



## **News from the Emergency Management Committee Chair (6/25/21)**

### **Upcoming Policy Hearing**

**When:** Monday, June 28, 2021

**Time:** Upon Adjournment of Assembly Floor Session

**Where:** State Capitol, Room 437

### **As Businesses Re-Open in California, COVID-19 Supplemental Paid Sick Leave Continues**

[The National Law Review reports](#) while the past week brought many changes around California for COVID-19 requirements, both the state statute and several local supplemental paid sick leave ordinances persist.

The [statewide COVID-19 Supplemental Paid Sick Leave](#) (“SPSL”) law remains in effect until September 30, 2021.

To view the full article including the reasons employees are entitled to leave and various local ordinances remaining in effect, [click here](#).

### **California Safety Board Narrows Emergency Temporary Standards (Effective Immediately)**

[JD Supra reports](#) as previously reported ([here](#)), Cal/OSHA’s Occupational Safety and Health Standards Board (“OSHSB”) held a series of special meetings to revise its controversial Emergency Temporary Standards (“ETS”) related to the ongoing COVID-19 pandemic. And, on June 17, 2021, OSHSB approved [updated ETS language](#) that more closely aligns California’s workplace safety requirements with recommendations from the CDC and California Department of Public Health.

Most significantly, the revised ETS permit fully vaccinated employees to unmask indoors. Unvaccinated employees still must mask-up while indoors (except in limited circumstances), but neither vaccinated nor unvaccinated employees are required to wear face coverings when outside, except during an outbreak. The revised ETS also dropped previous social distancing requirements for all employees, except in limited circumstances (e.g., where unvaccinated employees are eating and drinking) and remove restrictions on sharing personal items and equipment. Furthermore, fully vaccinated employees, and others who had COVID-19 in the past 90 days, will no longer be required to quarantine after coming into contact with someone with COVID-19, so long as they are asymptomatic.

According to [OSHSB's FAQs](#), employers must document employees' vaccination status in one of three ways: (1) by obtaining a copy of employees' proof of vaccination; (2) creating a record of employees who presented proof of vaccination; or (3) creating a record of employee self-attestations as to vaccination status (i.e., the "honor system").

Although generally more reasonable, the new ETS still impose some rather unusual and burdensome obligations on employers, including a requirement that employers procure and offer respirator masks (e.g., N-95s) to unvaccinated employees. The new ETS also require employers to make testing available to symptomatic unvaccinated employees, at no cost to the employees. Further, the updated ETS preserve the requirement that employers develop written COVID-19 Prevention Programs.

Per an Executive Order signed by Gov. Newsom on June 17, 2021, the new ETS take effect immediately. Therefore, employers should move quickly to implement the new requirements.

### **California Weighs Extending Eviction Protections Past June**

[ABC News reports](#) Governor Newsom says California will pay off all the past-due rent that accumulated in the nation's most populated state because of the fallout from the coronavirus pandemic, a promise to make landlords whole while giving renters a clean slate.

Left unsettled is whether California will continue to ban evictions for unpaid rent beyond June 30, a pandemic-related order that was meant to be temporary but is proving difficult to undo.

Federal eviction protections also are set to expire on June 30. California had passed its own protections that applied to more people.

Newsom and legislative leaders are meeting privately to decide what to do, part of the negotiations over the state's roughly \$260 billion operating budget. An extension of the eviction ban seems likely to give California more time to spend all the money to cover unpaid rent. But landlords and tenants' rights groups are arguing over how long that extension should last.

"The expectation for people to be up and at 'em and ready to pay rent on July 1 is wholeheartedly unfair," said Kelli Lloyd, a 43-year-old single mother who says she has not worked consistently since the pandemic began in March 2020.

Lloyd — a member of the advocacy group Alliance of Californians for Community Empowerment — is supposed to pay \$1,924 a month for a two-bedroom, two-bathroom rent-controlled apartment in the Crenshaw district of south Los Angeles. But she says she's \$30,000 behind after not working for most of the last year to care for her two children as day care centers closed and schools halted in-person learning.

That debt will likely be covered by the government. But Lloyd said she recently lost a job at a real estate brokerage and hasn't found another one yet. She's worried she could be evicted if the protections expire.

Meanwhile, in the wine country area of Sonoma County, property manager Keith Becker says 14 tenants are more than \$100,000 behind in rent payments. It's put financial pressure on the owners, who Becker says have "resigned themselves to it."

