



Feb. 15, 2023
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State News Desk: 916-845-8434
FEMA News Desk: 916-837-8270

News Release

Make Sure to Apply with SBA

SACRAMENTO, Calif. – Those affected by the severe winter storms, which caused massive flooding across the state from Dec. 27, 2022, to Jan. 31, 2023, may need more financial assistance for long-term recovery than FEMA can provide. A disaster loan from the U.S. Small Business Administration (SBA) may go a long way in helping to recover from the storms.

Residents and homeowners in the designated counties of **Alameda, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz and Ventura** may be eligible to apply for an SBA disaster assistance loan.

However, those affected by the winter storms may be reluctant to apply for a loan. But before rejecting the idea of applying, survivors should consider the following:

- You do not have to accept a loan if you are approved.
- If FEMA refers you to SBA, you must apply with SBA before you can be considered for certain FEMA grant money, such as reimbursement for damaged personal property, transportation assistance and Group Flood Insurance Policy (GFIP).
- SBA is offering **zero interest on new disaster loans**. Homeowners and business owners approved for these loans have up to one year from the date of the loan to begin making payments.
 - The extended deferment to 12 months is automatic and borrowers do not need to take any additional action. There is no prepayment penalty and borrowers can begin making loan payments during the deferment period if they choose.
- There is no cost to apply for an SBA low disaster loan.
- Waiting for an insurance settlement? Your policy may not cover all the replacement, repair and rebuilding costs needed. A disaster loan could help cover the difference. You can then use your insurance proceeds to reduce or pay off the SBA loan balance.
- 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. 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

- Homeowners may be eligible for a disaster loan up to **\$200,000** for primary residence structural repairs or rebuilding. SBA may also be able to help homeowners and renters with up to **\$40,000** to replace important personal property, including automobiles damaged or destroyed in the disaster.
- In addition, you may be eligible for a loan amount increase of up to 20 percent of the physical damage to make your home safer. Eligible work could include building retaining walls, elevating or retrofitting the flood prone structure or relocating utilities to protect against future damage.

For information on the loan application process:

- To apply online, receive additional disaster assistance information and download applications, go to <https://disasterloanassistance.sba.gov/>. You may also call SBA’s Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information. For people who are deaf, hard of hearing, or have a speech disability, dial **711** to access telecommunications relay services. Completed applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.**
- The SBA deadline to apply for property damage is **March 16, 2023**. The deadline to apply for economic injury is **Oct. 16, 2023**.
- SBA has opened two Business Recovery Centers to assist business owners with their loan applications. Homeowners and renters may also visit the centers. No appointment is necessary.

SANTA CRUZ COUNTY

Business Recovery Center
 Capitola City Hall
 Community Room (Located on the First Floor)
 420 Capitola Avenue
 Capitola, CA 95010
 Mondays – Fridays, 8 a.m. - 5 p.m.

SACRAMENTO COUNTY

Business Recovery Center
 The Hub
 9072 Elk Grove Boulevard
 Elk Grove, CA 95624
 Mondays – Fridays, 8 a.m. – 5 p.m.

**Public parking is located behind City Hall*

To apply for FEMA disaster assistance:

- Go to www.DisasterAssistance.gov, download the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service. Helpline operators are available from **7 a.m. to 11 p.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language. For an accessible video on how to apply, go to youtube.com/watch?v=LU7wzRjByhl.

For the latest information on California’s recovery from the severe winter storms, flooding, landslides and mudslides, visit FEMA.gov/disaster/4683. You may also follow twitter.com/Cal_OES, facebook.com/CaliforniaOES, [@FEMARegion9/Twitter](https://twitter.com/FEMARegion9) and Facebook.com/FEMA.

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FEMA’s mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency or economic status. If you believe your civil rights are being violated, call the Civil Rights Resource line at 833-285-7448.

Learn more at fema.gov

The U.S. Small Business Administration is the federal government's primary source of funds for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private, nonprofit organizations, homeowners and renters, fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. 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 711 to access telecommunications relay services.



Disaster Field Operations Center West

Release Date: Jan. 15, 2023

Contact: Mark W. Randle, (916) 735-1500,

Mark.Randle@sba.gov

Release Number: CA 17757-01

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SBA Positioned to Swiftly Assist California Businesses and Residents Affected by the Statewide Winter Storm

SACRAMENTO, Calif. – Low-interest federal disaster loans are now available to California businesses and residents as a result of President Biden’s major disaster declaration, U.S. Small Business Administration’s [Administrator Isabella Casillas Guzman](#) announced.

