

Disaster Assistance Guide

Disaster Assistance Key Facts

- 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.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.
- 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.
- In addition, 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 physical damage is July 16, 2024. The deadline to apply for economic injury is Feb. 18, 2025.
- The disaster declaration makes SBA assistance available in Calhoun, Eastland, Guadalupe, Hardin, Harris, Jasper, Jones, Lamar, Liberty, Montgomery, Polk, San Jacinto, Trinity, Walker and Waller counties.
 - Contiguous Counties (other counties that may have been affected): Angelina, Aransas, Austin, Bexar, Brazoria, Brown, Caldwell, Callahan, Chambers, Comal, Comanche, Delta, Erath, Fannin, Fisher, Fort Bend, Franklin, Galveston, Gonzales, Grimes, Haskell, Hays, Houston, Jackson, Jefferson, Madison, Matagorda, Newton, Nolan, Orange, Palo Pinto, Red River, Refugio, Sabine, San Augustine, Shackelford, Stephens, Stonewall, Taylor, Tyler, Victoria, Washington, Wilson

Social Media Guide

SBA Social Media Handles:

- X/Twitter: @SBA_Houston
- LinkedIn: @SBAHouston
- Instagram/Facebook: @SBAGov

Social media graphics:

SBA Disaster Assistance Loans



Check disaster
declarations



Apply for a
disaster loan



Check your
status



Did you know?

SBA provides low-interest
disaster loans to homeowners,
renters and businesses.



Suggested social media post:

- SBA disaster assistance is now available for Houston area businesses and residents who were affected by severe storms, straight-line winds, tornadoes, & flooding that began on April 26 and ongoing. Visit www.sba.gov/disaster for more information and to apply for assistance.
- Low-interest federal disaster loans are available to Texas businesses and residents affected by recent storms, straight-line winds, tornadoes and flooding. Applicants may apply online and receive additional disaster assistance information at www.sba.gov/disaster.

Social Media Graphic:



U.S. Small Business
Administration

Business Recovery Centers

HARRIS COUNTY Business Recovery Center

University of Houston–Downtown
Marilyn Davies College of Business
Room B106, 1st Floor
320 North Main St.
Houston, TX 77002

Parking is underneath the Marilyn
Davies College of Business in the
Shea Street Building

Mondays – Fridays
9 a.m. – 6 p.m.
Saturdays, 9 a.m. – 4 p.m.

HARRIS COUNTY Business Recovery Center

Trini Mendenhall
Community Center
1414 Wirt Rd.
Houston, TX 77055

Opens at 1 p.m.
Thursday, May 23

Mondays – Fridays
9 a.m. – 6 p.m.
Saturdays, 9 a.m. – 4 p.m.

VIRTUAL BUSINESS RECOVERY CENTER

Monday – Friday
8:00 a.m. – 4:30 p.m.
FOCWAssistance@sba.gov
(916) 932-8925

Closed Monday, May 27 in Observance of Memorial Day

Suggested social media post:

- SBA disaster assistance is now available for small businesses affected by recent storms. 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 individual complete their electronic loan application. The centers will be open on the days and times indicated. No appointment is necessary. For more information, visit <https://www.sba.gov/funding-programs/disaster-assistance>.
- **X/Twitter:** 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 individual complete their electronic loan application. No appointment is necessary.

Additional helpful links:

- [Disaster assistance | U.S. Small Business Administration \(sba.gov\)](https://www.sba.gov)
- [MySBA Loan Portal](#)
- [Press Release: SBA to Open Business Recovery Centers in Houston | U.S. Small Business Administration](#)
- [Small Business Resilience Hub | SCORE](#)
- [Hurricane Preparedness \(uh.edu\)](#)



NEWS RELEASE

Disaster Field Operations Center West

Release Date: May 22, 2024

Media Contact: Corey D. Williams,
(916) 735-1500, Corey.Williams@sba.gov

Release Number: TX 20320-02

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SBA to Open Business Recovery Centers in Houston

SACRAMENTO, Calif. – [Francisco Sánchez Jr.](#), associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration, today announced the openings of two Business Recovery Centers to meet the needs of businesses and residents who were affected by severe storms, straight-line winds, tornadoes and flooding that began on April 26.

