

Texas Hurricane Beryl Survivors Can Apply for an SBA Loan

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Austin – FEMA partners with other agencies to help meet the needs of disaster survivors. The U.S. Small Business Administration (SBA) offers low-interest disaster loans in a declared major disaster area. As a matter of fact, 80% of SBA loans are approved homeowners and renters. Low-interest federal disaster loans are available to businesses and residents impacted by Hurricane Beryl.

Residents and businesses in **Austin, Bowie, Brazoria, Chambers, Fort Bend, Galveston, Harris, Jackson, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Nacogdoches, Orange, Polk, San Jacinto, Shelby, Trinity, Walker, Waller and Wharton** counties are eligible to apply.

SBA is the largest source of funds to help private property owners pay for disaster losses not covered by insurance or other programs. The program may cover deductibles and increased cost of compliance. Survivors should not wait for an insurance settlement before submitting an SBA loan application.

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.

Homeowners may be eligible for a disaster loan 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 disaster.

Applicants may apply online and can find additional disaster assistance information at [SBA.gov/disaster](https://www.sba.gov/disaster).

The deadline to apply for assistance for property damage is October 10, 2024. The deadline to apply for economic injury is April 14, 2025. If your application is approved, you are *not* obligated to accept an SBA loan.



SBA representatives are also available to provide one-on-one assistance to disaster loan applicants at FEMA Disaster Recovery Centers. Disaster Recovery Centers operate from 8 a.m. to 4 p.m. Monday - Saturday, closed Sunday. To find a center location near you, go to [fema.gov/drc](https://www.fema.gov/drc).

All centers are accessible to people with disabilities or access and functional needs and are equipped with assistive technology.

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. There is no cost to apply for an SBA disaster loan.

For more information about Texas disaster recovery, visit: [fema.gov/disaster/4798](https://www.fema.gov/disaster/4798). Follow FEMA Region 6 on social media at [x.com/FEMARegion6](https://twitter.com/FEMARegion6) and on Facebook at [facebook.com/FEMARegion6/](https://www.facebook.com/FEMARegion6/).

