

U.S. Small Business Administration

Cal OES Individual Assistance



SBA TIMELINE

Disaster Event

County submits Initial Damage Estimates (IDEs) via WebEOC.

Cal OES IA reviews IDEs to verify the potential SBA Preliminary Damage Assessments (PDAs) request.

OR

Cal OES IA reviews Business worksheets to verify potential economic losses then submits to SBA for review.

Cal OES IA, SBA, and County conduct joint PDAs to validate if SBA threshold has been met.

Cal OES IA submits Disaster Declaration request letter to SBA.

SBA approves Disaster Declaration.

Disaster Loan Outreach Center opens (as needed).



PROGRAM OVERVIEW

The Small Business Administration (SBA) provides low interest loans for Individuals and Businesses impacted by a disaster event. SBA loans include:

- Physical low interest loans for damaged properties
- Economic low interest loans for working capital loans
- Provisions to return evacuees to their home

PHYSICAL DECLARATION

SBA Physical Declaration requires 25 homes and/or businesses each suffering uninsured losses of at least forty percent of structure damage. An SBA physical declaration must be requested no later than 60 days from the disaster start date (30 days from the local government to Cal OES). No local proclamation or state of emergency is needed.

PHYSICAL DISASTER LOANS

Homeowners/Renters:

- Up to \$40k for repair/replacement of personal property
- Up to \$200k for repair/replacement of a primary residence (mobile homes included)

Businesses:

- Up to \$2M for repair/replacement of real estate, machinery/equipment, inventory, and/or working capital to continue operations

ECONOMIC DECLARATION

SBA Economic Declaration requires five or more eligible small businesses each suffering substantial economic loss. The request must be requested no later than 120 days from the disaster start date (60 days from local government to Cal OES).

ECONOMIC INJURY LOANS

Includes small non-farm businesses, small agricultural cooperatives, and some private nonprofit organizations.

Businesses may receive:

- Up to \$2M for economic injury
- Working capital to continue day to day business operations

TECHNICAL ASSISTANCE

Cal OES Individual Assistance (IA) provides technical assistance to interested individuals, households, businesses, and counties. IA subject matter experts are available to provide information daily during core business hours at RecoveryIA@caloes.ca.gov or (916) 845-8149.

- If technical assistance is needed for a specific county, please contact the assigned IA Emergency Service Coordinator (ESC). To locate your assigned ESC, click [here](#).