

Disaster loan assistance for homeowners, renters, businesses, and non profits



We're here to help you rebuild and recover from the fires.

SBA low-interest disaster loans are available to homeowners, renters, businesses of all sizes, and nonprofits. Visit an SBA Business Recovery or Disaster Loan Outreach Center for personalized assistance with your disaster loan application. SBA assistance is also available at FEMA Disaster Recovery Centers. Call (800) 659-2955 for center locations and questions or scan the QR code.



Scan for more information and to schedule an appointment. Walk-ins welcome.



U.S. Small Business Administration

DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Learn more at sba.gov/disaster



U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

CALIFORNIA Declaration #20953 & #20954
(Disaster: CA-20030)

Incident: WILDFIRES & STRAIGHT-LINE WINDS

occurring: January 7, 2025 & continuing

in Los Angeles County, California;

and for economic injury only in the contiguous California counties of: **Kern, Orange, San Bernardino & Ventura**

Application Filing Deadlines:

Physical Damage: March 10, 2025

Economic Injury: October 8, 2025

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.563%	5.125%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.625%	3.625%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.625%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.