



U.S. Small Business
Administration

Who is SBA?

- Independent Federal agency created in 1953
- Network of district offices across the country
 - 68 Offices across the country <https://www.sba.gov/local-assistance>
 - LADO covers Los Angeles, Ventura and Santa Barbara counties
- Dedicated to supporting small businesses thru:
 - Access to Capital
 - Microloans
 - Guaranteed Loans up to \$5M(including fixed asset financing and lines of credit)
 - Investment Capital (SBIC)
 - R&D Seed Capital (SBIR/STTR)
 - Government Contracting Assistance
 - Federal Certifications: 8(a), WOSB, SDVOSB, HUBZone
 - Bonding Guaranty Program
 - Business Advising and Education
 - Resource Partners: SBDC, WBC, SCORE, VBOC
 - Online learning platforms @ SBA.gov
 - Disaster Assistance

California Declaration #20953/20954

Wildfires and Straight-line Winds beginning Jan 7-31 2025

- Declaration covers Los Angeles County
 - All programs available in LACounty
- EIDL only in contiguous counties of: Kern, Orange, San Bernardino and Ventura
- Application Deadlines
 - Physical damage: March 10, 2025
 - Economic Injury: Oct 8, 2025
- Apply
 - Online: sba.gov/disaster, or
 - In person at a Disaster Center

Assistance Centers Open Now

- Altadena (DRC w/ FEMA)
 - 540 W Woodbury Road, Altadena
 - Los Angeles – UCLA Research Park West (DRC w/ FEMA)
 - 10850 W Pico Blvd, Los Angeles
 - Pasadena City College
 - 3035 E. Foothill Blvd, Pasadena
 - Reseda- NEW WBC
 - 18700 Sherman Way, Suite 112, Reseda
 - Santa Monica Chamber
 - 2525 Main Street, Suite 103, Santa Monica
 - West Hollywood Chamber
 - 8272 Santa Monica Blvd, West Hollywood
 - Camarillo – Ventura County Community Foundation
 - 4001 Mission Oaks Blvd, Camarillo
- Mon-Sat
9:00am-8:00pm
- Mon-Sat
9:00am-8:00pm
- Mon-Fri
9:00am-6:00pm
Sat
9:00am-4:00pm
- Mon-Wed
8:30am-5:30pm
- Mon-Wed
9:00am-5:00pm
- Thur-Sat
9:00am-5:30pm
- Mon-Sat
8:00am-5:00pm

SBA Disaster Loans

www.sba.gov/disaster

Types of Loans	Borrowers	Purpose	Max. Amount	Interest Rates
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *	As low as 4.0% for businesses; 3.624% for nonprofits
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *	As low as 4.0% for businesses; 3.624% for nonprofits
Home Loans	Homeowners	Repair or replace primary residence	\$500,000	As low as 2.563%
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000	As low as 2.563%
Mitigation	Businesses, private nonprofits and homeowners	Mitigate / prevent future loss for any type of disaster	20% of verified physical damage. Homeowners total loan amount limited to \$500,000	

12 MONTHS DEFERRAL OF INTEREST AND PAYMENT FROM THE DATE OF FIRST DISBURSEMENT

Other Important Points

- Do not need to wait for insurance
- Loan Terms up to 30 years max
- Collateral may be requested
- No prepayment penalties
- Loan can be modified
- Refinancing and relocation options
- Do not need any paperwork to apply – can submit later
- FEMA and SBA assistance require separate applications

Stay Connected

Ways to contact the local SBADistrict Office and the SBADisaster Team

- Los Angeles District Office
 - Web: SBA.gov/ca/la
 - Email: LADO@sba.gov
 - Call: (213) 634-3855
 - Find a Resource Partner: SBA.gov/local-assistance
- SBADisaster Assistance Programs
 - Web: SBA.gov/disaster
 - Email: disastercustomerservice@sba.gov
 - Call: (800) 659-2955
 - 7-1-1 telecommunications relay service