



DISASTER FIELD OPERATIONS CENTER WEST

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SBA Opens Disaster Loan Outreach Center in Florissant **Low interest disaster loans now available**

SACRAMENTO, Calif. – The [U.S. Small Business Administration \(SBA\)](#) announced today the opening of a Disaster Loan Outreach Center (DLOC) in St. Louis County to assist small businesses, private nonprofit (PNP) organizations and residents affected by severe storms, straight-line winds, tornadoes and wildfires occurring March 14-15.

Beginning Friday, May 30, SBA customer service representatives will be on hand at the Disaster Loan Outreach Center in Florissant 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.

The center's hours of operation are as follows:

ST. LOUIS COUNTY

Disaster Loan Outreach Center
St. Louis County Library
Florissant Valley Branch
Quiet Room
195 South New Florissant Rd.
Florissant, MO 63031

Opens at 1 p.m. Friday, May 30

Mondays - Thursday, 9 a.m. – 6 p.m.

Fridays - Saturdays, 9 a.m. – 5 p.m.

“When disasters strike, SBA’s Disaster Loan Outreach Centers perform an important role by assisting small businesses and their communities,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the U.S. Small Business Administration. “At these centers, our SBA specialists help business owners and residents apply for disaster loans and learn about the full range of programs available 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.

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.

Applicants may be eligible for a loan increase of up to 20% of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include insulating pipes, walls and attics, weather stripping doors and windows, and installing storm windows to help protect property and occupants from future disasters.

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.

Interest rates are as low as 4% for small businesses, 3.62% for nonprofits, and 2.75% 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. 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 filing deadline to return applications for physical property damage is **July 21, 2025**. The deadline to return economic injury applications is **Feb. 23, 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.