The declaration covers Merced, Sacramento and Santa Cruz counties as a result of severe winter storms, flooding, landslides, and mudslides that began Dec. 27, 2022.

“With President Biden’s declaration, SBA is working closely with FEMA and our state and local officials on the ground to deliver expedient disaster recovery loans and support that will aid Californians impacted by these severe and devastating winter storms, flooding and mudslides,” said Administrator Guzman. “My heartfelt condolences go out to the families who have lost loved ones, and I urge affected residents to stay safe and heed the guidance of local emergency officials. As the state faces continued rainfall and heightened risks of flooding and mudslides, the SBA is committed to providing the full breadth of our resources to help small businesses and communities recover and rebuild stronger than before.”

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 to businesses regardless of 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 3.305 percent for businesses, 2.375 percent for private nonprofit organizations and 2.313 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.

To be considered for all forms of disaster assistance, survivors must first contact the Federal Emergency Management Agency at www.disasterassistance.gov. As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955.

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Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0% interest. This pertains to all disaster loans approved in response to disasters declared on or after September 21, 2022, through September 30, 2023. This covers SBA disaster loans currently available for Hurricane Fiona and Hurricane Ian declared earlier this year. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at (800) 659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday, or email: disastercustomerservice@sba.gov.

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.



Disaster Field Operations Center West

Release Date: Feb. 27, 2023

Contact: Mark W. Randle (916) 735-1500,

Mark.Randle@sba.gov

Release Number: CA 17767-05

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Deadline Approaching in California for SBA Disaster Loans for Property Damage Due to Severe Winter Storms, Flooding, Landslides, and Mudslides

SACRAMENTO, Calif. – Director Tanya N. Garfield of the U.S. Small Business Administration’s Disaster Field Operations Center-West today reminded California private nonprofit organizations of the March 27, 2023, deadline to apply for an SBA federal disaster loan for property damage caused by severe winter storms, flooding, landslides, and mudslides that occurred Dec. 27, 2022 – Jan. 31, 2023. Private nonprofits that provide essential services of a governmental nature are eligible for assistance.

According to Garfield, eligible private nonprofits of any size may apply for SBA federal disaster loans of 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 help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

In addition, SBA offers Economic Injury Disaster Loans to help eligible private nonprofits meet working capital needs caused by the disaster. Economic Injury Disaster Loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster’s impact. Economic injury assistance is available regardless of whether the private nonprofit suffered any property damage. Private nonprofits have until Oct. 26, 2023, to apply for an SBA Economic Injury Disaster Loan.

These low-interest federal disaster loans are available in Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Monterey, Napa, Nevada, Placer, Sacramento, San Benito, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Ventura and Yolo counties.

The interest rate is 2.375 percent with terms up to 30 years. Loan amounts and terms are set by SBA and based on each applicant’s financial condition.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. 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. Completed applications should be mailed to

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U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

CALIFORNIA Declaration #17757 & #17758 (Disaster: CA-00366)

Incident: SEVERE WINTER STORMS, FLOODING, LANDSLIDES & MUDSLIDES

occurring: December 27, 2022 through January 31, 2023

in the California counties of: **Alameda, Amador, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz & Ventura;**
and for economic injury only in the contiguous California counties of: **Alpine, El Dorado, Fresno, Glenn, Humboldt, Kern, Kings, Lake, Los Angeles, Madera, Mariposa, Placer, San Benito, San Francisco, Santa Clara, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne & Yolo**

Application Filing Deadlines:

Physical Damage: March 16, 2023

Economic Injury: October 16, 2023

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.313%	4.625%
Business Loans	3.305%	6.610%
Non-Profit Organizations	2.375%	2.375%

Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	3.305%	N/A
Non-Profit Organizations	2.375%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. 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. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

News Release

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Suite 4161
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Contact:
FPAC.BC.Press@usda.gov

USDA Offers Disaster Assistance to Farmers and Livestock Producers in California Impacted by Floods

DAVIS, Calif., Jan. 26, 2023 – California agricultural operations have been significantly impacted by the recent floods throughout the state. The U.S. Department of Agriculture (USDA) has technical and financial assistance available to help farmers and livestock producers recover. Impacted producers should contact their [local USDA Service Center](#) to report losses and learn more about program options available to assist in their recovery from crop, land, infrastructure and livestock losses and damages.

