

FEMA spokesman rips mobile-home housing

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Mobile homes are not the answer to Santa Cruz County's disaster-caused housing shortage, a spokesman for the Federal Emergency Management Agency told a sparsely attended disaster-assistance meeting last night.

The meeting had been called by Santa Cruz County Supervisor Sherry Mehl and state Assemblyman Sam Farr, who was in Sacramento yesterday at an emergency session of the State Legislature, working on disaster-relief legislation.

Santa Cruz County was promised Wednesday that 100 mobile

homes owned by the Federal Emergency Management Agency would be sent to the county as temporary shelter.

But FEMA representative Bob Stevens told the audience of about 25 people over and over again that the mobile homes will not be a blessing to the community, but rather a blight.

"Mobile homes are no blessing," Stevens emphatically told the audience. "They are very expensive. They are only temporary housing. They are no blessing. They will not solve your long-term housing problems.

"They are instant slums. I guarantee they will not solve your housing problems," Stevens

repeated.

FEMA officials in Washington promised to send the mobile homes to Santa Cruz County after Rep. Leon Panetta, D-Carmel Valley, interceded with the White House on behalf of Watsonville and Santa Cruz County officials, and got FEMA to reverse its earlier negative stance.

Still, Stevens wasn't happy about it. "It is our job," the FEMA representative told the audience last night, to provide emergency housing, and we do not believe mobile homes are the answer."

FEMA, after a series of delays, has begun to deliver temporary-

housing rent checks to the homeless in Watsonville and in the remainder of Santa Cruz County.

Stevens said the agency had hoped to deliver the first checks seven days after the first applications were completed. But there were problems. Most of its staff was committed to the Eastern seaboard where Hurricane Hugo struck. Nearly all of its bilingual employees were in Puerto Rico, assisting hurricane victims.

And there's no advance warning with an earthquake. "With almost every kind of natural disaster — flood, hurricane — you get some advance warning. A few days, at least. There's no warning

before an earthquake," he said.

So FEMA wasn't able to mobilize immediately.

And, finally, when they got their computers set up at the Disaster Field Office in Mountain View to begin processing the flood of claims, a computer "virus" invaded the systems, he said. But everything is working the way FEMA designed it now, Stevens added.

As of yesterday morning, 4,015 applications for temporary housing had been received in Santa Cruz County. FEMA has so far processed and found 1,043 of those applicants eligible for temporary housing assistance. It also ruled that 130 were ineligible

for help.

"We are getting an 87 percent eligibility rate. That is a very high rate. Normally, we consider a high rate to be 70 percent," Stevens said.

Stevens said that 783 people have received checks to pay for temporary housing so far.

In Santa Cruz County, FEMA says the fair market rate for rental housing is \$950 a month.

So each homeowner forced out of his or her home gets a check for three months' lodging — \$2,850. A renter is eligible for 60 days of temporary housing. They

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get checks for \$1,900.

How they spend that money is up to them, Stevens said. There are no controls, no accounting — until they seek additional help from the federal government.

Then they have to prove to FEMA that they not only need more assistance but that they spent the first allocation on housing. To do that, they have to produce rent receipts, motel bills, etc. "We assume that these people are responsible adults and will spend the money as intended," Stevens said.

What if they can't find affordable housing in Watsonville, one audience member asked the FEMA representative?

Stevens repeated his basic premise — it's up to the homeless to find their own shelter. The Santa Cruz Sentinel last Sunday carried 90 ads for rental housing, he said.

"There's no shortage of rental housing here," he declared. There are no restrictions on how this money is spent. They can even go back to Mexico to find temporary housing."

Many aliens, legal and illegal alike, are reluctant to come to the Disaster Assistance Centers to apply for aid.

That's too bad, Stevens said, because the help is there for everyone, citizen or not, legal or illegal. And no one at the centers is supposed to ask questions about an applicant's citizenship or residency status.

But, conceded Stevens and a State Office of Emergency Services representative, employees working in the DACs have been disciplined for asking those very same "forbidden" questions. The Immigration and Naturalization Service (INS) has publicly promised not to invade the DACs looking for illegal aliens, and federal policy now prevents the INS from getting information from FEMA and the other agencies manning the centers.

For the resident who hasn't lost everything, there's help available from the state and federal governments.

FEMA will give homeowners \$5,000 to make minor repairs to their home to make it habitable again.

The money is a grant, not a loan.

For those with more serious damage, the federal Small Business Administration (SBA) stands ready with loans for both homeowners and businesses.

The loans are available to anyone with the ability to repay the money. Interest rates are either 4 or 8 percent. There are deadlines, however. SBA representative Larry McFarland said that applications should be filed by Dec. 18, two months after the

major quake. SBA has a liberal policy, however, of granting extensions.

There's also an SBA program for businesses, called an "Economic Injury Loan" program. The program's designed to aid a business that isn't physically damaged by a disaster, but is still suffering because of the disaster's impact on the community in which a business operates. The deadline for those applications is nine months after a disaster.

The SBA can't make loans in the agricultural sector. That's up to the Farmers Home Administration.

But for one major Watsonville agricultural industry hit by the quake, there may be no federal assistance available at all, McFarland said.

The industry is the flower nurseries.

When Congress rewrote the disaster laws a few years ago, nurseries fell through the legislative cracks. SBA can help them when there's a drought, but there is no legal authority for any federal agency to aid an earthquake-damaged nursery, McFarland said.

Help is also available from the county. Any property owner whose home or business suffered more than \$5,000 in structural damage can contact the county assessor's office for a reassessment and possible reduction of their property taxes.

It doesn't take very much to qualify for a reassessment, said Gary Hazelton of the Santa Cruz County Assessor's Office. "In most cases, if a fireplace has to be torn down, that is at least \$5,000," he said.

Repairing or rebuilding a home won't raise your property taxes, he said, so long as you don't expand it. And if you have to bring the original building up to modern-day building code requirements, that won't trigger a reassessment either.

"In many cases, the property tax adjustment won't be very large," Hazelton said, "but there will be something there for you."

Asst. County Planning Director David Lee said county building inspectors, added to by a legion of other inspectors and engineers from throughout California, have inspected more than 5,000 buildings so far in the unincorporated areas of the county. Lee said that 300 buildings have been posted as "unsafe to enter," so far, and county officials have issued 800 emergency building permits, allowing property owners to begin repairing quake damage.

The Planning Department has published a guide, telling residents what they need to do to get an emergency building permit and when they don't need one.