<https://www.sba.gov/district/los-angeles>

[www.sba.gov](https://www.sba.gov/)

https://www.sba.gov/funding-programs/disaster-assistance

Los Angeles

* Serving Los Angeles, Santa Barbara, and Ventura counties.

312 N. Spring St.
Los Angeles, CA 90012

[View Map(Link is external) (Link opens in new window)](https://www.google.com/maps/search/?api=1&query=312%20N.%20Spring%20St.+CA+Los%20Angeles+90012)

Phone: 213-634-3855

**The U.S. Small Business Administration (SBA) provides disaster relief loans.**

**These loans typically offer low-interest rates and long repayment terms. To apply, you must be in a declared disaster area, be and meet eligibility criteria: businesses of all sizes, homeowners, renters, private nonprofit organization. You can apply online through the SBA Disaster Assistance** [**website**](https://www.sba.gov/funding-programs/disaster-assistance) **or at a local SBA Disaster Recovery Center.**

* Economic Injury Disaster Loans (EIDL): For small businesses, agricultural cooperatives, and certain nonprofits to meet financial obligations and operating expenses that they could have handled if the disaster had not occurred. ($2 million and are based on the financial impact of the disaster, not property damage. Interest rates are 4% for businesses and 3.25% for private nonprofit organizations)
* Physical Damage Loan: For homeowners (up to $500,000) or renters (up tp $100,00) to repair or replace real estate and personal property damaged by a disaster.
* Mitigation Assistance: Additional funds to help with disaster-proofing property (e.g., improving resiliency against future disasters). (up to 20% of the total disaster damage).

Businesses may qualify for both an EIDL and a physical damage loan, with a maximum combined loan amount of $2 million.

Loan amounts and terms are set by the SBA and are based on each applicant's financial condition. Interest does not begin to accrue until 12 months from the date of the first disbursement.