



U.S. Small Business
Administration

NEWS RELEASE

DISASTER FIELD OPERATIONS CENTER WEST

Release Date: May 20, 2025
Release Number: OK 21088-01

Media Contact: Eslam.ElFatatry@sba.gov
Follow us on [X](#), [Facebook](#), [LinkedIn](#) & [Instagram](#)

SBA Offers Disaster Assistance to Oklahoma Small Businesses , Private Nonprofits and Residents Affected by Spring Wildfires **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 Oklahoma small businesses, private nonprofits and residents to offset physical and economic losses from wildfires beginning March 14. The SBA issued a disaster declaration in response to a request SBA received from Gov. Kevin Stitt on April 16.

The declaration covers the Oklahoma counties of Canadian, Creek, Garfield, Kingfisher, Lincoln, Logan, Noble, Okfuskee, Oklahoma, Okmulgee, Osage, Pawnee, Payne, Pottawatomie, and Tulsa.

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.

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

EIDLs are for working capital needs caused by the disaster and are available even if the business did not suffer any physical damage. They 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 sets loan amounts and terms based on each applicant's financial condition.

“When disasters strike, SBA’s Disaster Loan Outreach Centers play a vital role in helping small businesses and their communities recover,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. “At these centers, SBA specialists assist business owners and residents with disaster loan applications and provide information on the full range of recovery programs available.”

Beginning Wednesday, May 21, SBA customer service representatives will be on hand at the Disaster Loan Outreach Centers (DLOCs) to answer questions about SBA’s disaster loan program, explain the application process and help individuals complete their applications. Walk-ins are accepted, but you can schedule an in-person appointment in advance at appointment.sba.gov.

DLOCs hours of operations are listed below.

LINCOLN COUNTY

Disaster Loan Outreach Center
Iowa Tribe of Oklahoma Fire Department
335174 E. 750 Rd.
Perkins, OK 74059

Opens at 1 p.m., Wednesday, May 21

Wednesday, 1 p.m. - 6 p.m.

Thursday, 9 a.m. - 6 p.m.

Friday, 9 a.m. - 6 p.m.

Closes permanently at COB Friday, May 23

LOGAN COUNTY

Disaster Loan Outreach Center
Logan County Courthouse Annex
(Across the street north of Courthouse in
the old Girl Scout Room)
312 E. Harrison Ave.
Guthrie, OK 73044

Opens at 1 p.m., Wednesday, May 21

Mondays - Fridays, 9 a.m. - 6 p.m.

Closed Monday, May 26 for Memorial Day

PAYNE COUNTY

Disaster Loan Outreach Center
City of Stillwater Community Center, Room 102
315 W. Eighth Ave.
Stillwater, OK 74074

Opens at 1 p.m., Wednesday, May 21

Mondays - Fridays, 9 a.m. - 6 p.m.

Closed Monday, May 26 for Memorial Day

Closes permanently at COB Wednesday, June 11

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 deadline to return physical damage applications is **July 21, 2025**. The deadline to return economic injury applications is **Feb. 20, 2026**.

###

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.