NEWS RELEASE

**Disaster Field Operations Center West**

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**SBA Offers a Lifeline to North Dakota Businesses Hit by Adverse Weather: Apply for a Low-Interest Disaster Loan Today!**

**SACRAMENTO, Calif.** – The [U.S. Small Business Administration (SBA)](https://www.sba.gov/) announced that small businesses and private nonprofit organizations (PNP) in North Dakota are now eligible to apply for low‑interest disaster loans to offset economic losses caused by the adverse weather conditions that occurred in the counties listed below.

| **Declaration**  **Number** | **Primary**  **Counties** | **Neighboring**  **Counties** | **Incident Type** | **Incident Date** | **Deadline** |
| --- | --- | --- | --- | --- | --- |
| 20941 | Burke, Mercer and Oliver | Burleigh, Divide, Dunn, McLean, Morton, Mountrail, Renville, Stark, Ward and Williams in North Dakota. | Drought, Heat, and Winds | July 30– Oct. 6, 2024 | 8/25/25 |
| 20942 | Cavalier, Pembina, Ransom and Sargent | Barnes, Cass, Dickey, LaMoure, Ramsey, Richland, Towner and Walsh in North Dakota; Kittson and Marshall in Minnesota; Brown, Marshall and Roberts in South Dakota. | Excessive Rain and Flooding | April 1–Oct. 1, 2024 | 8/25/25 |
| 20943 | Sioux | Adams, Emmons, Grant and Morton in North Dakota; Campbell, Corson and Perkins in South Dakota. | Wildfire and High Winds | Sept. 12–Oct. 2, 2024 | 8/25/25 |

Under these declarations, the SBA’s [Economic Injury Disaster Loan (EIDL)](https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans) program is available to eligible small businesses, small agricultural cooperatives, nurseries, and PNPs that suffered financial losses as a direct result of these disasters. The SBA cannot provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are available for working capital needs caused by the disaster and are available even if the business did not suffer any physical damage.

Eligibility is based on the size of the applicant, type of activity and its financial resources. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred.

“When farmers face crop losses and a disaster is declared by the secretary of agriculture, SBA working capital loans become a lifeline for eligible small businesses,” said [[Francisco Sánchez, Jr.](https://www.sba.gov/person/francisco-sanchez-jr)](https://www.sba.gov/person/francisco-sanchez-jr), associate administrator for the Office of Disaster Recovery and Resilience at the SBA. “These loans are the backbone that helps rural communities bounce back and thrive after a disaster strikes.”

The loan amount can be up to $2 million with interest rates of 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 after the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant’s financial condition.

SBA’s Disaster Loan Program funding was replenished via the American Relief Act, 2025, which was signed into law on Dec. 21, 2024. The SBA acted immediately and, within six hours of the Act being signed into law, issued more than 21,000 outstanding commitment letters (loan offers). The SBA will continue to issue new loan offers and ensure survivors quickly understand their loan options.

Applicants are encouraged to submit their loan applications promptly, prior to the **Aug. 25, 2025**, deadlines.

To apply online and receive additional disaster assistance information visit [sba.gov/disaster](https://www.sba.gov/funding-programs/disaster-assistance). 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.

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**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](https://www.sba.gov/).