But they have grown weary of the seemingly endless protections, which he noted were aimed at addressing a public health emergency and not meant to be permanent.

“We should do our best to get back to the starting point where we were in December of 2019. Anything other than that is taking advantage of a crisis,” he said.

California has \$5.2 billion to pay off people's rent, money from multiple aid packages approved by Congress. That appears to be more than enough to cover all of the unpaid rent in the state, according to Jason Elliott, senior counselor to Newsom on housing and homelessness.

But the state has been slow to distribute that money, and it's unlikely it can spend it all by June 30. A report from the California Department Housing and Community Development showed that of the \$490 million in requests for rental assistance through May 31, just \$32 million has been paid. That doesn't include the 12 cities and 10 counties that run their own rental assistance programs.

Landlords point to the state's rapid economic recovery as a reason not to extend the eviction moratorium much longer. California has added 495,000 new jobs since February. In April alone, California accounted for 38% of all new jobs in the U.S. This week, Newsom lifted all restrictions on businesses, heralding it as the state's grand reopening.

While employment among middle- and high-wage jobs has exceeded pre-pandemic levels, employment rates for people earning less than \$27,000 a year are down more than 38% since January 2020, according to Opportunity Insights, an economic tracker based at Harvard University.

Some housing advocates are asking the state to keep the eviction ban in place until the unemployment rate among low-wage workers has dropped to pre-pandemic levels. It's similar to how state officials would impose restrictions on businesses in counties where COVID-19 infection rates were higher while those with lower infection rates could reopen more quickly.

Advocates say they were encouraged when Newsom told Univision earlier this month that he “definitively” wants to extend the eviction protections beyond June 30.

### **Brush Fires Erupt in California, Forcing Evacuations**

[\*The Los Angeles Times\* reports](#) a firefighter was injured, and scores of residents are facing evacuations as multiple wildfires burn across California.

As of Tuesday morning, more than 3,200 acres were ablaze in Monterey and Inyo counties.

The largest of the blazes, the Willow fire in Los Padres National Forest, ignited around 8 p.m. Thursday and had grown to 2,848 acres by Tuesday morning, according to the U.S. Forest Service, with an estimated containment date of July 11.

The Monterey County Sheriff's Office on Monday issued evacuation orders for residents on Tassajara Road from China Camp campground to the Tassajara Zen Center, as well as multiple evacuation warnings. The orders and warnings remained in effect Tuesday morning.

More than 500 personnel were attacking the blaze from the ground and air, incident spokesman Thanh Nguyen said, but the fire remains at 0% containment. The terrain is very steep with large vegetation, creating difficult conditions for crews.

A second fire — a blaze in Inyo Creek that has burned 410 acres — was also burning Tuesday. Officials said a firefighter in Solano County was injured battling a 10-acre brush fire in Vallejo on Monday night.

The Inyo Creek fire ignited Friday and was sparked by lightning, according to incident spokeswoman Kirstie Butler.

As in Los Padres, the terrain there is steep and the conditions are challenging, Butler said. More than 25 fire engines are battling the blaze, and helicopters and fixed-wing aircrafts are dropping water and retardant while ground crews work to control the flames.

Mandatory evacuation orders have been issued by the Inyo County Sheriff's Office for Olivas Ranch, Portal Preserve and all residents on Whitney Portal Road north of Horseshoe Meadows Road.

All of Whitney Portal has also been evacuated, the Sheriff's Office said, including the Mt. Whitney trailhead, Whitney Portal store and campground, recreation residents, Lone Pine campground and Meysan Lake Trail. An opportunity for vehicle retrieval has been canceled amid unsafe conditions.

In Vallejo, residents were evacuated Monday when a wind-whipped brush fire grew to 10 acres and spread through a residential neighborhood, the Vallejo Firefighters Assn. said. The blaze caused property damage, but no structures were destroyed.

One firefighter was taken to the hospital with minor injuries, officials said. Neighbors told KTVU that they believed illegal fireworks sparked the blaze.

Residents on Del Sur Street south of Pueblo Way, as well as Swanzy Court and Clearpointe Drive were under mandatory evacuation orders, according to emergency notification system Alert Solano. The orders were lifted shortly after 11 p.m.

Nguyen, with the Willow fire management team, said large wildfires at this time of year can happen but aren't common. The state's hot, dry conditions are partially to blame.

"We faced a pretty dry winter season, and as everybody knows in California, we're in a drought state," he said. "We're seeing more fires and more acres burned compared to previous years for this time of year. We're starting to face conditions that we normally see later on in the summer."

