



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

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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 July 25, 2025 deadline to apply for low interest federal disaster loans to offset economic losses caused by drought beginning Nov. 19, 2024.

The disaster declaration covers the Montana counties of Custer, Dawson, Fallon, Garfield, McCone, Prairie, Richland, Roosevelt, Valley and Wibaux.

Under this declaration, SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to small businesses, small agricultural cooperatives, nurseries, and PNPs impacted by 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.

"SBA loans help eligible small businesses and private nonprofits cover operating expenses after a disaster, which is crucial for their recovery," said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. "These loans not only help business owners get back on their feet but also play a key role in sustaining local economies in the aftermath of a disaster."

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.62% 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](https://sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto: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 the SBA no later than **July 25**.

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