“Production agriculture is vital to the California economy, and USDA stands ready to assist in the recovery from these catastrophic flood events,” said Zach Ducheneaux, Administrator of USDA’s Farm Service Agency (FSA), who met with disaster-impacted producers last week in Fresno, Yuba, Salinas Valley and other areas. “I assure you that USDA employees are working diligently to deliver our extensive portfolio of disaster assistance programs and services to all impacted agricultural producers. We’re also proud of recent updates FSA made to disaster assistance programs that allow us to improve our response to California producers.”

USDA Disaster Assistance

Producers who experience livestock deaths may be eligible for the [Livestock Indemnity Program](#) (LIP). To participate in LIP, producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to their local FSA county office within 30 calendar days of when the loss of livestock is apparent.

Meanwhile, the [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program](#) provides eligible producers with compensation for feed and grazing losses. For ELAP, producers will need to file a notice of loss within 30 days and honeybee losses within 15 days.

Additionally, eligible orchardists and nursery tree growers may be eligible for cost-share assistance through the [Tree Assistance Program](#) to replant or rehabilitate eligible trees, bushes or vines lost. This complements [Noninsured Crop Disaster Assistance Program](#) or crop insurance coverage, which covers the crop but not the plants or trees in all cases. For TAP, a program application must be filed within 90 days.

“Once you are able to safely evaluate the impact on your operation, be sure to contact your local FSA office to timely report all crop, livestock and farm infrastructure damages and losses,” said Blong Xiong, State Executive

Director for FSA in California. “To expedite FSA disaster assistance, you will likely need to provide documents, such as farm records, herd inventory, receipts and pictures of damages or losses.”

FSA also offers a variety of direct and guaranteed [farm loans](#), including operating and emergency farm loans, to producers who are unable to secure commercial financing. Producers in counties with a primary or contiguous disaster designation may be eligible for low-interest [emergency loans](#) to help them recover from production and physical losses. Loans can help producers replace essential property, purchase inputs like livestock, equipment, feed and seed, cover family living expenses or refinance farm-related debts and other needs. Additionally, FSA has a variety of loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan debt to FSA because of reasons beyond their control.

Risk Management

Producers who have risk protection through [Federal Crop Insurance](#) or FSA’s [NAP](#) should report crop damage to their crop insurance agent or FSA office. If they have crop insurance, producers should report crop damage to their agent within 72 hours of damage discovery and follow up in writing within 15 days. For NAP covered crops, a [Notice of Loss \(CCC-576\)](#) must be filed within 15 days of the loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

“Crop insurance and other USDA risk management options are offered to help producers manage risk because we never know what nature has in store for the future,” said Jeff Yasui, Director of RMA’s Regional Office that covers California. “The Approved Insurance Providers, loss adjusters and agents are experienced and well trained in handling these types of events.”

Producers who have not applied for NAP coverage may still be covered. FSA [updated NAP](#) earlier this month to remove barriers and establish procedures through which an underserved producer with a CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, on file prior to the applicable NAP application closing date will automatically receive basic coverage for any NAP-eligible crops they plant. Like all other covered producers, underserved producers will still need to file a notice of loss and apply for benefits.

Conservation

FSA’s [Emergency Conservation Program](#) (ECP) and [Emergency Forest Restoration Program](#) (EFRP) can assist landowners and forest stewards with financial and technical assistance to restore fencing, damaged farmland or forests. Earlier this month, FSA updated ECP to enable advance payments, up to 25% of costs, for all ECP practices.

USDA’s Natural Resources Conservation Service (NRCS) administers the [Emergency Watershed Protection](#) (EWP) program, which provides assistance to local government sponsors with the cost of addressing watershed impairments or hazards such as debris removal and streambank stabilization.

The EWP Program is a recovery effort aimed at relieving imminent hazards to life and property caused by floods, fires, windstorms and other natural disasters. All projects must have an eligible project sponsor. NRCS may bear up to 75% of the eligible construction cost of emergency measures (90% within county-wide limited-resource areas as identified by the U.S. Census data). The remaining costs must come from local sources and can be in the form of cash or in-kind services.

