



## Disaster Field Operations Center West

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### **SBA Launches Disaster Loan Centers in Southern California to Support Wildfire Recovery**

**SACRAMENTO, Calif.** The [U.S. Small Business Administration \(SBA\)](#) will open two Disaster Loan Outreach Centers (DLOC) in Los Angeles and Ventura counties on Tuesday, Jan. 14. The centers will assist small businesses, private nonprofit (PNP) organizations, and residents who sustained economic losses and physical damages from the wildfires and straight-line winds that began Jan. 7.

“When disasters strike, our disaster loan centers are vital to helping business owners and residents get back on their feet,” said [Francisco Sánchez Jr.](#), associate administrator for the Office of Disaster Recovery and Resilience at the SBA. “At these centers, people can connect directly with our specialists to apply for disaster loans and learn about the full range of programs available to rebuild and move forward in their recovery journey.”

Walk-ins are accepted, but you can schedule an in-person appointment in advance at [appointment.sba.gov](https://appointment.sba.gov). The DLOC locations and hours of operation are listed below.

#### **LOS ANGELES COUNTY**

Disaster Loan Outreach Center  
Pasadena City College Community  
Education Center (PCC CEC)  
Multi-Purpose Room  
3035 E. Foothill Blvd.  
Pasadena, CA 91107

***Opens 9 a.m. Tuesday, Jan. 14***

Mondays - Fridays, 9 a.m. – 6 p.m.  
Saturdays, 9 a.m. – 4 p.m.

***Closed Monday, Jan. 20,  
in observance of MLK holiday***

#### **VENTURA COUNTY**

Disaster Loan Outreach Center  
Ventura County Community  
Foundation (VCCF)  
Economic Development Collaborative  
4001 Mission Oaks Blvd., Ste. A-1  
Camarillo, CA 93012

Mondays - Fridays, 8 a.m. - 5 p.m.

***Closed Monday, Jan. 20  
in observance of MLK holiday***

Eligible small businesses and PNPs of any size 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.

Interest rates are as low as 4% for small businesses, 3.625% for PNPs, and 2.563% 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.

Applicants may be eligible for a loan increase of up to 20% of their physical damages, 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.

The SBA also offers [Economic Injury Disaster Loans \(EIDLs\)](#) to help meet working capital needs, such as ongoing operating expenses for small businesses and PNPs. EIDL assistance is available regardless of whether the organization suffered any physical property damage.

SBA's Disaster Loan Program funding was replenished via the American Relief Act, 2025, which was signed into law on Dec. 21, 2024. The SBA acted immediately and, within six hours of the Act being signed into law, issued more than 21,000 outstanding commitment letters (loan offers). The SBA will continue to issue new loan offers and ensure survivors quickly understand their loan options.

With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant; apply online and receive additional disaster assistance information at [sba.gov/disaster](https://sba.gov/disaster).

Applicants may also call the SBA's Customer Service Center at (800) 659-2955 or send an email to [disastercustomerservice@sba.gov](mailto: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 filing deadline to return applications for physical property damage is **March 10, 2025**. The deadline to return economic injury applications is **Oct. 8, 2025**.

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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](https://www.sba.gov).