



# City of Vacaville Flood Assistance Update

## FEMA Disaster Recovery Centers Now Open

Two Federal Emergency Management Agency (FEMA) disaster recovery centers have been established to provide individual assistance to flood victims. Beginning Friday, February 10th, those needing assistance may go to the following locations:

**Vacaville City Hall -**

**Old Police Building**  
630 Merchant Street

**Fairfield - Old Courthouse Building**  
580 Texas Street

### **Hours of operation:**

Monday-Friday 10 am to 6 pm

Saturday 10 am to 2 pm

Closed Sunday

All applicants registering for aid should be prepared to provide information including: name, permanent address, telephone number, insurance coverage and any other information that will help prove loss such as receipts and photos.

All applicants are strongly urged to pre-register with FEMA before visiting a Disaster Recovery Center.

Applicants can pre-register online at [www.fema.gov](http://www.fema.gov) or by phone at 1-800-621-3362.

**All applicants MUST register with FEMA before assistance can be provided.**

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## Water Bill Adjustment Requests

During the recent rains you may have experienced excessive water usage related to clean-up efforts associated with the flooding in your area. (Water consumption is measured in units of 750 gallons and is billed at the rate of \$1.03 for each unit of water used.) The City of Vacaville is offering a one-time adjustment to your utility bill for water used in clean-up efforts.

If you feel that flood clean-up efforts have increased your recent water consumption above normal winter consumption, please call Utility Billing at 449-5128 and ask for a water consumption review and determination of the adjustment amount.

# SBA Disaster Recovery Programs

by Charles Eason, Director Solano College Small Business Development Center

**Personal Property Loans:** This loan can provide a **homeowner or renter** with up to \$40,000 to help repair or replace personal property, such as clothing, furniture, automobiles, etc., lost in the disaster. As a rule of thumb, personal property is anything that is not considered real estate or a part of the actual structure. This loan may not be used to replace extraordinarily expensive or irreplaceable items, such as antiques, collections, pleasure boats, recreational vehicles, etc.

**Real Property Loans:** A **homeowner** may apply for a loan of up to \$200,000 to repair or restore their primary home to its pre-disaster condition. The loan may not be used to upgrade the home or make additions to it. If, however, city or county building codes require structural improvements, the loan may be used to meet these requirements. Loans may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same kind.

**Physical Disaster Loans:** Any **business** that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition. The SBA makes physical disaster loans of up to \$1.5 million to qualified businesses. Repair or replacement of real property, machinery, equipment, fixtures, inventory and leasehold improvements may be included in the loan. In addition, disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent to protect the damaged real property against possible future disasters of the same type.

**Economic Injury Loans:** If your **small business** has suffered substantial economic injury, regardless of physical damage, and is located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration. An Economic Injury Disaster Loan (EIDL) can help you meet necessary financial obligations that your business could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. The SBA provides EIDL assistance only to those businesses that the SBA determines are unable to obtain credit elsewhere. The SBA can provide up to \$1.5 million in disaster assistance to a business. For more information about SBA Disaster Recovery Loans, you can visit the SBA website at [www.SBA.gov](http://www.SBA.gov). To learn more about the Small Business Development Center (SBDC), you can visit the SBDC website at [www.solanosbdc.org](http://www.solanosbdc.org).

## City of Vacaville Emergency Home Repair Loans

December 2005 Emergency Flood Program: The City of Vacaville is offering an emergency home repair loans to families affected by the December 2005 flood. Family income must not exceed 120% of local median income adjusted for family size (i.e.: \$88,700 for a family of four). The maximum loan amount is \$45,000. The loan repayments are deferred for five years and then the loan converts to a 3% interest loan amortized over the next 15 years. Borrowers may use loan funds to repair flood damage to the living quarters of the home. (This would not include appliances that could be removed from the home, such as washers, dryers, refrigerators, and microwaves.) If loan funds remain, they may be used to repair garages, sheds, fences, and landscaping. Work may be performed by licensed contractors or by the property owner. If a licensed contractor is not used, the property owner will only be reimbursed for the cost of materials with proof of purchase of the materials and installation. For more information, contact Kathy Larson at 449-5653.

# Flood Insurance in Vacaville

Source: [www.floodsmart.gov](http://www.floodsmart.gov)

While homeowner's insurance does not generally cover damages from floods, all Vacaville residents have the opportunity to insure their property against future flood damage. Everyone is at risk from flood damage, not just those who live near creeks or in high-risk areas.

