



U.S. Small Business  
Administration

# NEWS RELEASE

## Disaster Field Operations Center West

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### **SBA to Open Disaster Loan Outreach and Business Recovery Centers to Assist Texas Businesses and Residents Affected by the Severe Storms and Tornadoes**

**SACRAMENTO, Calif.** – Director Tanya N. Garfield of the U.S. Small Business Administration’s Disaster Field Operations Center-West today announced the opening of a Disaster Loan Outreach Center and a Business Recovery Center to meet the needs of businesses and individuals who were affected by severe storms and tornadoes that occurred January 24, 2023. The center will open on Monday, March 27, as indicated below.

“SBA customer service representatives will be on hand at the following centers to answer questions about SBA’s disaster loan program, explain the application process and help each applicant complete their electronic loan application,” Garfield continued. The center will be open on the days and times indicated. No appointment is necessary.

#### **ORANGE COUNTY**

Disaster Loan Outreach Center  
Orange County Convention and Expo Center  
11475-B FM 1442, Orange, Texas 77630

*Opens Monday, March 27, 2023, at 8 am  
through Saturday April 1, 2023 at 5 pm*

Mondays – Fridays, 8 a.m. – 6 p.m.  
Saturday 11 a.m. – 5 p.m.

SBA customer service representatives may also refer small business owners to the Texas Small Business Development Center advisors who can provide assistance on a wide variety of matters to help re-establish operations, overcome the effects of the disaster and plan for their future. “Services include assessing business working capital needs, evaluating the business’s strength, cash flow projections, and most importantly, a review of options with the business owner to help them evaluate their alternatives and make decisions that are appropriate for their situation,” said Herbert Hildebrand, director of the San Jacinto College Small Business Development Center.

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 regardless of whether the business suffered any property damage.

SBA 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, including personal vehicles.

Interest rates can be as low as 3.305 percent for businesses, 2.375 percent for private nonprofit organizations and 2.313 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.

SBA disaster loan borrowers have up to one year from the date of the note to begin making payments. In addition, interest does not begin to accrue until 12 months from the date of the initial loan disbursement and accrues only on the amount disbursed.

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](mailto: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. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is May 16, 2023. The deadline to apply for economic injury is Dec. 18, 2023.

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Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0% interest. This pertains to all disaster loans approved in response to disasters declared on or after September 21, 2022, through September 30, 2023. This covers SBA disaster loans currently available for Hurricane Fiona and Hurricane Ian. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at (800) 659-2955. Individuals with verbal or hearing impairments may dial 711 to access telecommunications relay services from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday, or email: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

### **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](http://www.sba.gov).