Small, non-farm businesses in 15 Nebraska counties (plus neighboring counties in Colorado) are eligible to apply for low-interest disaster loans from the U. S. Small Business Administration (SBA).

"These loans offset economic losses because of reduced revenues caused by excessive rain, hail, high winds and flooding that occurred in the following primary Nebraska counties beginning June 6, 2009," announced Alfred E. Judd, Director of SBA's Disaster Field Operations Center West.

• Primary Nebraska Counties: Hayes, Perkins and Valley;

• Neighboring Nebraska Counties: Chase, Custer, Deuel, Dundy, Frontier, Garfield, Greeley, Hitchcock, Keith, Lincoln, Sherman and Wheeler;

• Neighboring Colorado Counties: Phillips and Sedgwick

"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," Judd said.

Small, non-farm businesses, small agricultural cooperatives and most private, non-profit organizations of any size may qualify for Economic Injury Disaster Loans (EIDLs) 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 working capital loans is based on the financial impact of the disaster only and not on any actual property damage," Judd added.

"These loans have an interest rate of four percent, a maximum term of 30 years, and are restricted to small businesses without the financial ability to offset the adverse impact without hardship."

By law, SBA makes EIDLs available when the U. S. Secretary of Agriculture designates an agricultural disaster. Secretary Tom Vilsack declared this disaster at the request of Governor Dave Heineman.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Service Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Secretary's declaration.

Information and application forms are available from SBA's Customer Service Center by calling 800-659 2955, emailing mailto: disastercustomerservice@sba.gov