PEQUEÑOS NEGOCIOS – PRÉSTAMOS PARA DESASTRES

CALIFORNIA Declaración #17842 y #17843

(Desastre: CA-00376)

Incidente: SEVERAS TORMENTAS INVERNALES, VIENTOS EN LÍNEA RECTA, INUNDACIONES, DESLIZAMIENTOS DE TIERRA Y LODO

ocurriendo: *el 21 de febrero 2023 y continuando*

*en los condados de **Butte, Kern, Madera, Mariposa, Mendocino, Mono, Monterey, Nevada, San Benito, San Bernardino, San Luis Obispo, Santa Cruz, Tulare y Tuolumne,** en el estado de **California;***

*por daños económicos sólo en los condados contiguos de **Alpine, Calaveras, Colusa, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Los Angeles, Merced, Orange, Placer, Plumas, Riverside, San Mateo, Santa Barbara, Santa Clara, Sierra, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Ventura y Yuba,** en el estado de **California;***

*por daños económicos sólo en los condados contiguos de **La Paz y Mohave,** en el estado de **Arizona;***

*y por daños económicos sólo en los condados contiguos de **Clark, Douglas, Esmeralda, Lyon, Mineral y Washoe,** en el estado de **Nevada***

Fechas Límites Para Solicitar Préstamos:
Daños Físicos*: 20 de julio de 2023*   **Daños Económicos: *3 de enero de 2024***

Si usted está ubicado en un área declarada de desastre, usted puede ser elegible para asistencia financiera por la Agencia Federal de Pequeños Negocios (SBA).

¿Qué Tipos de Préstamos de Desastre están Disponible?

Préstamos de Desastre para Negocios Con Daños Físicos – Préstamos a negocios para reparar o reemplazar propiedad dañada perteneciente al negocio, incluyendo: propiedad inmobiliaria, inventarios, mercaderías, maquinarias y equipos. Negocios de cualquier tamaño son elegibles. Organizaciones privadas sin fines de lucro, tal como organizaciones de caridad, iglesias, universidades privadas, etc. son también elegibles.

Préstamos de Desastre para Pérdidas Económicas (EIDL) – Préstamos para proveer capital de trabajo para ayudar a pequeños negocios, pequeñas cooperativas agrícolas, pequeños negocios involucrados en acuacultura y la mayoría de organizaciones privadas sin fines de lucro, de todos tamaños. Son préstamos para cubrir las obligaciones ordinarias y necesidades financieras que no pueden ser cubiertas, debido al resultado directo del desastre. Estos préstamos están destinados para la asistencia durante el período de recuperación del desastre.

Préstamos de Desastre para Hogares – Préstamos para dueños de hogares o inquilinos para reparar o reemplazar la propiedad inmobiliaria y propiedad personal dañada por el desastre, incluyendo automóviles.

¿Cuáles son los Requisitos de Crédito?

Historial de Crédito – El solicitante deberá tener un historial de crédito aceptable a SBA.

Habilidad de Pago – El solicitante deberá demostrar su habilidad para pagar todos los préstamos.

Colateral – Colateral es requerido para préstamos de pérdidas físicas de más de $25,000 y préstamos para pérdidas económicas de más de $25,000. SBA toma propiedad inmobiliaria como colateral cuando está disponible. SBA no desaprobará un préstamo por falta de colateral, pero requiere que usted ofrezca aquella que esté disponible.

¿Cuáles son las Tasas de Interés?

