

SMALL BUSINESS EMERGENCY RELIEF LOAN

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)**
- **Interest Refund Incentive** - borrowers may be eligible to receive a full interest refund at loan maturity if the following conditions are met:
 - On-time payments are made throughout the loan term
 - Annual financial covenant is submitted and maintained.

Your Eligibility Requirements



Check Your Eligibility

- Must qualify as a small business under federal or state definitions
- Must operate and be registered in a fire-damaged area or its surrounding area (within a 10-mile radius of the affected zones).
- A reference list of qualifying ZIP codes can be found here: **[Zip Code Lookup](#)**. * **Businesses outside the listed ZIP codes may still be considered on a case-by-case basis if they can demonstrate significant impact due to proximity to the disaster zone.**
- Must have been in operation for at least 12 months prior to the disaster
- Credit score: Minimum of 600

tinyurl.com/mshtwa6c

**Click Here
Loan Application**

Documentation Requirements

- Disaster Loan Application
- Government-issued photo ID
- Credit Report (screenshot or report dated within 30 days of application)
- Business License or BTRC
- Business bank statements for the last 2 months (or personal bank statements, if sole proprietor)
- Most recent 1-year business and personal tax returns
- 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.)
- SBA form 641 - Page 1: **[Click for download](#)**

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



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