SACRAMENTO, Calif. – Low-interest federal disaster loans are available to California businesses and residents affected by earthquakes that occurred July 4-12, 2019, announced acting Administrator Christopher M. Pilkerton of the U.S. Small Business Administration. SBA acted under its own authority to declare a disaster in response to a request SBA received from Gov. Gavin Newsom’s designated representative, Mark S. Ghilarducci, director of the Governor’s Office of Emergency Services, on Aug. 5, 2019.

The disaster declaration makes SBA assistance available in Inyo, Kern, Kings, Los Angeles, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Tulare and Ventura counties in California; and La Paz and Mohave counties in Arizona; and Clark County in Nevada.

“SBA is strongly committed to providing California with the most effective and customer-focused response possible, and we will be there to provide access to federal disaster loans to help finance recovery for businesses and residents affected by the disaster,” said Pilkerton. “Getting our businesses and communities up and running after a disaster is our highest priority at SBA.”

“Low-interest federal disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters whose property was damaged or destroyed by this disaster,” said SBA’s Director Tanya N. Garfield of the U.S. Small Business Administration’s Disaster Field Operations Center-West. “Beginning Friday, Aug. 9, SBA representatives will be on hand at the following Disaster Loan Outreach Centers to answer questions about SBA’s disaster loan program, explain the application process and help each individual complete their application,” Garfield continued. The centers will be open on the days and times indicated below until further notice. No appointment is necessary.

**KERN COUNTY**
Disaster Loan Outreach Center
Kerr McGee Center
100 W California Avenue
Ridgecrest, CA 93555

Opens 9 a.m. Friday, Aug. 9
Mondays - Fridays, 9 a.m. – 6 p.m.

**SAN BERNARDINO COUNTY**
Disaster Loan Outreach Center
13207 Jones Street
Trona, CA 93562

Opens 9 a.m. Friday, Aug. 9
Mondays - Fridays, 9 a.m. – 6 p.m.
Businesses of all sizes and private nonprofit organizations may borrow 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 businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to $200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to $40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 4 percent for businesses, 2.75 percent for private nonprofit organizations and 1.938 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Applicants may apply online, receive additional disaster assistance information and download applications at https://disasterloan.sba.gov/ela. 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. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is Oct. 7, 2019. The deadline to apply for economic injury is May 7, 2020.

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**About the U.S. Small Business Administration**

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 or 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.