



Disaster Field Operations Center West

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SBA Disaster Assistance Available to California Private Nonprofit Organizations

SACRAMENTO, Calif. – Low-interest federal disaster loans are now available to certain private nonprofit organizations in California following President Biden’s federal disaster declaration for Public Assistance as a result of severe winter storms, flooding, landslides and mudslides that began Dec. 27, 2022, announced Administrator Isabella Casillas Guzman of the U.S. Small Business Administration. Private nonprofits that provide essential services of a governmental nature are eligible for assistance.

These low-interest federal disaster loans are available in Merced, Monterey, Sacramento, San Benito, Santa Barbara, Santa Cruz, Tulare and Ventura.

“Private nonprofit organizations should contact the California Governor’s Office of Emergency Services Recovery Section by emailing disasterrecovery@caloes.ca.gov to obtain information about applicant briefings,” said Director Tanya N. Garfield of SBA’s Disaster Field Operations Center-West. “At the briefings, private nonprofit representatives will need to provide information about their organization,” continued Garfield. The Federal Emergency Management Agency will use that information to determine if the private nonprofit provides an “essential governmental service” and is a “critical facility” as defined by law. If so, FEMA may provide the private nonprofit with a Public Assistance grant for their eligible costs. If not, FEMA may refer the private nonprofit to SBA for disaster loan assistance.

SBA may lend private nonprofits up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For certain private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help with meeting working capital needs caused by the disaster. Economic Injury Disaster Loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster’s impact. Economic injury assistance is available regardless of whether the nonprofit suffered any property damage.

The interest rate is 2.375 percent with terms up to 30 years. The deadline to apply for property damage is March 27, 2023. The deadline to apply for economic injury is Oct. 26, 2023.

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.

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Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0% interest. This pertains to all disaster loans approved in response to disasters declared on or after September 21, 2022, through September 30, 2023. This covers SBA disaster loans currently available for Hurricane Fiona and Hurricane Ian declared earlier this year. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at (800) 659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday, or email: disastercustomerservice@sba.gov.

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.