



U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

SBA's Disaster Loan Programs

SBA offers low-interest loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds



Business and Home Loans for disaster losses

SBA Disaster Loan Limits



Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000.

***The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**

December 2023 Storm and Flooding Disaster

4 California Counties
are eligible to apply for
SBA disaster loans

**Kern, Los Angeles, Santa Barbara,
and Ventura**

 eligible counties in California
 ineligible counties



December 2023 Storm and Flooding Disaster

- Interest rates:
 - As low as **2.688% for Homeowners**
 - As low as **4% for Businesses**
 - As low as **3.25% for Nonprofit organizations**
- **No cost** to apply
- **Loan terms 15-30 years**
- Deadline to apply: **March 11, 2024**

SBA Disaster Loan Outreach Center

SBA customer service representatives are available to answer questions about SBA's disaster loan program, explain the application process, and help each individual complete their application.

South Oxnard Branch Library

4300 Saviers Road
Oxnard, CA 93033

Mondays – Thursdays: from 9:00 am – 7:00 pm PT

Fridays: Closed

Saturdays: 9am-3pm PT

Apply Online at the SBA Disaster Loan Assistance Portal

<https://www.sba.gov/disaster>



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Disaster assistance

SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.



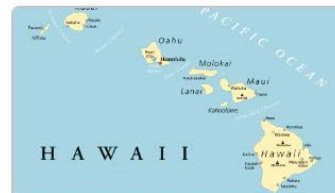
Apply for an SBA disaster loan

[Apply for disaster assistance](#)



Manage your SBA disaster loan

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Hawaii wildfires

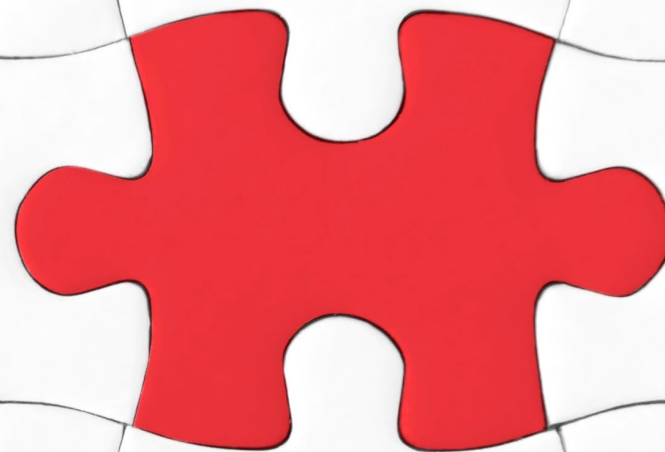
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Hurricane Idalia

[Get disaster assistance](#)





**Can be a piece of the
puzzle to help recovery
efforts after a disaster**

SBA Office of Disaster Recovery & Resilience

For more information about
SBA disaster assistance programs, go to:

www.sba.gov/disaster

SBA's Disaster Declarations for EIDL

Contact SBA's Customer Service Center at:
1-800-659-2955 / 1-800-877-8339 (TTY)

Or by email at:

disastercustomerservice@sba.gov

Questions

