



Disaster Field Operations Center West

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SBA Stands Ready to Assist Texas Businesses and Residents Affected by the Severe Winter Storms Virtual Recovery Centers to Open Tuesday, Feb. 23

SACRAMENTO, Calif. – Low-interest federal disaster loans are now available to Texas businesses and residents as a result of President Biden’s major disaster declaration, U.S. Small Business Administration’s acting Administrator Tami L. Perriello announced.

The declaration covers 77 Texas counties as a result of the severe winter storms that began on Feb. 11, 2021. See below for the list of declared counties.

“SBA is strongly committed to providing Texas with the most effective and customer-focused response possible and with access to federal disaster loans to help businesses and residents affected by this disaster,” said Perriello. “Getting our businesses and communities up and running after a disaster is our highest priority at SBA.”

In consideration of the public health concerns due to the Coronavirus pandemic, on Tuesday, Feb. 23, SBA will establish a Virtual Business Recovery Center to provide personalized assistance to business owners. In addition, SBA will also open a Virtual Disaster Loan Outreach Center to help homeowners and renters. 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.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Monday – Friday

8 a.m. – 8 p.m. EDT

FOCWAssistance@sba.gov

(800) 659-2955

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 businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of 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 to businesses regardless of any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 3 percent for businesses, 2 percent for private nonprofit organizations and 1.25 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.

To be considered for all forms of disaster assistance, survivors must first contact the Federal Emergency Management Agency at www.disasterassistance.gov. Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. 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. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The 77 counties are: Angelina, Aransas, Bastrop, Bee, Bell, Bexar, Blanco, Brazoria, Brazos, Brown, Burleson, Caldwell, Calhoun, Cameron, Chambers, Collin, Comal, Comanche, Cooke, Coryell, Dallas, Denton, DeWitt, Ellis, Falls, Fort Bend, Galveston, Gillespie, Grimes, Guadalupe, Hardin, Harris, Hays, Henderson, Hidalgo, Hood, Jasper, Jefferson, Johnson, Kaufman, Kendall, Lavaca, Liberty, Madison, Matagorda, Maverick, McLennan, Montague, Montgomery, Nacogdoches, Nueces, Orange, Palo Pinto, Panola, Parker, Polk, Rockwall, Sabine, San Jacinto, San Patricio, Scurry, Shelby, Smith, Stephens, Tarrant, Travis, Tyler, Upshur, Van Zandt, Victoria, Walker, Waller, Wharton, Wichita, Williamson, Wilson and Wise.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 or 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.