“As a lifelong Houstonian, this city isn't just home; it's part of who I am. Witnessing the devastation brought by the recent derecho, with fierce winds and tornadoes tearing through our communities, has been heart-wrenching. The loss of eight lives is a profound tragedy and knowing that so many of our neighbors are still without power deepens my resolve. Houston is home, and it's our resilience as a community that will guide us through this recovery,” said Sánchez.

The Business Recovery Centers will be located at University of Houston – Downtown, Marilyn Davies College of Business and at Trini Mendenhall Community Center. Both Business Recovery Centers will be open beginning Thursday, May 23, in Houston.

“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 individual complete their electronic loan application,” Sánchez continued. The centers will be open on the days and times indicated. No appointment is necessary.

HARRIS COUNTY

Business Recovery Center
University of Houston – Downtown
Marilyn Davies College of Business
Room B106, 1st Floor
320 North Main St.
Houston, TX 77002

**Parking is underneath the Marilyn Davies College
of Business in the Shea Street Building**

Opens at 9 a.m. Thursday, May 23

Mondays – Fridays, 9 a.m. – 6 p.m.
Saturdays, 9 a.m. – 4 p.m.

***Closed Monday, May 27 in Observance of
Memorial Day***

HARRIS COUNTY

Business Recovery Center
Trini Mendenhall Community Center
1414 Wirt Rd.
Houston, TX 77055

Opens at 1 p.m. Thursday, May 23

Mondays – Fridays, 9 a.m. – 6 p.m.
Saturdays, 9 a.m. – 4 p.m.

***Closed Monday, May 27 in Observance of
Memorial Day***

For business owners and residents who are unable to visit the Business Recovery Centers, the following Virtual Business Recovery Center is also available to assist small businesses and residents with their applications.

VIRTUAL BUSINESS RECOVERY CENTER

Monday – Friday

8:00 a.m. – 4:30 p.m.

FOCWAssistance@sba.gov

(916) 932-8925

The University of Houston Texas Gulf Coast Small Business Development Centers are offering free, personalized counseling to help affected businesses in their recovery. Businesses may find a University of Houston Texas Gulf Coast SBDC location nearest to them online at <http://www.sbdc.uh.edu> or by calling (713) 752-8444 to request consultation. Visitors are encouraged to call first for an appointment.

UH Texas Gulf Coast business advisors will provide business assistance to clients on a wide variety of matters designed to help small business owners re-establish their 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.

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 to businesses regardless of any property damage.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing.

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.

The disaster declaration makes SBA assistance available in Calhoun, Eastland, Guadalupe, Hardin, Harris, Jasper, Jones, Lamar, Liberty, Montgomery, Polk, San Jacinto, Trinity, Walker and Waller counties.

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.

In addition, 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 physical damage is July 16, 2024. The deadline to apply for economic injury is Feb. 18, 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.



Disaster Field Operations Center West

Fecha: 22 de mayo de 2024

Número: TX 20320-02

Contacto para la Prensa: Corey D. Williams,
(916) 735-1500, Corey.Williams@sba.gov
Síguenos en [X](#), [Facebook](#), [Blogs](#) & [Instagram](#)

La SBA Abrirá Centros de Recuperación para Negocios en Houston

SACRAMENTO, Calif. – [Francisco Sánchez Jr.](#), administrador asociado de la Oficina de Recuperación y Resiliencia ante Desastres (ODR&R, por sus siglas en inglés) de la Agencia Federal de Pequeños Negocios (SBA, por sus siglas en inglés), anunció hoy la apertura de dos centros de recuperación para negocios (BRC, por sus siglas en inglés) para satisfacer las necesidades de los negocios y residentes que fueron afectados por las tormentas severas, vientos en línea recta, tornados e inundaciones que comenzaron el 26 de abril.

