

Federal loans to fix homes start flowing

EARTHQUAKE '89 - Santa Cruz County

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With a quiet "thank you," Watsonville reserve firefighter John Walker on Thursday became the first victim of the Loma Prieta earthquake to receive a federal check to repair his home.

The \$75,300 loan — one of nine handed out by the Small Business Administration during separate ceremonies in Santa Cruz and Hollister — will be used by Walker, 49, who also works as a tool and die maker, and his wife, Jennie, 47, to rebuild their Lincoln Street home in Watsonville.

Before receiving the check from Michael Howland, the SBA's acting regional administrator, Walker said much of the damage occurred when the chimney crashed through the roof and ceiling of his home on Oct. 17.

He said he applied for a disaster repair loan three days after the quake at the Federal Emergency Management Agency office in Watsonville and that the loan was approved "two weeks, tops" after FEMA engineers inspected his home.

Howland presented four other checks to Santa Cruz County residents during a brief ceremony at Santa Cruz City Hall. So far, 80 loans — totaling \$2.2 million — have been approved, Howland said.

More than 28,000 Northern Californians have applied for disaster repair loans since the earthquake. Of those, Howland said, about 3,300 have returned applications, which are now being processed.

The deadline for homeowners and businesses to return applications for loans to repair or replace property damaged or destroyed in the earthquake is Dec. 18.

Howland said the check to the Walkers was "the first of what we expect to be a steady flow" of SBA funds to thousands of victims of the quake.

Also receiving SBA repair loans were Mary Kenney, Watsonville, \$78,400; Jeffrey and Evelyn Bidmon, Felton, \$20,700; Ann C. Brucken, Santa Cruz, \$13,700; and Theodore and Coral Pappazisis, Boulder Creek, \$8,200.