

# DISASTER EXPRESS LOAN PROGRAM

Provide **fast, flexible, and affordable financial assistance** to individuals, families, and small businesses affected by the **2025 CALIFORNIA WILDFIRES**

## PFC Pace Finance Corporation

This program differs from larger initiatives by prioritizing immediate relief for urgent financial needs, such as paying bills, maintaining essential services, or covering immediate operating expenses. Its goal is to help affected residents quickly stabilize and begin the recovery process without delay.

- **Loan amount \$5,000**
- **Maximum tenure period of 24 months**
- **Interest rate is 5.0% annum fixed**
- **No payment first 3 months (grace period)**



## Your Eligibility Requirements



### Check Your Eligibility

- Must qualify as a small business under federal or state definitions
- Must operate in an affected area as defined by disaster zones outlined on Los Angeles County's official website, where addresses can be verified as being in a fire-damaged zone. Verification can be done: [www.recovery.lacounty.gov](http://www.recovery.lacounty.gov)
- Must have been in operation for at least 12 months prior to the disaster

[tinyurl.com/2mb88yps](https://tinyurl.com/2mb88yps)

**Download  
Loan Application**

### Documentation Requirements

- Disaster Loan Application
- Government-issued photo ID
- Credit Report (PFC will obtain this and a minimum score of 600 is required)
- Business License or BTRC
- Business Bank Statements for the last 3 months or Personal Bank Statements for the last 3 months
- Most recent Tax Return or Income Statement (optional)
- Formal hardship letter of how the applicant and their business were impacted by the wildfires
- Documentation of wildfire impact (photos, insurance claims, FEMA application, etc.)

**More opportunities may align with your current business, and free financial counseling and support services to help borrowers manage urgent financial demands and develop a recovery plan.**

PACE originates small business loans to small businesses throughout Los Angeles. PACE's small business lending arm, PACE Finance Corporation (PFC) is a Community Development Financial Institution (CDFI) in the Los Angeles area that supports small business owners with the goal of creating & sustaining jobs and businesses in low-to-moderate income communities by providing high-quality economic development services. PACE also offers assistance in loan packaging and submitting those packages to various financial institutions for funding. There are a number of different financing options available and PACE's experienced Loan Officers are trained to help you navigate through these programs to find the right one for you and to assist you with the application process. We aim to ensure that our clients are prepared for financing and strive to educate them about all the lending requirements and qualification criteria.

SCAN ME



Visit our website:  
[www.pacelabdc.org/finance](http://www.pacelabdc.org/finance)



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