



OFFICE OF DISASTER RECOVERY & RESILIENCE

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SBA Offers Disaster Assistance to California Businesses, Private Nonprofits and Residents Affected by the 2025 Late December Storm

Low interest disaster loans now available

WASHINGTON — The [U.S. Small Business Administration \(SBA\)](#) announced the availability of low interest federal disaster loans to California businesses, private nonprofits and residents to offset physical and economic losses from the 2025 Late December Storm occurring Dec. 16-26, 2025. The SBA issued a disaster declaration in response to a request received from Gov. Gavin Newsom's authorized representative CalOES Interim Director Christina Curry on Feb. 2, 2026.

The declaration covers the California counties of Inyo, Kern, Lassen, Los Angeles, Modoc, Orange, Plumas, Riverside, San Bernardino, Shasta, Siskiyou, Tehama and Trinity as well as the Arizona counties of La Paz and Mohave, and the Nevada county of Clark.

Businesses and nonprofits are eligible to apply for business [physical disaster loans](#) and may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to \$100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to \$500,000 to replace or repair their primary residence.

Applicants may be eligible for a loan increase of up to 20% of their physical damage, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include insulating pipes, walls and attics, weather stripping doors and windows, and installing storm windows to help protect property and occupants from future disasters.

SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible small businesses, small agricultural cooperatives, nurseries and private nonprofit (PNP) organizations including faith-based organizations impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business or PNP did not suffer any physical damage. They may be used to pay fixed debts, payroll, accounts payable, and other bills not paid due to the disaster.

Interest rates are as low as 4% for businesses, 3.625% for nonprofits, and 2.875% for homeowners and renters with terms up to 30 years. Interest does not begin to accrue, and

payments are not due until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant's financial condition.

"When disasters strike, SBA's Disaster Loan Outreach Centers play a vital role in helping small businesses and their communities recover," said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. "At these centers, SBA specialists assist business owners and residents with disaster loan applications and provide information on the full range of recovery programs available."

Beginning Friday, Feb. 6, SBA customer service representatives will be on hand at the following Disaster Loan Outreach Centers (DLOCs) to answer questions about SBA's disaster loan program, explain the application process and help each individual complete their application. Walk-ins are accepted, but you can schedule an in-person appointment in advance at appointment.sba.gov.

The DLOC hours of operation are listed below:

SAN BERNARDINO COUNTY

Disaster Loan Outreach Center
San Bernardino County Fire Station 40
Community Room
6584 Caliente Rd.
Oak Hills, CA 92344

Opens 1 p.m. Friday, Feb. 6

Mondays - Fridays, 9 a.m. – 6 p.m.

Closed Monday, Feb. 16 for the President's Day Holiday

SHASTA COUNTY

Disaster Loan Outreach Center
Redding City Hall
Conference Room
777 Cypress Ave.
Redding, CA 96001

Opens 12 p.m. Friday, Feb. 6

Mondays - Fridays, 8 a.m. – 5 p.m.

Closed Monday, Feb. 16 for the President's Day Holiday

To apply online, visit sba.gov/disaster. 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. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to return physical damage applications is **April 6**. The deadline to return economic injury applications is **Nov. 3**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. 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, 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.