



U.S. Small Business Administration

DISASTER NEWS

Loans for Homeowners, Renters and Businesses of All Sizes

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SBA Offers Disaster Assistance to Texas Residents and Businesses Affected by the Severe Flooding

SACRAMENTO, Calif. – Low-interest federal disaster loans are available to Texas residents and business owners affected by the severe storms and flooding that occurred from October 30 - 31, 2013, U. S. Small Business Administration (SBA) Acting Administrator Jeanne Hulit announced today. SBA acted under its own authority to declare a disaster in response to a request SBA received from Gov. Rick Perry on November 20, 2013.

The disaster declaration makes SBA assistance available in the primary Texas counties of Caldwell, Hays and Travis and the neighboring counties of Bastrop, Blanco, Burnet, Comal, Fayette, Gonzales, Guadalupe and Williamson.

“The U. S. Small Business Administration is strongly committed to providing Texas with the most effective and customer-focused response possible, and we will be there to provide access to federal disaster loans to help finance recovery for residents and businesses affected by the disaster,” said Hulit. “Getting our businesses and communities up and running after a disaster is our highest priority at SBA.”

“Low-interest federal disaster loans are available to homeowners, renters, businesses of all sizes and private, nonprofit organizations whose property was damaged or destroyed by this disaster,” said SBA’s San Antonio District Director Pamela Sapia. “Beginning Monday, November 25, SBA representatives will be on hand at the following Disaster Loan Outreach Centers to answer questions about SBA’s disaster loan program, explain the application process and help each individual complete their application,” Sapia continued. The centers will be open on the days and times indicated until further notice. No appointment is necessary.

CALDWELL COUNTY

Disaster Loan Outreach Center
Caldwell County Scott Annex
Caldwell County Office of
Emergency Services
1403 Blackjack Street, Suite E
Lockhart, TX 78644

HAYS COUNTY

Disaster Loan Outreach Center
Hays County Precinct 2 Office
5458 FM 2770
Kyle, TX 78640
(corner of Crystal Meadow Drive
across from Barton Middle School)

TRAVIS COUNTY

Disaster Loan Outreach Center
Dove Springs Recreation Center
5801 Ainez Drive
Austin, TX 78744

Opens Thursday, December 5 at 9 am

Thursdays & Fridays, 9 am – 6 pm

Closes Thurs., Dec. 12

Opens Tuesday, December 3 at 9 am

Mondays - Wednesdays, 9 am – 6 pm

Closes Wed., Dec. 11

Opens Monday, Nov. 25

Mon. Nov. 25, 12 pm – 6 pm
Tues. Nov. 26, 9 am – 6 pm
Wed., Nov. 27, 9 am – 12 pm
(closed Thanksgiving weekend)

Re-opens Tuesday, Dec. 3 at 9 am
Mondays – Fridays, 9 am – 6 pm
until further notice

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.

Businesses of any size 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 homeowners and businesses to help with the cost of making improvements that 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 (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Interest rates can be as low as 2.25 percent for homeowners and renters, 2.625 percent for private, nonprofit organizations and 4 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms are also available from SBA's Customer Service Center by calling (800) 659-2955 or e-mailing disastercustomerservice@sba.gov. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. For more information about SBA's disaster assistance programs, visit <http://www.sba.gov/disaster>.

The filing deadline to return applications for property damage is **January 21, 2014**. The deadline to return economic injury applications is **August 22, 2014**.

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