



## DISASTER FIELD OPERATIONS CENTER WEST

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### **SBA Opens Business Recovery Center in Kerrville to Help Businesses Impacted by July Storms and Flooding** **Low interest disaster loans now available**

**SACRAMENTO, Calif.** – The [U.S. Small Business Administration \(SBA\)](#) announced today the opening of an SBA Business Recovery Center (BRC) in Kerr County to assist small businesses, private nonprofit (PNP) organizations and residents affected by severe storms, straight-line winds and flooding beginning July 2.

Beginning Friday, July 11, SBA customer service representatives will be on hand at the Business Recovery Center in Kerrville to answer questions and assist with the disaster loan application process. No appointment is necessary, walk-ins are welcome. Those who prefer to schedule an in-person appointment in advance can do so at [appointment.sba.gov](https://appointment.sba.gov).

The center's hours of operation are as follows:

#### **KERR COUNTY**

Business Recovery Center  
The YES Center at First Presbyterian Church  
823 North St.  
Kerrville, TX 78028

#### **Opens at 11 a.m. Friday, July 11**

Mondays - Fridays, 9 a.m. – 6 p.m.  
Saturdays, 9 a.m. – 1 p.m.

“SBA’s Business Recovery Centers have consistently proven their value to business owners following a disaster,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. “Business owners can visit these centers to meet face-to-face with specialists who will guide them through the disaster loan application process and connect them with resources to support their recovery.”

Businesses and nonprofits are eligible to apply for business [physical disaster loans](#) and may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

The SBA’s [Economic Injury Disaster Loan \(EIDL\)](#) program is available to small businesses, small agricultural cooperatives, nurseries, and private nonprofit organizations impacted by

financial losses directly related to these disasters. 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 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.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to \$100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to \$500,000 to replace or repair their primary residence.

SBA representatives will also provide help to business owners and residents at disaster recovery centers when they are opened in the impacted area.

Interest rates are as low as 4% for small businesses, 3.625% for nonprofits, and 2.813% for homeowners and renters with terms up to 30 years. Interest does not begin to accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA determines eligibility and sets loan amounts and terms based on each applicant's financial condition.

To apply online, visit [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto: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 filing deadline to return applications for physical property damage is **Sept. 4, 2025**. The deadline to return economic injury applications is **April 6, 2026**.

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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](https://www.sba.gov).