



Houston-Galveston
Area Council

PRESS RELEASE

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FOR IMMEDIATE RELEASE

Fort Bend County Partners with H-GAC to Open Applications for Small Business Microloans Through Triple 'R' Fund

The regional program offers fixed interest financing to support capital needs as business owners tackle mid-year check-ins.

HOUSTON, TX — The [Houston-Galveston Area Council](#) (H-GAC), in partnership with Fort Bend County, the [Gulf Coast Economic Development District](#) (GCEDD), and the [Houston-Galveston Area Local Development Corporation](#) (H-GALDC), has officially opened the application window for the [Fort Bend Triple 'R' \(Regional, Revolving, Resilience\) Loan Program](#).

As small business owners cross the mid-year finish line and analyze their half-year metrics, accessing flexible capital remains a top priority to map outgrowth for the remainder of the year. The Triple 'R' Revolving Loan Fund is designed to bridge the gap for existing small businesses and startups in Fort Bend County that may not qualify for traditional bank financing. Eligible businesses can apply for up to \$50,000 in microloan funding with fixed interest rates as low as four percent and flexible repayment terms ranging from five to 10 years.

"As a former entrepreneur and small businessman, I know the importance of affordable access to capital to grow one's business. This is why I worked with members of our Commissioners Court and H-GAC to institute this loan program," said Commissioner Andy Meyers, Fort Bend County Precinct 3. "The Triple 'R' Fund puts flexible, affordable capital directly into the hands of entrepreneurs who are creating jobs and building our local economy right here in Fort Bend County."

The Triple 'R' Loan Program portfolio supports a wide variety of operational and growth-related expenses, including:

- Working Capital: Funding for payroll, marketing, rent, utilities, and daily operations.
- Asset & Infrastructure Expansion: Capital for equipment purchases, inventory acquisition, and software upgrades.
- Business Resilience: Funds to help existing local establishments scale safely and weather economic shifts.

"Organizations don't drive economic resilience, people and targeted, regional partnerships do," said Omar Fortune, assistant director of Enterprise Services at H-GAC. "This fund is a true collaborative lifeline. Our goal is to put critical funding directly into the hands of the local entrepreneurs who keep our regional economy strong and moving forward."

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How the Application Process Works

To ensure equitable access to available financing, H-GALDC will use a randomized selection process. Applications will not be evaluated on a first-come, first-served basis; instead, all submissions will be pooled together.

Applicants randomly selected to advance to the underwriting phase will then be contacted by program staff to upload supporting documentation, such as business tax returns, personal financial statements, and financial projections.

Eligibility and Deadlines

To qualify for the program, the applying business must be an existing establishment or startup physically located within Fort Bend County. Additionally, the business net worth must be less than \$15 million, with an average net income of less than \$5 million.

To review eligibility requirements, explore program details, and submit an application, please visit the official portal at bit.ly/tripler-press. For specific questions regarding the application workflow, business owners may contact the lending team directly at loans@h-gac.com or call 855-364-2516.

HOUSTON-GALVESTON AREA COUNCIL

Houston-Galveston Area Council (H-GAC) is a voluntary regional association of local governments and local elected officials from the 13-county Gulf Coast planning region, which includes an area of 12,500 square miles and nearly eight million people. H-GAC promotes efficient and accountable use of local, state, and federal tax dollars; serves as a problem-solving and information forum for local governments; and helps analyze trends and conditions affecting the region. For more information, visit h-gac.com.

Houston-Galveston Area Local Development Corporation

Founded by H-GAC, the Houston-Galveston Area Local Development Corporation (H-GALDC) is a licensed Certified Development Company (CDC) that serves as the administrative partner for local and federal loan programs across the region. H-GALDC partners with local financial institutions and economic districts to deliver low-cost, fixed-rate financing solutions to support job creation, small business expansion, and regional economic stability. To learn more about H-GALDC, visit: hgaldc.com.

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