



Farm Service Agency  
U.S. DEPARTMENT OF AGRICULTURE

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## SBA Economic Injury Disaster Loans Available to Montana Small Businesses

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**SACRAMENTO, Calif.** – Small nonfarm businesses in eight Montana counties and neighboring counties in Idaho are now eligible to apply for low-interest federal disaster loans from the U.S. Small Business Administration, announced [Francisco Sánchez Jr.](#), associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration. These loans offset economic losses because of reduced revenues caused by drought in the following primary counties that began July 16.

Primary Montana counties: Broadwater and Lincoln;

Neighboring Montana counties: Flathead, Gallatin, Jefferson, Lewis And Clark, Meagher and Sanders;

Neighboring Idaho counties: Bonner and Boundary.

“SBA eligibility covers both the economic impacts on businesses dependent on farmers and ranchers that have suffered agricultural production losses caused by the disaster and businesses directly impacted by the disaster,” Sánchez said.

Small nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred.

“Eligibility for these loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 4 percent for businesses and 3.25 percent for private nonprofit organizations, a maximum term of 30 years and are available to small businesses and most private nonprofits without the financial ability to offset the adverse impact without hardship,” Sánchez said.

Interest does not begin to accrue until 12 months from the date of the initial disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.

By law, SBA makes Economic Injury Disaster Loans available when the U.S. Secretary of Agriculture designates an agricultural disaster. The Secretary declared this disaster on Sept. 9.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency about the U.S. Department of Agriculture assistance made available by the Secretary's declaration. However, nurseries are eligible for SBA disaster assistance in drought disasters.

Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://www.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.

The deadline to apply for economic injury is May 9, 2025.

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