EWP is designed for installation of recovery measures to safeguard life and property as a result of a natural disaster. Threats that the EWP Program addresses are termed watershed impairments. These include, but are not limited to:

- Debris-clogged waterways.
- Unstable streambanks.
- Severe erosion jeopardizing public infrastructure.
- Wind-borne debris removal.

Eligible sponsors include cities, counties, towns or any federally recognized Native American tribe or tribal organizations. Sponsors must be able to provide the local construction share, obtain permits and site access and agree to perform operations and maintenance of the constructed projects. Willing sponsors must submit a formal request (by mail or email) to the state conservationist for assistance within 60 days of the natural disaster occurrence or 60 days from the date when access to the sites become available. For more information, potential sponsors should [contact their local NRCS office](#).

“NRCS can be a very valuable partner to help communities with their recovery efforts,” said Carlos Suarez, State Conservationist for the NRCS in California. “Our staff will work with communities to make assessments of the damages and develop approaches that focus on effective recovery of the land.”

More Information

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance](#) fact sheet, and [Farm Loan Discovery Tool](#) can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their [crop insurance agent](#). For FSA and NRCS programs, they should contact their local USDA Service Center.

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit www.usda.gov.

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USDA is an equal opportunity provider, employer, and lender.



Three Steps to SBA Disaster Assistance Loans



If your **home or business** has been damaged or destroyed by a federally declared disaster, you may be eligible for an SBA disaster assistance loan. These long-term, low-interest rate loans are available to businesses of all sizes, private nonprofit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property.



1: Apply



Begin by first registering with FEMA at disasterassistance.gov or by calling **(800) 621-FEMA (3362)**.

Then apply at disasterloanassistance.sba.gov, in person at any local disaster center, or by calling our Customer Service Center at (800) 659-2955 to request an application by mail. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.

There is no need to wait for insurance claims to settle or to receive FEMA grants or contractor estimates before applying. You are under no obligation to accept the loan if approved.

2: Application Processed



Application packages and required documents (including credit and income information) will be reviewed for completeness. Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.

A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

We strive to make loan determinations within 2–3 weeks after receiving complete application packages.

3: Loan Closure & Disbursement



Loan closing documents are prepared for your signature. After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within 5 business days: up to \$25,000 for physical damage; up to \$25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses.

A case manager will work with you to answer questions and help you meet all loan conditions. The case manager schedules the disbursement of any remaining loan amount.

Loan may be increased up to 20% after closing due to changing circumstances, such as unexpected repair costs or if you receive additional insurance proceeds for the same purposes.

Compare the various disaster assistance loans in the following chart to select the one that fits your situation.

	BUSINESSES & NONPROFITS	HOMEOWNERS & RENTERS
Physical Damage Disaster Loans	Repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. Loans up to \$2 million.	Homeowners may use loan proceeds to repair or replace a primary residence to its pre-disaster condition. Loans up to \$200,000.
Damaged Personal Property Loans	N/A	Homeowners or renters may use loan proceeds to repair or replace furniture, appliances, vehicles, and/or other personal property. Loans up to \$40,000.
Maximum Loan Amount	The maximum loan for any combination of property damage and/or economic injury is \$2 million.	The maximum loan for any combination of real and personal property damage, voluntary mitigation measures, refinancing, and contractor malfeasance (wrongdoing or misconduct) is \$840,000.
Can Loans Be Used to Mitigate Against Future Damage?	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures.	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures to a homeowner's primary residence.
Interest Rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates.
Maximum Loan Term	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.

For required documents, go to <https://disasterloanassistance.sba.gov/ela/s/article/Paper-Forms>

Additional Facts About Applying

Loans may be used for insurance deductibles and required building code upgrades not covered by insurance or for relocation. It is not necessary to submit the description of upgrades and cost estimates with the application. We may refer you to FEMA's Other Needs Assistance program if you are denied an SBA disaster assistance loan.

Rebuilding Stronger is Within Reach

Consider making mitigation building improvements to better protect your home, business, or to save lives during future disasters. You can increase disaster assistance loans up to 20 percent of the verified physical damage amount to make improvements. Generally, you have two years after loan approval to request an increase for higher building costs, code-related upgrades or other mitigation measures. The SBA must approve the mitigation measures before loan increases.

For more information or to find a local disaster center, contact our Customer Service Center at (800) 659-2955 or dial (TTY) 7-1-1.



U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

All SBA programs and services are extended to the public on a nondiscriminatory basis.
(05/2022)