“Como habitante de Houston de toda la vida, esta ciudad no es sólo mi hogar; forma parte de lo que soy. Ser testigo de la devastación causada por el reciente derecho, con vientos feroces y tornados desgarrando nuestras comunidades, ha sido desgarrador. La pérdida de ocho vidas es una profunda tragedia y saber que tanto de nuestros vecinos siguen sin electricidad refuerza mi determinación. Houston es nuestro hogar, y es nuestra resiliencia como comunidad la que nos guiará en esta recuperación,” dijo Sánchez.

Los centros de recuperación para negocios estarán ubicados en la University of Houston - Downtown, Marilyn Davies College of Business y en Trini Mendenhall Community Center. Ambos centros de recuperación para negocios abrirán el jueves, 23 de mayo, en Houston.

“Los representantes de servicio al cliente de la SBA estarán disponibles en los siguientes centros para responder a preguntas sobre el programa de préstamo para desastres de la SBA, explicar el proceso de solicitud y ayudar a cada persona a llenar su solicitud electrónica de préstamo,” continuó Sánchez. Los centros estarán abiertos los días y horarios indicados. No es necesario hacer una cita.

CONDADO DE HARRIS

Centro de Recuperación para Negocios
University of Houston – Downtown
Marilyn Davies College of Business
Sala B106, Primer Piso
320 North Main Street
Houston, TX 77002

**El estacionamiento está debajo del Marilyn
Davies College of Business,
en el edificio Shea Street**

Abrirá el jueves, 23 de mayo, a las 9 a.m.

Lunes a viernes, 9 a.m. – 6 p.m.
Sábados, 9 a.m. – 4 p.m.

***Cerrado el lunes, 27 de mayo en Conmemoración
del día de la Recordación***

CONDADO DE HARRIS

Centro de Recuperación para Negocios
Trini Mendenhall Community Center
1414 Wirt Road
Houston, TX 77055

Abrirá el jueves, 23 de mayo, a las 1 p.m.

Lunes a viernes, 9 a.m. – 6 p.m.
Sábados, 9 a.m. – 4 p.m.

***Cerrado el lunes, 27 de mayo en
Conmemoración del día de la Recordación***

Para los dueños de negocios y residentes que no puedan visitar los centros de recuperación para negocios, el siguiente centro virtual de recuperación para negocios (VBRC, por sus siglas en inglés) también estará disponible para asistir a los pequeños negocios y residentes con sus solicitudes.

CENTRO VIRTUAL DE RECUPERACIÓN PARA NEGOCIOS

Lunes a viernes

8:00 a.m. – 4:30 p.m.

FOCWAssistance@sba.gov

(916) 932-8925

El Centro de desarrollo de pequeñas empresas (SBDC, por sus siglas en inglés) de la University of Houston Texas Gulf Coast ofrece asesoramiento gratuito y personalizado para ayudar a los negocios afectados en su recuperación. Los negocios pueden encontrar un centro de desarrollo de pequeñas empresas de la University of Houston Texas Gulf Coast más cercano en línea en <http://www.sbdc.uh.edu> o llamando al (713) 752-8444 para solicitar consulta. Se recomienda a los visitantes que llamen primero para hacer una cita.

Los asesores empresariales de UH Texas Gulf Coast proporcionarán asistencia empresarial a los clientes en una amplia variedad de asuntos diseñados para ayudar a los dueños de pequeños negocios a restablecer sus operaciones, superar los efectos del desastre y planificar su futuro. Los servicios incluyen la evaluación de las necesidades de capital circulante del negocio, la evaluación de la solidez del negocio, las proyecciones de flujo de caja y, lo que es más importante, una revisión de las opciones con el dueño del negocio para ayudarle a evaluar sus alternativas y tomar las decisiones adecuadas a su situación.