### **One Hiker Dead, Second in Critical Condition After Heat Emergency**

[California News Times reports](#) one hiker died and another in crisis after the need for rescue on the Borrego Springs Palm Canyon Trail in the heat of the desert early Sunday afternoon.

Captain Frank Rococo, a spokesman for San Diego, California, said it was so hot that firefighters also needed help.

Evacuation work began on Saturday at around 12:40 pm when the low humidity heat rose to about 115 degrees Celsius. To make matters worse, the walls of the canyon are trapped in heat, creating a hotbox condition in some places.

“Two hikers were suffering and needed help. Unfortunately, one died of heat stroke, was declared dead on the scene, and the other was taken to the hospital in severe condition. “It was,” said LoCoco.

A Borrego Springs firefighter collapsed in the heat trying to rescue a hiker, Rococo told the station. The firefighter’s condition was not released.

“We can still lose the heat, so we are working hard to maintain hydration,” Rococo said.

### **Watershed Restoration is Key to a Climate-Smart Future**

[CalMatters reports](#) California is in a megadrought, with its key reservoirs falling to their lowest points in history. Wildfire season is already here, and officials are bracing for yet another catastrophic year. Meanwhile, rural communities remain in desperate need of viable, sustainable economic futures. One climate-smart solution that addresses all these needs is watershed restoration.

As California lawmakers and state agencies figure out how to implement the state budget bill, they must include major investments to restore the natural infrastructure we rely on for our water, oxygen, and climate mitigation: forested watersheds.

In a state spanning over 100 million acres, determining where and how to invest in restoring that natural infrastructure in a time of climate change is a challenge. The scope at hand requires us to plan and act for the long term and large scale, ensuring that the benefits of the investment will persist despite climate change. We need to scale up and think bigger — to cover an entire watershed, not just pieces of it.

The good news is that we now have [climate modeling data](#) that points to a smart place to start: the Sacramento River headwaters region, a 7 million-acre set of watersheds and the surrounding 3 million-acre buffer that is the heart of our water supply.

Climate researchers studied the region using multiple scenarios and found that it provides highly favorable conditions to secure the state’s water supply and protect California’s outstanding biodiversity for at least the next 100 years. It also is at the heart of the state’s most productive forests and is a key carbon storage area.

In other words, this is a part of the state where investments in our natural water infrastructure would have significant and enduring effects on water supply, biodiversity, climate and jobs.

The Sacramento River headwaters provide the [vast majority of water used in the state](#), supplying drinking water for residents and agriculture all the way down to Southern California. Restoring forests, meadows and wetlands in this region helps increase overall water storage, improving the watershed’s ability to hold more water and retain it longer in hot, dry summers.

Water infrastructure investment based on smart and thoughtful forest management and conservation practices in the region would reduce the intensity of wildfires, too. Fewer catastrophic wildfires mean we could save lives and properties and keep air quality at healthier levels.

Finally, restoring one of the most powerful carbon sinks in California would help us [reach carbon neutrality by 2045](#).

It's going to take human labor to help the natural infrastructure do all this work for us. Watershed restoration would support thousands of jobs in forestry, ecosystem restoration, fire management, road upgrades and other sectors, bringing in dollars that would multiply in benefits as they circulate in a region with some of the [highest unemployment rates](#) and [greatest income inequality](#) in California.

With our rural economy in challenging straits, a drought emergency in large swaths of the state, ever-growing risk of wildfires, and the climate crisis affecting frontline communities harder than ever, California is facing a quadruple threat. Investing in our natural water infrastructure meaningfully addresses every one of these challenges.

Gov. Gavin Newsom has shown the will to do this, with his executive order to [protect 30% of the state's land by 2030](#). And with this year's historic budget surplus, California has the means to make progress on climate-smart solutions. The Sacramento River headwaters region is a priority place to start.

### **Worker Shot at Roseville Restaurant Dies, Police Say**

[KCRA 3 reports](#) a suspect is in custody after police say he shot and killed an employee at a Roseville restaurant Monday afternoon, police say.

The shooting happened around 3:20 p.m. at House of Oliver on Douglas Boulevard. When officers arrived, they found a woman with life-threatening injuries. In an update Tuesday morning, police said she has passed. The Placer County coroner has identified her as Vitalina Joga, 51.

Police have identified the suspect as Johnnie Jordan, 48. Friends of the victim told KCRA 3 that the two knew each other. The owner of House of Oliver described Joga as "a mother, a friend, a co-worker and truly someone who's part of [their] family."

