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## Disaster Field Operations Center West

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### **SBA Offers Disaster Assistance to Washington Small Businesses Economically Impacted by Severe Storms, Flooding and Freezing Conditions**

**SACRAMENTO, Calif.** – The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to small businesses economically impacted by severe storms, flooding and freezing conditions that occurred Dec. 18 - 28, 2022, SBA’s [Administrator Isabella Casillas Guzman](#) announced today. SBA acted under its own authority to declare a disaster following a request received from Gov. Jay Inslee on April 11, 2023.

The disaster declaration makes SBA assistance available in Grays Harbor, Island, Jefferson, Kitsap, Mason, Okanogan, Pierce, Skagit, Snohomish, Thurston and Whatcom counties.

“SBA’s mission-driven team stands ready to help Washington’s small businesses impacted by severe storms, flooding and freezing conditions,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help these businesses.”

“Small nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred,” said Director Tanya N. Garfield of SBA’s Disaster Field Operations Center-West.

“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. Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing,” Garfield added.

Eligibility is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 3.305 percent for small businesses and 2.375 percent for private nonprofit organizations with terms up to 30 years and are restricted to small businesses without the financial ability to offset the adverse impact without hardship.

The Washington Small Business Development Center is offering free, personalized counseling to help affected businesses in their recovery. Businesses may contact the Washington Lead Office by emailing [Washington@wsbdc.org](mailto:Washington@wsbdc.org) or by calling (833) 492-7232. Visitors are encouraged to call first for an appointment.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. 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. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for economic injury is Jan. 12, 2024.

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Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0% interest. This pertains to all disaster loans approved in response to disasters declared on or after September 21, 2022, through September 30, 2023. This covers SBA disaster loans currently available for Hurricane Fiona and Hurricane Ian. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at (800) 659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday, or email: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

#### **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](http://www.sba.gov).