



**SMALL BUSINESS ADMINISTRATION**

**[Disaster Declaration #21440 and #21441; CALIFORNIA Disaster Number CA-20040]**

**Administrative Declaration of a Disaster for the State of California**

**AGENCY:** U.S. Small Business Administration.

**ACTION:** Notice.

**SUMMARY:** This is notice of an Administrative declaration of a disaster for the state of CALIFORNIA dated February 10, 2026.

Incident: Oakland Apartment Fire.

**DATES:** Issued on February 10, 2026.

Incident Period: January 19, 2026.

Physical Loan Application Deadline Date: April 13, 2026.

Economic Injury (EIDL) Loan Application Deadline Date: November 10, 2026.

**ADDRESSES:** Visit the MySBA Loan Portal at <https://lending.sba.gov> to apply for a disaster assistance loan.

**FOR FURTHER INFORMATION CONTACT:** Sharon Henderson, Office of Disaster Recovery and Resilience, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given as a result of the Administrator’s disaster declaration, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or in person at other locally announced locations. For further assistance please contact the SBA disaster assistance customer service center by email at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by phone at 1-800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The following areas have been determined to be adversely affected by the disaster:

Primary County:

Alameda.

Contiguous Counties:

CALIFORNIA

Contra Costa, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus.

The Interest Rates are:

For Physical Damage:

Homeowners with Credit Available Elsewhere	5.750
Homeowners without Credit Available Elsewhere	2.875
Businesses with Credit Available Elsewhere	8.000

Businesses without Credit Available Elsewhere	4.000
Private Non-Profit Organizations with Credit Available Elsewhere	3.625
Private Non-Profit Organizations without Credit Available Elsewhere	3.625
For Economic Injury:	
Business and Small Agricultural Cooperatives without Credit Available Elsewhere	4.000
Private Non-Profit Organizations without Credit Available Elsewhere	3.625

The number assigned to this disaster for physical damage is 214405 and for economic injury is 214410.

The state which received an SBA Administrative declaration is California.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

**James Stallings**

*Associate Administrator*

*Office of Disaster Recovery & Resilience*

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