### 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.
- 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. 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 **September 10, 2024**. The deadline to apply for economic injury is **April 14, 2024**.
- The disaster declaration makes SBA assistance available in in the Texas counties of: Brazoria, Chambers, Fort Bend, Galveston, Harris, Jackson, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Nacogdoches, Orange, Polk, San Jacinto, Walker & Wharton;
  - For economic injury only in the contiguous Texas counties of: Angelina, Austin, Calhoun, Cherokee, Colorado, Grimes, Hardin, Houston, Lavaca, Madison, Newton, Rusk, Sabine, San Augustine, Shelby, Trinity, Tyler, Victoria & Waller;

#### **Business Recovery Centers**

# Business Recovery Centers Available NO APPOINTMENT NECESSARY

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.

# HARRIS COUNTY - Business Recovery Center

University of Houston - Downtown Marilyn Davies College of Business 320 North Main St (Room B106, 1st Floor) – Houston, TX 77002 (**Please Note:** Parking is underneath the Marilyn Davies College of Business in the Shea Street Building)

#### **HOURS:**

• Mon-Fri: 9:00am-6:00pm CT | Sat: 9:00am-4:00pm CT

### **MONTGOMERY COUNTY – Business Recovery Center**

East Montgomery County Improvement District 21575 US Highway 59, Suite #201 - New Caney, TX 77357

#### **HOURS:**

#### • Mon-Sat: 8:00am-6:00pm CT

As more Business Recovery Centers become available, they will be added to the original disaster declaration, which can be found here: <u>https://lending.sba.gov/search-disaster/?disaster=TX-20016</u>

### Social Media

SBA Social Media Handles:

- X/Twitter: @SBA\_Houston
- LinkedIn: @SBAHouston
- Instagram/Facebook: @SBAGov

# Social media graphics:



# Suggested social media post:

- SBA disaster assistance is now available for Houston area businesses and residents who were affected by Hurricane Beryl. Visit <u>www.sba.gov/disaster</u> for more information and to apply for assistance.
- Low-interest federal disaster loans are available to Texas businesses and residents affected by Hurricane Beryl. Applicants may apply online and receive additional disaster assistance information at <u>www.sba.gov/disaster</u>.

U.S. Small Business Administration Business Recovery Centers	
University of Houston–Downtown Marilyn Davies College of Business Room B106, 1st Floor	East Montgomery County Improvement District
320 North Main St. Houston, TX 77002	21575 US Highway 59, Suite #201 New Caney, TX 77357
Parking is underneath the Marilyn Davies College of Business in the Shea Street Building	Monday – Saturday 8 a.m. – 6 p.m.
Monday – Friday 9 a.m. – 6 p.m. Saturday	
9 a.m. – 4 pm. Refer to www.lending.sba.govfor updated Business Recovery Center locations	

- 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 <u>https://lending.sba.gov/search-disaster/?disaster=TX-20016</u>
- **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:

- <u>MySBA Loan Portal</u>
- Small Business Resilience Hub | SCORE
- <u>Hurricane Preparedness (uh.edu)</u>
- SBA Press Release