



Fire relief is available

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Low-interest disaster loans are now available to residents and businesses affected by the Angora fire through the U.S. Small Business Administration.

With the federal government declaring the Angora area a disaster zone, the Small Business Administration has mobilized to move in help to the county. The declaration covers El Dorado and the neighboring counties of Alpine, Amador, Placer and Sacramento and Douglas County in Nevada, said Steven Preston, administrator with the U.S. Small Business Administration.

"We look forward to working with California and the people affected by this devastating wildfire to make SBA disaster loans available to homeowners, renters and businesses," Preston said.

Historically, in fire disasters, the administration has found that most property owners have insurance coverage. However, SBA has found that for many property owners their insurance does not cover the full loss. SBA's disaster loans are available to cover the gap between the cost of rebuilding and the amount of insurance settlements. It is not necessary to wait for insurance settlements before applying to the administration, said Alfred Judd, direction of disaster field operations.

"Low-interest federal disaster loans are available to homeowners, renters, business of all sizes and private, non-profit organizations whose property was damaged by the Angora wildfire," Judd said.

The association, already in operation to issue loan applications, answers questions about its disaster loan program, explains the application process and helps each individual complete the application.

Disaster loans up to \$200,000 are available to homeowners to repair or replace their damaged or destroyed primary residence. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Victims do not have to make an appointment, do not need a contractor's estimate and do not have to wait for an insurance settlement to get moving with aid, association spokesman Richard Jenkins told the Tribune.

Individuals may obtain information at the disaster center set up at Lake Tahoe Community College or by calling (800) 659-2955.

The filing deadline to return applications for property damage is Sept. 4. The deadline to return economic injury applications is April 7, 2008.

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