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Zayante deals with post-quake code shock

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ZAYANTE — A parade of state and local officials led by County Supervisor Fred Keeley came to Zayante's Firehouse Wednesday night for a question-and-answer session with local residents wondering how to rebuild in the wake of the Oct. 17 earth-quake.

About 70 concerned area residents came to find out where to get help, what kind of help to seek, and even how to avoid geting penalized for having homes that don't meet county codes.

Representatives from the Office of Emergency Services, the Small Business Administration, the County Planning Department, the County Assessor's Office and Human Resources all gave short presentations and fielded questions from the crowd.

Permit availability is a real concern for people living in Lompico and Zayante, where many of the homes are "illegal" summer cabins built in the '30s that don't meet current building codes. Keeley acknowledged the nonconformity of many of the

residences in the San Lorenzo Valley.

"We know that for people up here, it's not the customary practice to rush down to that five-story building on Ocean Street to try to get permits," Keeley admitted, urging residents to ask questions about the permit process while they had the chance.

Dianne Guzman, head of the County Planning Department came to talk about the availability of emergency permits and to make an unusual offer. Emergency permits may be issued even to homeowners whose property was previously red-tagged, she said

"We are exploring every option for making it possible for you to legalize your buildings here," Guzman said. "We're trying to figure out how to help you legalize your property."

Houses with single-wall construction won't be allowed to rebuild "in-kind," but low-interest disaster loans and grant money will cover improvements necessary to bring property up to code, she said.

"The heart of the issue is that the role of the county at this point is to help people get their lives back together," Keeley said. "It's not an opportunity to act as policemen, but an opportunity to act as crossing guard, and to help people get from one place to another."

Guzman said the Planning Department has issued more than 600 emergency permits, and is trying to issue emergency permits on the same day they're applied for, but in some cases that isn't possible.

Homes located in what she calls the "dreaded red zone" must have an on-site inspection before even an emergency permit will be issued, she said. The red zone is an area that has has been designated geologically hazardous, and affected areas in Zayante are between Zayante Road and Mountain Charlie Road, north to Upper Ellen's Road and south to Lon and Rudy roads. The red zone is being tightened up almost daily, she said, and maps issued just after the quake are no longer accurate. Current maps are available at the planning office on Ocean Street in Santa Cruz.

A representative from the Small Business Administration was also at the meeting, letting people know that low-interest SBA loans are available to qualified homeowners at 4 percent for damage to their homes, not just to small businesses.

"We'll be giving low interest loans both to homes and businesses, up to \$100,000 on homes and \$20,000 on personal property," said Bill Baird of the SBA. In some cases, the amount of the loan can be increased by 20 precent to cover "disaster mitigating devices," such as strengthening a weak foundation, he said.

The Office of Emergency Services has set up at the old Bank of America building on Highway 9, but they'll pack it in soon if they don't get more customers, according to OES representative Loren Fields.

"How long we stay depends on how many people we're seeing," he said. They will remain at least until Saturday.

People may apply there for SBA loans; talk to someone from the IRS about writing off some losses their taxes; find out about veteran's and unemployment benefits; obtain legal services and get answers from the state insurance agency; and have other questions answered at one location, Fields said.