



Disaster Field Operations Center West

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SBA Offers Disaster Assistance to Texas Businesses and Residents Affected by the Severe Storms, Flooding, Hail and Straight-line Winds Virtual Recovery Center to Open Wednesday, May 1

SACRAMENTO, Calif. – Low-interest federal disaster loans are available to Texas businesses and residents affected by severe storms, flooding, hail and straight-line winds that occurred April 8 - 26 announced [Administrator Isabella Casillas Guzman](#) of the U.S. Small Business Administration. SBA acted under its own authority to declare a disaster in response to a request SBA received from Gov. Greg Abbott on April 29.

The disaster declaration makes SBA assistance available in Angelina, Hardin, Jasper, Newton, Orange, Sabine, San Augustine and Tyler counties in Texas.

“SBA’s mission-driven team stands ready to help Texas’s small businesses and residents impacted by severe storms, flooding, hail, and straight-line winds,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

The SBA Virtual Disaster Loan Outreach Center will provide personalized assistance to business owners, homeowners and renters. SBA customer service representatives will be available to business owners and individuals to answer questions about SBA’s disaster loan program, explain the application process and help each person complete their electronic loan application. Applicants may call or email as indicated below.

Virtual Disaster Loan Outreach Center

Monday – Friday (5 days/week)

8:00 a.m. – 4:30 p.m.

FOCWAssistance@sba.gov

(916) 735-1531

“SBA will announce the locations of Disaster Loan Outreach Centers that will open throughout the affected areas soon. SBA customer service representatives will be on hand at the centers to answer questions about SBA’s disaster loan program, explain the application process and help each individual complete their application,” said [Francisco Sánchez Jr.](#), associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration.

Businesses of all sizes 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. SBA can also lend additional funds to help with the cost of improvements to protect, prevent or minimize disaster damage from occurring in the future.

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

Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

Interest rates can be as low as 4 percent for businesses, 3.25 percent for private nonprofit organizations and 2.688 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by 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 disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.

Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://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 on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to apply for property damage is July 1, 2024. The deadline to apply for economic injury is Jan. 30, 2025.

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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.