Por ley, la tasa de interés dependerá si el solicitante tiene Otros Créditos Disponibles. Un solicitante no tiene Otros Créditos Disponibles cuando SBA determina que el solicitante no tiene suficientes fondos u otros recursos, o la habilidad para obtener préstamo de otras agencias no gubernamentales para proveer para su propia recuperación por daños sufridos por el desastre. Aquellos solicitantes los cuales SBA determina que tienen la habilidad para proveer para su propia recuperación, se entiende que tienen Otros Créditos Disponibles. Las tasas de intereses son fijas durante el término del préstamo. Los tipos de interés aplicables para este desastre son:

Tipos de Préstamos	Si usted no tiene Otro Crédito Disponible	Si usted tiene Otro Crédito Disponible
Préstamos para Hogares	2.375%	4.750%
Préstamos para Negocios	4.000%	8.000%
Préstamos a Organizaciones Sin Fines de Lucro	2.375%	2.375%

Daños Económicos

Tipos de Préstamos	Si usted no tiene Otro Crédito Disponible	Si usted tiene Otro Crédito Disponible
Negocios y Pequeñas Cooperativas Agrícolas	4.000%	N/A
Organizaciones Sin Fines Lucro	2.375%	N/A

¿Cuáles son los Términos del Préstamo?

La ley autoriza términos de préstamo hasta un máximo de 30 años. Sin embargo, para negocios con Otros Créditos Disponibles la ley limita su término a un máximo de 7 años. SBA establece la cantidad de pago y la madurez del préstamo correspondiente de acuerdo a la habilidad de pago de cada prestatario.

¿Cuáles son los Límites de la Cantidad de Préstamo?

Préstamos para Negocios – La cantidad de los préstamos son limitadas por ley, hasta $2,000,000 para reparar/reemplazar bienes inmobiliarios, inventarios, maquinarias, equipos y otras pérdidas físicas. Sujeto a este máximo, la cantidad máxima de los préstamos no podrá exceder la cantidad de daños verificados sin seguro.

Préstamos para Daños Económicos (EIDL) – La cantidad de los préstamos por daños económicos son limitadas por ley, hasta $2,000,000 para aliviar el daño económico causado por el desastre. La cantidad actual de cada préstamo es limitada por el daño económico determinado por SBA, menos lo recuperado por seguros de interrupción de negocios y otras fuentes de recuperación hasta el límite administrativo. La asistencia para EIDL está disponible sólo para las entidades y sus dueños que no pueden proveer para su propia recuperación, a través de recursos no gubernamentales, determinado por la U.S. Administración Federal de Pequeños Negocios (SBA).

Límites del Préstamo para Negocios – El límite reglamentado de $2,000,000 es aplicado a préstamos de negocio en combinación de pérdidas físicas, pérdidas económicas, mitigación y/o refinanciamiento, y se aplica a todos los préstamos de desastre para negocios y sus afiliados, por cada desastre. Si el negocio es una fuente mayor de empleos, SBA tiene la autoridad para elevar el límite estatutario de $2,000,000.

Préstamos para Hogares – Son limitados por regulaciones de SBA a un máximo de $200,000 para reparar/reemplazar propiedad inmobiliaria, y $40,000 para reparar o reemplazar propiedad personal. Sujeto a estos máximos, las cantidades de los préstamos no podrán exceder los daños verificados sin seguro.

¿Qué Restricciones Existen Sobre la Elegibilidad de Préstamo?

Pérdidas Sin Seguro – Sólo pérdidas sin seguro o sin compensación son elegibles. Pagos de seguro que son requeridos para reducir el monto de la hipoteca y no están disponibles para financiar la reparación de daños causados por el desastre no reducirán la elegibilidad. Sin embargo, beneficios de seguro aplicados voluntariamente a la reducción de la hipoteca reducirán la elegibilidad.

Propiedades que no son Elegibles – Propiedades secundarias, botes para diversión personal, aeroplanos, vehículos recreativos, y propiedades similares no son elegibles, a menos que sean parte de un negocio. Propiedades como antigüedades y colecciones califican hasta el valor máximo de funcionamiento. Cantidades del préstamo para restaurar jardinería, piscinas, etc., son limitadas.

Incumplimiento – Solicitantes que con anterioridad no han cumplido con sus obligaciones en los préstamos de SBA no son elegibles. Esto incluye prestatarios que no han cumplido con su obligación de mantener seguro contra inundaciones y/o incendio en anteriores préstamos de SBA.

