Unemployed or Out of Business Due to Wildfires? DUA, SBA May Help

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SACRAMENTO, Calif. – Workers and self-employed wildfire survivors who lost their jobs or businesses or had their work hours substantially reduced because of the fires, may be eligible for Disaster Unemployment Assistance (DUA). In addition, small businesses that, because of the fires, are struggling to maintain a reasonable working capital position during the recovery period, may be eligible for a low-interest Economic Injury Disaster Loan (EIDL) from the U.S. Small Business Administration (SBA).

DUA is funded by the Federal Emergency Management Agency (FEMA) and administered by the California Employment Development Department (EDD). DUA provides temporary unemployment benefits to survivors whose job or work-hour losses, or losses of business, are a direct result of the wildfire disaster and who do not qualify for regular state unemployment insurance benefits.

To be eligible for DUA an applicant must have:

- worked in, or was scheduled to begin work in, Butte, Los Angeles or Ventura county, but was prevented from doing so by the wildfire disaster;
- been self-employed in or scheduled to begin self-employment in, Butte, Los Angeles or Ventura county, but was prevented from doing so because of the wildfires;
- been unable to work because he/she was injured as a direct result of the wildfires;
- become the major support of the household, because the head of the household died as a direct result of the wildfires; or
- lost most of his/her income or revenue because the employer or self-employed business was damaged or destroyed by the wildfires.

Qualified applicants may receive assistance of up to \$450 per week for a maximum of 27 weeks. DUA applies to losses beginning the week of Nov. 11, 2018. For more information or to apply, visit EDD at



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<u>www.edd.ca.gov/Unemployment/UI_Online_Registration.htm</u> or call 800-300-5616, 8 a.m. to noon (PST), Monday through Friday. The deadline to apply for this benefit is March 15, 2019.

Under SBA's EIDL program working capital loans are available to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations of all sizes to meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans of up to \$2 million dollars are intended to assist through the disaster recovery period if the small business, small agricultural cooperative or private nonprofit organization:

- suffered wildfire-related cash flow problems (regardless of physical damage to property);
- needs funds for working capital to recover from the disaster's adverse economic impact; and
- is unable to obtain credit from banks and normal lending channels.

For more information about SBA's EIDL program, contact the SBA Disaster Assistance Customer Service Center by calling 800-659-2955, emailing <u>disastercustomerservice@sba.gov</u>, or visiting <u>www.sba.gov/disaster</u>. Deaf and hard-of-hearing individuals may call 800-877-8339. The deadline to apply for the EIDL program is August 12, 2019.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission: Helping people before, during, and after disasters.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged



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personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call 800-877-8339.



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