U.S. Small Business Administration

Individual Assistance (IA) Unit

Cal OES
GOVERNOR'S OFFICE OF EMERGENCY SERVICES

Program Overview

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
- No interest payments for a year

PHYSICAL DECLARATION	SBA physical declaration requires 25 homes and/or businesses each suffering uninsured losses of at least 40% of structure damage. SBA 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 $100k for repair/replacement of personal property • Up to $500k for repair/replacement of a primary residence Businesses • Up to $2M for repair/replacement of real estate, machinery/equipment, inventory, and/or working capital to continue operations.
ECONOMIC INJURY DISASTER LOAN (EIDL) DECLARATION	Five or more eligible small businesses that sustained significant losses due to a disaster. The request needs to come no later than 120 days from the disaster start date (60 days from local government to Cal OES). **Note:** Economic Declaration will be available automatically with an approved SBA Physical Declaration or an United States Department of Agriculture designation.
ECONOMIC INJURY LOAN	Includes small non-farm businesses and small agricultural cooperatives Some private nonprofit organizations. Businesses may receive: • Up to $2M for economic injury • Working capital to continue day to day business operations.

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RURAL DECLARATION	A rural declaration requires a Federal Emergency Management Agency (FEMA) Public Assistance declaration for the county. The SBA Rural declaration criteria is one home, small business, or other eligible institution in a rural area (non-urban) suffering uninsured losses of at least 40% of structure damage.
RAPID DECLARATION	Rapid declaration requires a FEMA Individual Assistance (IA) declaration request to be in process with FEMA. SBA will declare an SBA Physical declaration for the counties that have had an IA PDA and has met 25 homes and/or businesses each suffering uninsured losses of at least 40% of structure damage.
TECHNICAL ASSISTANCE	Cal OES is pleased to provide technical assistance to interested individuals, households, business, and counties. Our Individual Assistance 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 reach out to the assigned Individual Assistance Emergency Service Coordinator (ESC). To find your ESC click here: OES IA or scan the below QR code.

General IA Contact Information

Cal OES Individual Assistance

(916) 845-8149

RecoveryIA@caloes.ca.gov

www.caloes.ca.gov