Nota: Los solicitantes de préstamo deberán verificar con las agencias/organizaciones que administran subvenciones u otros programas de asistencia, bajo esta declaración, para determinar si un préstamo de desastre aprobado por SBA podría afectar su elegibilidad.

¿Hay Ayuda para Financiar Mejoras de Mitigación?

Si su solicitud de préstamo es aprobada, usted puede ser elegible para fondos adicionales para cubrir los costos de mejoras para proteger su propiedad de daños futuros. Ejemplos de mejoras incluye; paredes de retención, muralla de contención marítima, etc. El dinero designado para mitigación será adicional a la cantidad del préstamo aprobado, pero no podrá exceder un 20% de la cantidad total de las perdidas físicas y así verificadas por SBA hasta un máximo de $200,000 para préstamos de hogares. No es necesario que la descripción de las mejoras y de los costos estimados sean enviados junto con la solicitud. La aprobación de SBA sobre las mejoras de mitigación será requerida antes de cualquier aumento en la cantidad del préstamo.

¿Hay Ayuda Disponible para Refinanciar?

SBA puede refinanciar todo o parte de hipotecas previas, siempre que estén registrados debidamente, cuando un solicitante (1) no califica para obtener fondos por otros medios, (2) ha sufrido daños de desastre sustanciales no compensados (del 40% o más del valor de la propiedad, o del 50% o más del valor estructural), y (3) hay intención de reparar daños.

Negocios – Dueños de negocios pueden ser elegibles para refinanciar hipotecas en la propiedad inmobiliaria, maquinarias y equipos, hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria, maquinarias y equipos.

Hogares – Dueños de hogares pueden ser elegibles para el refinanciamiento de hipotecas existentes hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria.

¿Qué si Decido Reubicarme?

Usted puede utilizar su préstamo de desastre de SBA para reubicarse. La cantidad del préstamo de reubicación depende de si usted se reubicara voluntariamente o involuntariamente. Si usted está interesado en reubicarse, un representante de SBA puede proveerle más detalles sobre su situación específica.

¿Hay Algún Requerimiento de Seguro para los Préstamos?

Para la protección de cada prestatario y la Agencia, SBA requiere a los prestatarios el obtener y mantener un seguro apropiado. Por ley, los prestatarios cuya propiedad dañada o de colateral están localizadas en un área especial de inundación, deben comprar y mantener seguros de inundación. SBA requiere que la cobertura de seguro contra inundaciones sea el valor menor de: 1) el total del préstamo por desastre, 2) el valor asegurable de la propiedad, o 3) el seguro máximo disponible.

Miranda Bacon

From: Matthew Coulter [redacted]>
Sent: Tuesday, July 11, 2023 5:32 PM
To: Public Comments
Subject: Public comment for tonights meeting

It appears I am not going to continue to be a political prisoner for much longer but wanted to comment on a few things. First, once I get out I hope to be sending Alex, Herrera, Hilary, Haven, and a few others love letters to the jail for what they have done to me. It is all going to come out and the public can only thank their lucky stars the real criminals will have to atone for their dishonesty.

I know I mentioned the following issues last week but I read you are putting in several plastic turf fields around town. Mircoplastic ball fields cause cancer and environmental pollution that lasts years. Plastics don't degrade, they just fracture into smaller and smaller pieces and wash into the ocean. Microplastics are now in everything including our drinking water with a stew of other toxins. PFAS forever chemicals.

Next, GV needs a grapple truck to pick up green waste as Truckee has. You will never be able to cut down every tree and bush in town though you might try aggressively daily. Historical trees, memorial trees included. Hells Half acre is an example of your vision.

Fire danger in homeless camps surrounding Grass Valley. EXAMPLES: Loma Rica Ranch, E. Bennett St, Idaho Maryland Rd, (owned by Rise Gold), Gates Place, Litton Hill, La Barr Meadows Rd, Berryman's Ranch, S. Auburn St, East Main St, Wolf Creek trail, and Empire Mine.

Shout out to F U B A R aka G V P D.

Matthew Coulter, soon not to be a political prisoner at Wayne Brown Correctional Facility.