### **Sacramento Police Investigate Shooting After Man Found Dead in Tahoe Park**

[KCRA 3 reports](#) Sacramento police are investigating a shooting in the Tahoe Park neighborhood that left a man dead.

The Sacramento Police Department said that around 5 a.m. Tuesday it got a report of a shooting at 11th Avenue and 59th Street, which is near the Tahoe Park Pool. When officers arrived, they found a man in his 20s or 30s who was pronounced dead at the scene. An SUV parked near the pool was blocked off with police tape.

Police spokesperson Karl Chan said no suspect information is currently available.

He said the department is seeking surveillance video that could shed light on exactly what happened.

The victim is claimed to be a man in his 20s. No suspect information is held at this point. Police say initial information suggests this is "an isolated incident," not an ongoing threat to the public.

The Sacramento County Coroner's Office will release the victim's identity after his next of kin have been notified.

### **Deputies Investigate Deadly Shooting in Carmichael**

[KCRA 3 reports](#) the Sacramento County Sheriff's Office is investigating a deadly shooting in Carmichael on Monday. The shooting happened at an apartment complex on Sutter Avenue, officials said.

Deputies responded to the incident just after 2 p.m., the sheriff's office said. Officials said three men were talking in the parking lot when the victim went inside an apartment. The other two men then began shooting through the door, deputies said.

The victim died from their injuries, officials said. No suspects are currently in custody.

This is a developing story.

### **ICYMI: Funding Opportunities Ending Soon**

- **Public Access Program 2021 Proposal Solicitation Notice;** *parks & recreation*
  - Funded by: Wildlife Conservation Board
  - Deadline: **Tuesday, June 29, 2021**
  - Total estimated funding: \$5 million
  - **Full grant guidelines,** [linked here](#)
- **California State Library High-Speed Broadband Grant;** *education; housing, community, and economic development; libraries and arts; science, technology, and research & development*
  - Funded by: CA State Library
  - Deadline: **Wednesday, June 30, 2021**
  - Total estimated funding: \$5 million
  - **Full grant guidelines,** [linked here](#)
- **Used Oil Payment Program (OPP);** *education; environment & water; transportation*
  - Funded by: Department of Resources Recycling and Recovery
  - Deadline: **Wednesday, June 30, 2021**
  - Total estimated funding: \$6 million
  - **Full grant guidelines,** [linked here](#)

### **Proposition 1 – Round 2 Integrated Regional Water Management (IRWM) Implementation Grant Program**

[The Department of Water Resources](#) has created the IRWM Grant Program to encourage integrated regional strategies for water resource management in California by providing funding for projects and programs throughout the state including climate change adaptation, providing incentives for collaboration and setting priorities in water resource and infrastructure management, and improving regional water self-reliance while reducing reliance on Sacramento-San Joaquin Delta.

Grant applications are submitted by an eligible IRWM Region representative (applicant) and an application may have multiple projects from Local Project Sponsors (LPS). To be part of the application and access grant funding through their relationship with the applicant, LPS must meet eligibility requirements specified in the 2019 IRWM Grant Program Guidelines. Projects must be included in an adopted IRWM Plan that is consistent with the 2016 IRWM plan standards.

The State's 48 IRWM regions cover almost 90% of the State's area and 99% of its population. The applicant must demonstrate that the project is listed in the IRWM Plan project list. Each LPS of a project included in an IRWM Implementation proposal must adopt the IRWM Plan. Each individual agency proposing a project(s) must adopt the IRWM Plan. Regional Water Management Groups will not be allowed to adopt an IRWM Plan on behalf of their member agencies.

Subject to regional priorities, projects may include, but are not limited to, the following:

- Water reuse and recycling;
- Water-use efficiency and water conservation;
- Local and regional surface and underground water storage, including groundwater aquifer cleanup or recharge projects;
- Regional water conveyance facilities that improve integration of separate water systems; Watershed protection, restoration, and management projects, including projects that reduce the risk of wildfire or improve water supply reliability;
- Stormwater resource and flood management;
- Conjunctive use of surface and groundwater storage facilities;
- Water desalination projects;
- Decision support tools to model regional water management strategies to account for climate change and other changes in regional demand and supply projections;
- Improvement of water quality, including drinking water, groundwater, wastewater treatment, water pollution prevention, and management of urban and agricultural runoff;
- Regional projects or programs as defined by the IRWM Planning Act (Water Code §10537).

