



Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE

SBA Relief Still Available to Montana Small Businesses and Private Nonprofits Affected by July Drought

Emergency Designation | Montana | April 10, 2025

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Deadline to apply for economic injury loans approaching.

SACRAMENTO, Calif. – The [U.S. Small Business Administration \(SBA\)](#) is reminding eligible small businesses and private nonprofit (PNP) organizations in Montana of the May 9, deadline to apply for low interest federal disaster loans to offset economic losses caused by the drought beginning July 16, 2024.

The disaster declaration covers the counties of Broadwater, Flathead, Gallatin, Jefferson, Lewis and Clark, Lincoln, Meagher and Sanders in Montana, as well as Bonner and Boundary counties in Idaho.

Under this declaration, SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to the disaster. 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 drought and are available even if the small 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.

“Through a declaration by the U.S. Secretary of Agriculture, SBA provides critical financial assistance to help communities recover,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. “We’re pleased to offer loans to small businesses and private nonprofits impacted by these disasters.”

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.25% for PNPs, with terms up to 30 years. Interest does not 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.

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.

Submit completed loan applications to SBA no later than **May 9**.

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