

PAJARO UNMET NEEDS DISASTER ASSISTANCE PROGRAM

Small Business Assistance Overview

The Pajaro Unmet Needs Small Business Disaster Assistance Program is intended to provide unmet needs assistance to small businesses impacted by the March 2023 breach of the Pajaro Levee, with the goal of assisting their recovery from the flooding and preventing the permanent closure of businesses post disaster. This assistance is intended to mitigate and address the remaining unmet, flood-related needs that have not been met by other available sources of flood assistance. A disaster-caused “Unmet Need” is the deficit between verified disaster-caused damages and obtainable disaster aid, including insurance and other forms of Federal, State, County, and non-profit assistance. To prevent any duplication of benefits, which is not allowable under the Federal Emergency Management Agency (FEMA) and this funding allocation, businesses must disclose assistance already received for flood-related expenses or attest that they have not received any services. Sources of duplicative assistance include but are not limited to:

- FEMA Assistance
- Insurance Compensation (Homeowners, Flood, Renters, and Vehicle Insurance Compensation)
- Non-Profit Assistance, Gift Cards, Cash, and Donated Goods/Items or Services
- State Assistance, including CalFresh Disaster Assistance, Storm Assistance for Immigrants, and Disaster Unemployment Assistance
- County and Local Assistance
- Other Social Services Programs’ Assistance

Application Process

To qualify, business owners must reside within a 20-mile radius of Pajaro, and businesses need to be located in Pajaro, in operation prior to March 10, 2023, and able to provide a copy of their government-issued photo identification, 2022 federal tax return, and proof of payment for all eligible reimbursable expenses or quotes obtained from licensed contractors. The application will involve completing several forms that will become available on the MCWDB’s website at <https://montereycountyworks.com/>. During the application period, business will have the option to either self-apply online or meet with staff members onsite at the Application Assistance Center to receive assistance with application submittal during designated office hours.

Listed below are the streets that were flooded. Not all businesses on the streets listed were within the flooded area; however, some may have been identified as being within the flood zone. Businesses not on one of these streets but that have verifiable damages will be considered on a case-by-case basis.

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| • Salinas Road | • Bishop Street | • Porter Drive |
| • Railroad Avenue | • Cayetano Street | • Hudson Landing Road |
| • Fremont Street | • Florence Avenue | • Kents Court |
| • Associated Lane | • Stender Avenue | • Brooklyn Street |
| • Jonathan Street | • Trafton Road | • Alison Lane |
| • San Juan Road | • Ingram Court | • Lewis Road |

The program will be split into two phases. Phase 1 will focus on reimbursing businesses for losses and damages, while Phase 2 is intended to pay for beautification work. Both storefront and home-based businesses may apply for Phase 1, though Phase 2 is limited to only storefront businesses.

Phase 1 – Loss & Damage

Reimbursements for eligible expenses require proof of payment and supporting documentation dated between March 10, 2023, and December 31, 2023, that must be attached to the application.

- I. Storefront Businesses may apply for up to a maximum of \$85,000 for expenses that include:
 - Inventory – Goods available for sale that were damaged or lost and needed to be replenished.
 - Equipment – Damaged or lost property, such as refrigerators, display counters, machinery, etc.
 - Revenue – Sales lost between March 10-31, 2023, as a direct result of the flood and its aftermath. Quarter sales report required to demonstrate reduction in revenue.
 - Building Damage – Repair of the exterior / interior of a building. Before and after photos required.
- II. Home-based businesses may apply for up to a maximum of \$5,000 for expenses that include:
 - Inventory – Goods available for sale that were damaged or lost and needed to be replenished.
 - Computers, Laptops, and Tablets – Damaged electronic devices that needed to be replaced to continue business operations.
 - Printer / Copier / Fax Machine – Damaged electronic devices that needed to be replaced to continue business operations.

Phase 2 – Beautification

Storefront businesses may also submit a supplemental application to request up to \$15,000 to have beautification work done to the exterior and interior of the building. Approval of funding is limited to work that has not yet been done, and therefore requires quotes from licensed contractors. If approved, the work must be completed by the licensed contractor that issued the quote(s). Eligible work includes:

- Painting
- Landscaping
- Fascia / Signage

All storefront businesses requesting funding for beautification are required to undergo onsite inspection before and after approved work.