Proposition 1 authorized \$510 million for DWR to award IRWM grants, with specified allocations to 12 Funding Areas in California. Of the \$510 million, \$25.5 million (5%) is designated for DWR's grant administration costs, \$15.3 million (3%) is designated for DWR's planning and monitoring costs, and \$10.2 million (2%) is designated for other State costs (issuance of bonds). Previously awarded funds include \$4.2 million for IRWM Planning Grants and \$51.7 million for DAC Involvement Grants. At least 10% of authorized funds (\$51 million) will be reserved for projects that directly benefit Disadvantaged Communities, with the minimum 10% requirement applied to each Funding Area. DWR plans to administer two rounds of solicitations for Proposition 1 IRWM Implementation Grants. The Round 1 Implementation Grant solicitation was awarded approximately \$211 million in grant funds. The Round 2 Proposal Solicitation process to award the remaining funds (approximately \$191 million) is scheduled for late-2021.

Eligible applicants include 501 (c) (3) nonprofit, Public Agency, federally recognized Indian tribes, State Indian Tribes listed on the Native American Heritage Commission's Tribal Consultation List, Mutual water companies, Public Utilities.

Projects must be included in an adopted IRWM Plan that is consistent with the 2016 IRWM plan standards. The applicant must demonstrate that the project is listed in the IRWM Plan project list.



The 50% matching fund requirement does not apply to Disadvantaged Communities with an annual median household income that is less than 80 percent of the statewide annual median household income. Other state funding sources cannot be used for the 50% funding match requirement.

The anticipated open date for this program is late 2021. The expected award date is sometime within 2022. Total estimated funding available is \$192 million. For more information, please view the full grant guidelines, [linked here](#). The online application can be [found here](#).

#### **404 Hazard Mitigation Grant Program (HMGP)**

[The Governor's Office of Emergency Services](#) has created the ongoing HMGP to fund plans and projects that reduce the effects of future natural disasters. In California, these funds are administered by the Cal OES HMGP Unit. Eligible subapplicants include state agencies, local governments, special districts, and some private non-profits.

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Mitigation is taking action now, before the next disaster, to reduce human and financial consequences later. Effective mitigation requires that we all understand local risks, address the hard choices and invest in long-term community well-being and resilience. Without mitigation actions, we jeopardize our safety, financial security, and self-reliance. As the result of a Presidential Disaster Declaration, FEMA's Hazard Mitigation Grant Program (HMGP) funds plans and projects that reduce the effects of future natural disasters. In California, these funds are administered by the Cal OES HMGP Unit. Eligible subapplicants include state agencies, local governments, special districts, and some private non-profits. To learn more about the HMGP, visit: FEMA Hazard Mitigation Assistance Guidance and the FEMA Hazard Mitigation Assistance Guidance Addendum. Hazard Mitigation Grant Program (HMGP) Funding Opportunity

DR-4569 Subapplications were due (postmarked) to OES 5/1/2021

DR-4558 (Round II) NOI were due (via web portal) to OES 5/7/2021

DR-4558 (Round II) Subapplications were due (postmarked) to OES 6/18/2021

NOIs submitted after these dates may be considered for other funding opportunities. NOIs will be reviewed for eligibility and eligible submissions will be invited to submit full grant subapplications. The NOI is intended to provide an opportunity for eligible subapplicants to propose well-defined mitigation actions that reduce risk to life and property from future natural hazards. Eligible subapplications that are not initially selected for submission to FEMA will be retained for future consideration when funding becomes available. Eligible Subapplicants include state agencies, local governments, special districts, and Federally-recognized tribes. Subapplicants must have a FEMA-approved and locally adopted Local Hazard Mitigation Plan (LHMP) to be eligible for project grants. If your agency or jurisdiction does not have a LHMP, you may apply for grant funding to develop one. Single jurisdiction plans are limited to a maximum federal share of \$150,000; Multi-jurisdiction plans are limited to a maximum federal share of \$250,000. Some private nonprofit organizations are eligible for HMGP funding, consistent with 44 CFR §206.221 and 206.434. Private nonprofit organizations are not required to have an LHMP to be eligible, but the County they are located in must meet the LHMP requirement.

Eligible Subapplicants include state agencies, local governments, special districts, and Federally-recognized tribes. Subapplicants must have a FEMA-approved and locally adopted Local Hazard Mitigation Plan LHMP to be eligible for project grants. If your agency or jurisdiction does not have a LHMP, you may apply for grant funding to develop one. Some private nonprofit organizations are eligible for Hazard Mitigation Grant Program funding.

