



**SMALL BUSINESS ADMINISTRATION**

**[Disaster Declaration # 21174 and # 21175; TEXAS Disaster Number TX-20057]**

**Presidential Declaration of a Major Disaster for the State of TEXAS**

**AGENCY:** U.S. Small Business Administration.

**ACTION:** Notice.

**SUMMARY:** This is a Notice of the Presidential declaration of a major disaster for the State of TEXAS (FEMA-4879-DR), dated July 6, 2025.

Incident: Severe Storms, Straight-line Winds, and Flooding.

**DATES:** Issued on July 6, 2025.

Incident Period: July 2, 2025, and continuing.

Physical Loan Application Deadline Date: September 5, 2025.

Economic Injury (EIDL) Loan Application Deadline Date: April 6, 2026.

**ADDRESSES:** Visit the MySBA Loan Portal at <https://lending.sba.gov> to apply for a disaster assistance loan.

**FOR FURTHER INFORMATION CONTACT:** Sharon Henderson, Office of Disaster Recovery & Resilience, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given that as a result of the President's major disaster declaration on July 6, 2025, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or other locally announced locations. Please contact the SBA disaster assistance customer service center by email at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by phone at 1-800-659-2955 for further assistance.

The following areas have been determined to be adversely affected by the disaster:

Primary Counties (Physical Damage and Economic Injury Loans):

Kerr.

Contiguous Counties (Economic Injury Loans Only):

TEXAS

Bandera, Edwards, Gillespie, Kendall, Kimble, Real.

The Interest Rates are:

For Physical Damage:

Homeowners with Credit Available Elsewhere	5.625
Homeowners without Credit Available Elsewhere	2.813
Businesses with Credit Available Elsewhere	8.000

Businesses without Credit Available Elsewhere	4.000
Non-Profit Organizations with Credit Available Elsewhere	3.625
Non-Profit Organizations without Credit Available Elsewhere	3.625
For Economic Injury:	
Business and Small Agricultural Cooperatives without Credit Available Elsewhere	4.000
Non-Profit Organizations without Credit Available Elsewhere	3.625

The number assigned to this disaster for physical damage is 211746 and for economic injury is 211750.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

**James Stallings,**  
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