Negocios de cualquier tamaño y las organizaciones privadas sin fines de lucro pueden obtener un préstamo hasta de \$2 millones de dólares para reparar o reemplazar bienes inmuebles, maquinarias y equipos, inventario, y otros activos comerciales. La SBA puede prestar fondos adicionales para ayudar a cubrir el costo de las mejoras destinadas a proteger, prevenir o minimizar que ocurran daños por desastre en el futuro.

Para los pequeños negocios, las pequeñas cooperativas agrícolas, los pequeños negocios involucrados en acuicultura, y para la mayoría de las organizaciones privadas sin fines de lucro de todos tamaños, la SBA ofrece préstamos de desastre por daños económicos (EIDL, por sus siglas en inglés) para ayudar a cubrir las necesidades de capital circulante causadas por el desastre. La asistencia por daños económicos está disponible independientemente de si el negocio sufrió algún daño físico en la propiedad.

Estos préstamos pueden utilizarse para pagar deudas fijas, nóminas, cuentas por pagar y otras facturas que no puedan pagarse debido al impacto del desastre. Los préstamos para desastres pueden proporcionar ayuda económica vital a los pequeños negocios para ayudarles a superar la pérdida temporal de ingresos que están experimentando.

Los préstamos para desastres disponibles para propietarios de viviendas pueden ser hasta de \$500,000 dólares para reparar o reemplazar su residencia principal. Propietarios de viviendas e inquilinos pueden solicitar hasta de \$100,000 dólares para reparar o reemplazar su propiedad personal dañada o destruida, incluyendo vehículos personales.

Las tasas de interés de los préstamos pueden ser tan bajas como 4 por ciento para negocios, 3.25 por ciento para organizaciones privadas sin fines de lucro y 2.688 ciento para propietarios de vivienda e inquilinos por plazos hasta de 30 años. Los montos y términos de los préstamos los establece la SBA y se basan en las condiciones financieras de cada solicitante.

La declaración de desastre pone la asistencia de la SBA disponible en los condados de Calhoun, Eastland, Guadalupe, Hardin, Harris, Jasper, Jones, Lamar, Liberty, Montgomery, Polk, San Jacinto, Trinity, Walker y Waller.

Los intereses no comienzan a acumularse hasta 12 meses después de la fecha del desembolso inicial del préstamo para desastres. El pago del préstamo para desastres de la SBA comienza 12 meses después de la fecha del desembolso inicial.

Además, los interesados pueden recibir información adicional sobre asistencia por desastres y descargar la solicitud de préstamo en [SBA.gov/disaster](https://www.sba.gov/disaster). También pueden comunicarse al Centro de Servicio a Clientes para Asistencia de Desastres de la SBA marcando (800) 659-2955 o enviando un correo electrónico a disastercustomerservice@sba.gov para obtener más información. Las personas con discapacidades auditivas o del habla, favor de marcar 7-1-1 para tener acceso al servicio de retransmisión de telecomunicaciones.

La fecha límite para solicitar un préstamo por daños físicos es el 16 de julio de 2024. La fecha límite para solicitar un préstamo por daños económicos es el 18 de febrero de 2025.

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Acerca de la Agencia Federal de Pequeños Negocios

La Agencia Federal de Pequeños Negocios hace realidad el sueño americano de ser propietario de un negocio. Como único recurso y voz para las pequeñas empresas y con el respaldo de la fortaleza del gobierno federal, la SBA permite a los empresarios y propietarios de pequeños negocios contar con los recursos y el apoyo que necesitan para crear, desarrollar o ampliar sus negocios o recuperarse de un desastre declarado. Ofrece servicios a través de su amplia red de oficinas de campo y asociaciones con organizaciones públicas y privadas. Para obtener más información, visite www.sba.gov o www.sba.gov/espanol.