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State News Desk: 916-845-8434
FEMA News Desk: 916-837-8270

News Release

Make Sure to Apply with SBA

SACRAMENTO, Calif. – Those affected by the severe winter storms, which caused massive flooding across the state from Dec. 27, 2022, to Jan. 31, 2023, may need more financial assistance for long-term recovery than FEMA can provide. A disaster loan from the U.S. Small Business Administration (SBA) may go a long way in helping to recover from the storms.

Residents and homeowners in the designated counties of **Alameda, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz and Ventura** may be eligible to apply for an SBA disaster assistance loan.

However, those affected by the winter storms may be reluctant to apply for a loan. But before rejecting the idea of applying, survivors should consider the following:

- You do not have to accept a loan if you are approved.
- If FEMA refers you to SBA, you must apply with SBA before you can be considered for certain FEMA grant money, such as reimbursement for damaged personal property, transportation assistance and Group Flood Insurance Policy (GFIP).
- SBA is offering **zero interest on new disaster loans**. Homeowners and business owners approved for these loans have up to one year from the date of the loan to begin making payments.
 - The extended deferment to 12 months is automatic and borrowers do not need to take any additional action. There is no prepayment penalty and borrowers can begin making loan payments during the deferment period if they choose.
- There is no cost to apply for an SBA low disaster loan.
- Waiting for an insurance settlement? Your policy may not cover all the replacement, repair and rebuilding costs needed. A disaster loan could help cover the difference. You can then use your insurance proceeds to reduce or pay off the SBA loan balance.
- 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

- Homeowners may be eligible for a disaster loan up to **\$200,000** for primary residence structural repairs or rebuilding. SBA may also be able to help homeowners and renters with up to **\$40,000** to replace important personal property, including automobiles damaged or destroyed in the disaster.
- In addition, you may be eligible for a loan amount increase of up to 20 percent of the physical damage to make your home safer. Eligible work could include building retaining walls, elevating or retrofitting the flood prone structure or relocating utilities to protect against future damage.

For information on the loan application process:

- To apply online, receive additional disaster assistance information and download applications, go to <https://disasterloanassistance.sba.gov/>. You may also call SBA’s Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information. For people who are deaf, hard of hearing, or have a speech disability, dial **711** 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 SBA deadline to apply for property damage is **March 16, 2023**. The deadline to apply for economic injury is **Oct. 16, 2023**.
- SBA has opened two Business Recovery Centers to assist business owners with their loan applications. Homeowners and renters may also visit the centers. No appointment is necessary.

SANTA CRUZ COUNTY

Business Recovery Center
 Capitola City Hall
 Community Room (Located on the First Floor)
 420 Capitola Avenue
 Capitola, CA 95010
 Mondays – Fridays, 8 a.m. - 5 p.m.

SACRAMENTO COUNTY

Business Recovery Center
 The Hub
 9072 Elk Grove Boulevard
 Elk Grove, CA 95624
 Mondays – Fridays, 8 a.m. – 5 p.m.

**Public parking is located behind City Hall*

To apply for FEMA disaster assistance:

- Go to www.DisasterAssistance.gov, download the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service. Helpline operators are available from **7 a.m. to 11 p.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language. For an accessible video on how to apply, go to youtube.com/watch?v=LU7wzRjByhl.

For the latest information on California’s recovery from the severe winter storms, flooding, landslides and mudslides, visit FEMA.gov/disaster/4683. You may also follow twitter.com/Cal_OES, facebook.com/CaliforniaOES, [@FEMARegion9/Twitter](https://twitter.com/FEMARegion9) and Facebook.com/FEMA.

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FEMA’s mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency or economic status. If you believe your civil rights are being violated, call the Civil Rights Resource line at 833-285-7448.

Learn more at fema.gov

The U.S. Small Business Administration is the federal government's primary source of funds for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private, nonprofit organizations, homeowners and renters, fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. 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 711 to access telecommunications relay services.