



Disaster Field Operations Center West

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SBA to Open Business Recovery Center in Capitola to Help Businesses Impacted by Statewide Winter Storms

SACRAMENTO, Calif. – The U.S. Small Business Administration and the California Small Business Development Center today announced the opening of an SBA Business Recovery Center in Capitola on Friday, Jan. 20, to provide a wide range of services to businesses impacted by the severe winter storms, flooding, landslides, and mudslides that began Dec. 27, 2022.

“Due to the severe property damage and economic losses inflicted on California businesses, we want to provide every available service to help get them back on their feet,” said SBA’s Director Tanya N. Garfield of the U.S. Small Business Administration’s Disaster Field Operations Center-West. “The center will provide a one-stop location for businesses to access a variety of specialized help. SBA customer service representatives will be available to meet individually with each business owner,” she added. No appointment is necessary. All services are provided free of charge. The center will open as indicated below.

SANTA CRUZ COUNTY

Business Recovery Center
Capitola City Hall
Community Room (Located on the First Floor)
420 Capitola Avenue
Capitola, CA 95010

Opens at 11 a.m. Friday, Jan. 20

Mondays – Fridays, 8 a.m. - 5 p.m.

**Public parking is located behind City Hall*

“SBA representatives will meet with each business owner to explain how an SBA disaster loan can help finance their recovery. They will answer questions about SBA’s disaster loan program, explain the application process and help each business owner complete their electronic loan application,” said Garfield.

According to Santa Cruz Small Business Development Center Director Brandon Small, business advisors can provide business assistance to clients on a wide variety of matters designed to help small business owners re-establish their operations, overcome the effects of the disaster and plan for their future. “Services include assessing business working capital needs, evaluating the business’s strength, cash flow projections, and most importantly, a review of options with the business owner to help them evaluate their alternatives and make decisions that are appropriate for their situation,” he said.

Businesses of any size 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. These loans cover losses that are not fully covered by insurance or other recoveries.

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 Disaster Loan assistance is available regardless of whether the business suffered any property damage.

For business owners who are unable to visit the business recovery center, they may apply online using SBA's secure website at <https://disasterloanassistance.sba.gov/>.

SBA representatives also continue to meet with business owners and residents at disaster recovery centers located throughout the impacted area. For a list of locations, or to receive additional disaster assistance information, visit SBA's website at www.sba.gov/disaster. Applicants 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, 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 March 16, 2023. The deadline to apply for economic injury is Oct. 16, 2023.

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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.