SBA Offers Disaster Assistance to California Businesses and Residents Affected by the Fairview Fire

SACRAMENTO, Calif. – Low-interest federal disaster loans are available to California businesses and residents affected by the Fairview Fire that occurred from Sept. 5 - Oct. 3, 2022, announced Administrator Isabella Casillas Guzman of the U.S. Small Business Administration. Following the denial of the state’s request for a major disaster declaration, SBA acted under its own authority to declare a disaster in response to a request SBA received from Gov. Gavin Newsom’s authorized representative, Nancy Ward, director of the California Office of Emergency Services, on April 3.

The disaster declaration makes SBA assistance available in Imperial, Orange, Riverside, San Bernardino and San Diego counties in California; and La Paz County in Arizona.

“SBA’s mission-driven team stands ready to help California’s small businesses and residents impacted by the Fairview Fire,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

“Low-interest federal disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters whose property was damaged or destroyed by this disaster,” said SBA’s Director Tanya N. Garfield of the U.S. Small Business Administration's Disaster Field Operations Center-West. “Beginning Wednesday, April 5, SBA customer service representatives will be on hand at the following Disaster Loan Outreach Center to answer questions about SBA’s disaster loan program, explain the application process and help each individual complete their application,” Garfield continued. The center will be open on the days and times indicated below until Tuesday, April 18. No appointment is necessary.

**RIVERSIDE COUNTY**

Disaster Loan Outreach Center
Western Science Museum
Building 2 Museum Office Conference Room
2345 Searl Parkway
Hemet, CA 92543

*Opens 12 p.m. Wednesday, April 5*
Mondays - Fridays, 8 a.m. – 5 p.m.

*Closes 5 p.m. Tuesday, April 18*
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 regardless of whether the business suffered 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 3.04 percent for businesses, 1.875 percent for private nonprofit organizations and 2.188 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.

Applicants may apply online, receive additional disaster assistance information and download applications at [https://disasterloanassistance.sba.gov/](https://disasterloanassistance.sba.gov/). Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email [disastertcustomerservice@sba.gov](mailto:disastertcustomerservice@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.

The deadline to apply for property damage is June 5, 2023. The deadline to apply for economic injury is Jan. 4, 2024.

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Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](https://www.sba.gov/) 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. 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: [disastertcustomerservice@sba.gov](mailto:disastertcustomerservice@sba.gov).

**About the U.S. Small Business Administration**

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 or 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/](http://www.sba.gov/).