Flood zones categorizations, identified by the Federal Emergency Management Agency (FEMA), denote the flood risk in a specific area by categorizing the area as low-, moderate-, or high-risk. However, the Agency cannot predict the exact nature of future floods. While flood insurance is only required in high-risk areas, nationally nearly 1 of 4 flood claims comes from low- or moderate-risk flood areas.

Flood insurance is a guaranteed alternative to the federal disaster assistance. Federal disaster assistance for repairs and personal property replacement is not guaranteed – disaster declarations and subsequent disaster assistance occur in less than 50% of flooding incidents. However, flood insurance claims are paid, even if an event is not declared a Federal Disaster by the President. In addition, money received from flood insurance claims does not have to be repaid, while most federal disaster assistance takes the form of loans.

Flood insurance for low- and moderate-risk areas, called Preferred Risk Policies, have premiums that are typically about \$300 per year. Premiums in high-risk areas typically run about \$1,000 per year (check with an agent to estimate your premium). Homeowners can insure single-family dwellings (including condos) up to \$250,000 and personal property (contents) can be insured up to \$100,000 by homeowners or renters.

Vacaville citizens are eligible to purchase flood insurance because the City of Vacaville is one of 20,000 U.S. communities that participates in the National Flood Insurance Program (NFIP) and has adopted a floodplain management ordinance. The NFIP assists insurance agents and companies in providing affordable flood insurance to homeowners, businesses, and renters. Flood insurance policies are underwritten by the Federal Government and purchased through private insurance companies who write a Standard Flood Insurance Policy. Because the City of Vacaville meets certain NFIP requirements, Vacaville residents are eligible to receive discounts on flood insurance policies: 10% when insuring in an area designated as high-risk (Special Hazard Flood Zone) or 5% when insuring in other areas. For more info and a list of insurers in the Vacaville area, visit [www.Floodsmart.gov](http://www.Floodsmart.gov).

## Emergency Relocation Loans

The City of Vacaville is offering an emergency loan to families affected by the December 2005 flood who need assistance to pay first month's rent and the security deposit. This may also apply to families who are currently renting or home owners who need temporary housing (apartment or extended hotel stay) while their home is being repaired. Income restrictions apply. The maximum loan amount is equal to one month's rent plus the security deposit. The landlord or hotel would be paid directly by the City with loan proceeds. The 0% loan is deferred for 6 months and monthly payments are \$100 per month until the loan is repaid. For more information, contact Kathy Lawton at 449-5691.

# Property Tax Relief for Flood Victims

Property owners whose property suffered damage or destruction due to flooding in December 2005 may apply for property tax relief.

To qualify, the loss in value must be \$10,000 or greater. An example of potentially qualifying damage is a home that was flooded with several feet of water necessitating the replacement of sheet rock walls, carpets and kitchen cabinets. Another example related to flooding is a commercial business that suffered damage or destruction of valuable equipment such as computers, electronic test equipment, tools and machinery or mobile construction/shop equipment.

Property tax assessment will be reduced for the period of time that it takes to repair or replace the damaged property. Once repairs are complete the value will be returned to the original amount.

A Calamity application should be filed with the Solano County Assessor-Recorder office. Applications are available

**By phone: Call 707-784-6200**

**By FAX: 707-784-7046**

**By Mail: Solano County Assessor-Recorder**

**675 Texas Street Suite 2700**

**Fairfield CA 94533**

Applications can also be picked up in person at the address listed above between the hours of 8 am - 5pm, Monday-Friday (excluding holidays). The application is also available online at: [www.co.solano.ca.us/resources/assessorRecorder/calamity.pdf](http://www.co.solano.ca.us/resources/assessorRecorder/calamity.pdf)

Documentation of damage or destruction, such as insurance estimates, contractor's repair estimate, or a detailed listing and photos of the items damaged or destroyed should accompany the application.

For questions or more information please call the Solano County Assessor-Recorder office at 707-784-6200.

## Flood losses and Your Income Tax

If you suffered a loss from the flooding in Vacaville in 2005 you may be entitled to tax relief. While the City of Vacaville cannot provide tax advice, we recommend you seek advice from your tax advisor. Additional information is available in IRS Publication #547 and on their website at [www.irs.gov](http://www.irs.gov) or by phone at 800-829-3676.

*Produced by the City of Vacaville. For additional information please visit our website at [www.cityofvacaville.com](http://www.cityofvacaville.com)*