



DISASTER FIELD OPERATIONS CENTER WEST

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SBA Offers Relief to Texas Small Businesses and Private Nonprofits Affected by November Drought **Low interest disaster loans now available**

SACRAMENTO, Calif. – The [U.S. Small Business Administration \(SBA\)](#) announced the availability of low interest federal disaster loans to small businesses and private nonprofit (PNP) organizations in Texas who sustained economic losses caused by the drought beginning Nov. 1, 2024.

The disaster declaration covers the counties of Andrews, Aransas, Archer, Armstrong, Atascosa, Bandera, Bastrop, Baylor, Bee, Bell, Bexar, Blanco, Bosque, Bowie, Brewster, Briscoe, Brooks, Brown, Burleson, Burnet, Caldwell, Carson, Childress, Clay, Coleman, Collin, Collingsworth, Comal, Concho, Cooke, Coryell, Cottle, Crane, Crockett, Crosby, Culberson, DeWitt, Delta, Denton, Dickens, Dimmit, Donley, Duval, Ector, Edwards, El Paso, Falls, Fannin, Fayette, Floyd, Foard, Franklin, Frio, Garza, Gillespie, Glasscock, Goliad, Gonzales, Gray, Grayson, Guadalupe, Hall, Hamilton, Hardeman, Haskell, Hays, Hill, Hudspeth, Hunt, Irion, Jack, Jeff Davis, Jim Wells, Karnes, Kendall, Kent, Kerr, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lampasas, Lavaca, Lee, Limestone, Live Oak, Llano, Loving, Mason, Maverick, McCulloch, McLennan, McMullen, Medina, Menard, Midland, Milam, Mills, Montague, Morris, Motley, Nueces, Palo Pinto, Parker, Pecos, Presidio, Reagan, Real, Red River, Reeves, Refugio, Robertson, San Patricio, San Saba, Schleicher, Stephens, Stonewall, Sutton, Swisher, Terrell, Throckmorton, Titus, Travis, Upton, Uvalde, Val Verde, Victoria, Ward, Washington, Webb, Wheeler, Wichita, Wilbarger, Williamson, Wilson, Winkler, Wise, Young and Zavala in Texas, as well as Doña Ana, Eddy, Lea and Otero counties in New Mexico, and Beckham, Bryan, Choctaw, Cotton, Harmon, Jackson, Jefferson, Love, Marshall, McCurtain and Tillman counties in Oklahoma.

Under this declaration, SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to the disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for small aquaculture enterprises.

EIDLs are available for working capital needs caused by the disaster and are available even if the small business or PNP did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable and other bills not paid due to the disaster.

“Through a declaration by the U.S. Secretary of Agriculture, SBA provides critical financial assistance to help communities recover,” said Chris Stallings, associate administrator of the

Office of Disaster Recovery and Resilience at the SBA. “We’re pleased to offer loans to small businesses and private nonprofits impacted by these disasters.”

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.625% for PNPs, with terms up to 30 years. Interest does not accrue, and payments are not due, until 12 months after the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant’s financial condition.

To apply online, visit 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.

Submit completed loan applications to SBA no later than **Nov. 25**.

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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.