

SBA Loans are a Meaningful Option for Texas Storm Survivors

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AUSTIN, Texas – Long-term, low-interest disaster loans from the U.S. Small Business Administration are available to survivors, businesses and nonprofit organizations that are recovering from the **July 2—18** storms and flooding in Central Texas.

Individuals and businesses that suffered losses in **Burnet, Guadalupe, Kerr, Kimble, McCulloch, Menard, San Saba, Tom Green, Travis and Williamson** counties may apply for an SBA loan.

The SBA also identified 27 contiguous counties where eligible residents, nonresidents and businesses that may have been affected by the storms may also apply for disaster loans. Those counties are **Bandera, Bastrop, Bell, Blanco, Brown, Caldwell, Coke, Concho, Edwards, Gillespie, Hays, Irion, Kendall, Kimble, Lampasas, Lee, Llano, Mason, McCulloch, Menard, Milam, Mills, Reagan, Real, Runnels, Schleicher and Sterling**.

FEMA partners with other agencies to help meet the needs of disaster survivors. SBA disaster loans are the largest source of federal recovery funds for storm survivors. They help private property owners pay for disaster losses not covered by insurance, local or state programs. SBA loans also cover deductibles and increased cost of compliance after a disaster. Survivors should not wait for an insurance settlement before submitting an SBA loan application.

Interest rates on disaster loans can be as low as 2.75% for homeowners and renters, 3.62% for private nonprofit organizations and 4% for businesses. Terms can reach up to 30 years for physical damage to real estate, inventory, supplies, machinery and equipment. SBA sets loan amounts and terms, which are based on each applicant's financial condition.

Survivors are not required to begin repaying the loan and the interest does not begin to accumulate for 12 months from the date the first loan payment is



awarded.

Homeowners may be eligible for a disaster loan of up to \$500,000 for primary residence repairs or rebuilding. SBA may also be able to help homeowners and renters with up to \$100,000 to replace important personal property, including automobiles damaged or destroyed in the storms.

Businesses of any size and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged property, destroyed real estate, machinery and equipment, inventory and other business assets. Applicants may be eligible for a loan increase of up to 20% of their physical damage, as verified by the SBA, for mitigation purposes.

Businesses and private nonprofit organizations may apply for Economic Injury Disaster Loans of up to \$2 million to help meet working capital needs caused by the disaster. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impacts. Economic injury assistance is available regardless of whether the applicant suffered any property damage.

To apply online or to download an application, go to SBA.gov/disaster. You may also call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov.

Homeowners and renters as well as business owners can also visit SBA's Business Recovery Centers. They are open at:

- **Kerr County:** The YES Center at First Presbyterian Church, 823 North St., Kerrville, TX 78028. Hours: **9 a.m. to 6 p.m. Monday – Friday; 9 a.m. to 1 p.m. Saturday**
- **Tom Green County:** Angelo State University, 69 N. Chadbourne Street, San Angelo, TX 76903.

Hours: **8 a.m. to 5 p.m. Monday – Friday**

The deadline to apply for an SBA physical disaster loan is **Thursday, Sept. 4**. The last day for small businesses, small agricultural cooperatives and most private nonprofit organizations to apply for an SBA Economic Injury Disaster Loan is **Monday, April 6, 2026**.



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For the latest information about the Texas recovery, visit fema.gov/disaster/4879. Follow FEMA Region 6 on social media at x.com/FEMARegion6 and at facebook.com/FEMARegion6



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