





Small Business Fire Recovery Grants

Assistance is now available to small businesses in Napa County that applied for a disaster loan from the SBA because of the October wildfires, but were declined.

Grants of \$2,500 to \$20,000 will be awarded to approved applicants for economic injury or physical losses stemming from the Napa wildfires in October 2017. These grants are intended to help small businesses impacted by the October wildfires get back up and running; replace lost inventory, furniture, fixtures and equipment; and meet short-term obligations like payroll or rent.

The program is a partnership between the Napa Valley Community Disaster Relief Fund, the Napa-Sonoma Small Business Development Center (SBDC) and Working Solutions.

Eligibility

- Business has applied for Small Business Administration (SBA) Disaster Loan and been declined, or business is not eligible to apply to SBA*
- Located in Napa County, conducted business before October 8, 2017
- Business Owner Adjusted Gross Income ("AGI") at or below \$250,000
- Business Net Income at or below \$500,000
- Minimum of \$2,500 in documented fire-related physical and/or economic losses not covered by an SBA Disaster Loan, such as:
 - Lost or damaged inventory, furniture, fixtures, equipment
 - Decline in gross receipts which has created financial distress for the business and prevents it from meeting short-term obligations.

How to Apply

Contact the SBDC for an appointment with one of the business advisors to apply. The business advisors will provide a list of required documents, and can assist with SBA applications, as well.

For assistance in English, please contact: Robert Toering at (707) 529-1234 (<u>ritoering@gmail.com</u>) Mike Basayne at (707) 815-7042 (<u>michael.basayne@gmail.com</u>)

For assistance in Spanish, please contact: Mariana Almaraz at (707) 293-6088 (marianagalmaraz@gmail.com)

Deadline to Apply: July 18, 2018

*The deadline to apply to SBA for Business Physical Damage has passed. The deadline to apply for an SBA loan for Economic Injury is July 12, 2018. For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at https://www.sba.gov/disaster.

About the Napa Valley Community Disaster Relief Fund

The Napa Valley Community Disaster Relief Fund is managed by Napa Valley Community Foundation and was established with a \$10 million lead gift from <u>Napa Valley Vintners</u> following the 2014 South Napa Earthquake. After all phases of quake-related relief, recovery and rebuilding programs concluded in 2016, the Napa Valley Community Disaster Relief Fund had a balance of approximately \$2.5 million, which was the starting point for current relief and recovery efforts for the Napa Fire Complex. Since the Fund was re-activated on October 10, 2017, more than \$15 million has been contributed by 20,000 individual, corporate and foundation donors in California, the US and abroad. Growers and vintners in Napa Valley have contributed significantly to assist those affected by the October wildfires, and their generosity has inspired their many friends, customers and partners to get involved, as well. Thus far, nearly \$6 million has been distributed from the Fund and another \$1.2 million in grants have been approved that will be distributed shortly. These distributions have enabled 15,000 fire survivors to receive relief services like temporary housing, meals and medical care; and 2,000 households who suffered economic hardship as a result of the fires to receive direct cash assistance totaling nearly \$2.3 million to-date.

About SBDC

The Napa-Sonoma Small Business Development Center (SBDC) is a nonprofit organization that provides expert no-cost advising and low cost workshops in English and Spanish to guide small businesses to success and accomplishment.

About Working Solutions

<u>Working Solutions</u> is a Community Development Financial Institution (CDFI) whose mission is to provide microentrepreneurs with the access to capital and resources they need to start or grow a successful business. We prioritize serving low-income individuals, women, and minorities. We support microenterprise growth as a strategy to strengthen the local economy, create jobs, and build strong communities.

