



FREDERICK COUNTY GOVERNMENT

OFFICE OF THE COUNTY EXECUTIVE

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News Release

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Federal Assistance Available to Nurseries, Small Businesses, and Private Nonprofits Affected by Drought

Deadline to apply is April 7

FREDERICK, Md. – Nurseries, small businesses, and private nonprofit organizations in Frederick County that have been impacted by the drought that began July 23, 2024 are encouraged to apply for low-interest federal disaster loans from the U.S. Small Business Administration (SBA) by April 7, 2025.

The SBA's Economic Injury Disaster Loan program offers financial assistance to eligible entities experiencing economic hardship due to the drought. This program is available to small businesses, small agricultural cooperatives, nurseries, and private nonprofit organizations with financial losses directly related to the drought. Disaster loans are not available to agricultural producers, farmers, or ranchers, except for small aquaculture enterprises.

Economic Injury Disaster Loans provide working capital for businesses impacted by disasters, even if there has been no physical damage. The funds from this program may be used to pay fixed debts, payroll, accounts payable, and other unpaid bills due to impacts of the drought.

The application for the program asks for the same information about the business and its principal owners that are generally required for a bank loan. If you need assistance, SBA staff will explain the forms and help at no charge. Applications for disaster loans may be submitted online using the MySBA Loan Portal at www.lending.sba.gov.

For more information on loan terms, eligibility, and the application process, please visit the SBA's website at www.sba.gov/disaster. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information.

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