

Southern California Wildfire, Mudslide and Flood Survivors: Importance of Completing Your SBA Loan Application

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SACRAMENTO, Calif. – The U.S. Small Business Administration (SBA) plays a significant role in helping disaster survivors recover.

Californians in Santa Barbara, Ventura, Los Angeles and San Diego counties who were affected by the December wildfires and recent mudslides and flooding, may be referred to the SBA after applying for disaster assistance with FEMA. If you are contacted and asked to submit an application for a low-interest SBA disaster loan, don't hesitate to apply.

Homeowners may borrow up to \$200,000 from SBA to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to repair or replace personal property. Businesses may borrow up to \$2 million for any combination of property damage or economic injury.

You don't have to accept the loan, if you qualify. If you don't qualify, you may also be referred back to FEMA for other grants, which covers items like disaster-related car repairs, clothing, essential household items and other expenses. Applicants can't be considered for these grants unless the SBA loan application is completed and returned.

In planning your recovery, give yourself the widest possible set of options. Submitting the application makes it possible for you to be considered for additional grants, and if you qualify for a loan you will have that resource available if you choose to use it.

Applicants may apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>. They may also call SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or



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hard?of?hearing may call 800-877-8339.

For more information on California recovery, visit the disaster web page at www.fema.gov/disaster/4353, [Twitter](https://www.twitter.com/femaregion9) at <https://www.twitter.com/femaregion9> and WildfireRecovery.org.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

The SBA is the federal government's primary source of money 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. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call the TTY line at 800-877-8339.



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