Eligible subapplicants\* from all California Counties may apply.

In general, HMA funds may be used to pay up to 75 percent of eligible costs. The remaining 25 percent of eligible costs is derived from non-Federal sources. The non-Federal contribution must be used for an eligible cost in direct support of eligible mitigation activities under the applicable regulations (Title 44 of the Code of Federal Regulations [CFR] Sections 79.6 and 206.434), HMA Guidance, and the Federal award.

This grant program is ongoing. The total estimated funding is \$500k. To view the full grant guidelines, [click here](#). To view the online application, [click here](#).

### **The Cal-Mortgage Loan Insurance Program**

[The Office of Statewide Health Planning and Development](#) has created this ongoing program to provide loan guarantees for nonprofit healthcare facilities when they borrow money for capital needs. This guarantee permits borrowers to obtain lower interest rates from banks or bond investors, similar to the rates received by the State of California.

Cal-Mortgage has insured almost 600 loans valued at over \$8.7 billion for healthcare infrastructure since inception.

#### **Program Benefits:**

- Only available to California nonprofit and public health facilities
- Up to 30-year loan term
- Low fixed interest rates
- Up to 95% financing for loans under \$10 million
- Up to 90% financing for loans over \$10 million
- No credit-rating required
- Reduced premium for credit-rated borrowers
- Guaranteed by the State of California

Loans may be insured to finance or refinance the construction of new facilities; to acquire existing buildings; to expand, modernize, or renovate existing buildings; or to finance fixed or movable equipment needed to operate the facility.

To be eligible for loan insurance, the borrower must be either a California, nonprofit public benefit corporation or a political subdivision. In addition, it must be organized to own and operate a health facility and assure that its services are, or will be, available to all persons residing in the facility's service area. Must have been in existence for at least three years, providing the same types of services.

This grant program is ongoing. Total estimated funding available is \$1 billion. To view the full grant guidelines, [click here](#). To view the online application, [click here](#).

## COVID-19 Emergency HELP Loan Program

[The State Treasurer's Office](#) has created this program to provide low-cost loans with more flexible terms for health facilities in the state of California that have been impacted by the COVID-19 pandemic.

General requirements:

- Annual gross revenues cannot exceed \$30 million as shown on the most recent audited financial statement (no revenue limit for qualifying rural health facilities and district hospitals)
- Must be a health facility as defined in the Authority's Act (Section 15432(d) of the California Government Code)
- Must be a non-profit 501(c)(3) corporation or a public health facility (e.g., District hospital) as defined in the Authority's Act (Section 15432(e) of the California Government Code)
- Must have been in existence for at least three years, providing the same types of services
- Must provide evidence acceptable to the Authority that the health facility has been impacted by the COVID-19 pandemic and that loan proceeds will be used to address the impact
- Must demonstrate evidence of fiscal soundness and the ability to meet the terms of the proposed loan
- For construction, remodeling, renovation, and improvement projects, must show readiness to begin projects within 30 days after approval

Funds may be used for:

- Construction, remodeling, renovation, and/or improvements
- Equipment and/or furnishings
- Day-to-day operational expenses (working capital)
- Reimbursement of prior expenditures related to the COVID-19 pandemic

Funds may NOT be used for:

- Funding start-up projects
- Refinancing outstanding loans

Loan Terms:

- 0% fixed interest rate
- Loan maximum is \$250k
- Maximum loan maturities vary:
  - Construction/remodeling/renovation/improvements – up to 20 years
  - Equipment/furnishings – the lesser of either:
    - 1. The useful life of the equipment/furnishings
    - 2. Up to 5 years
  - Working capital – up to 15 months
- Gross revenue pledge and lien on real property and/or equipment/furnishings, whichever is applicable

- Pro forma debt service coverage ratio of at least 10x
- No repayment penalties

Fees:

- No application fees
- Closing: 1% of the loan amount, which could be deducted from the loan proceeds

Required Documentation:

- Evidence of real property value, equipment/furnishings value, and/or estimates of operating expenses
- Three most recent fiscal years of audited financial statements
- Evidence that the borrower has been impacted by the COVID-19 pandemic and that loan proceeds will be used for the purpose of addressing the impact

This is an ongoing grant program. Total estimated funding available is \$5 million. To view the full grant guidelines, [click here](#).