

- What was the level of damage to the building during the earthquake? What was the nature of the damage?
- How far along are you in the rebuilding process? What steps have you taken to date? What steps do you intend to take in the future?

Earthquake Relief

- Now we want you to describe the chronology of the assistance programs that you applied for and explain what happened. After the earthquake, how did you learn about the availability of assistance programs?
- Which agencies did you approach and in what order?
- Did you approach the SBA? Did you file an application? Did they make a loan to you? [Probe sequence of events and why or why not a loan was made. Does this program have any characteristics that make it particularly useful as a source of assistance for your rebuilding efforts? Does it have any characteristics that make it difficult for you to use? For instance, if no loan was made be sure to probe whether it was because of partnership ownership structure, credit test for loans over \$1.5 million, debt coverage ratios in excess of 1.05, or recourse action.]
- Did you approach Fannie Mae? Did you file an application? Did they make a loan to you? [Again, probe for sequence and outcome. Probe whether reinsurance was offered and if so was it sufficient for lenders to then take the risk.]
- Did you approach the local HUD office to obtain assistance from the HELP program? Did you file an application? Did they make a loan to you? [Again, probe for sequence and outcome.]
- Did you approach the City of Los Angeles Department of Housing to obtain assistance? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you? [Probe for sequence and outcome.]
- Did you approach another city's housing department? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you or offer some other form of assistance? [Again, probe for sequence and outcome.]
- Did you approach the State of California Housing Department? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you or offer some other form of assistance? [Again, probe for sequence and outcome.]
- What specific reasons, if any, did you have for *not* approaching any of the programs discussed above?
- Now I would like you to rate the helpfulness of the agencies and programs we just discussed. Taking each program you inquired about or actually applied for in turn, let's explore how helpful the personnel were and how efficient the system was in determining whether or not you were eligible, and then, if eligible, in providing assistance.