



Disaster Field Operations Center West

Release Date: Aug. 12, 2023

Media Contact: Mark Randle,
(916) 735-1500, Mark.Randle@sba.gov

Release Number: CA 18051-01

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SBA Offers Rural Disaster Assistance to California Businesses and Residents Affected by the Severe Winter Storms, Straight-line Winds, Flooding, Landslides and Mudslides Virtual Disaster Loan Outreach Center Open

SACRAMENTO, Calif. – Low-interest federal disaster loans are available to California businesses and residents affected by the severe winter storms, straight-line winds, flooding, landslides and mudslides that occurred Feb. 21 – July 10, announced [Administrator Isabella Casillas Guzman](#) of the U.S. Small Business Administration.

The disaster declaration makes SBA assistance available in Calaveras, Fresno, Inyo, Kings, Marin, Plumas, Santa Barbara and Trinity counties.

“SBA’s mission-driven team stands ready to help California’s small businesses and residents impacted by this disaster,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

SBA has established a Virtual Disaster Loan Outreach Center to provide personalized assistance to business owners, homeowners and renters. SBA Customer Service Representatives will be available to business owners and individuals to answer questions about SBA’s disaster loan program, explain the application process and help each person complete their electronic loan application. Applicants may call or email as indicated below.

Virtual Disaster Loan Outreach Center
Monday – Friday
8 a.m. – 4:30 p.m.
FOCWAAssistance@sba.gov
(916) 735-1512

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help

meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize future disaster damage.

Interest rates can be as low as 4 percent for businesses, 2.375 percent for private nonprofit organizations and 2.375 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Interest does not begin to accrue until 12 months from the date of the initial disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is Oct. 10, 2023. The deadline to apply for economic injury is May 9, 2024.

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow, expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.