



## MONTANA DEPARTMENT OF COMMERCE

<https://commerce.mt.gov/BusinessRecovery>



A one-stop shop resource to highlight all the assistance available to help businesses and communities in the event of an emergency or aftermath of a disaster.

- [Business Assistance](#)
- [Community Assistance](#)
- [Housing Assistance](#)

### Business Assistance Programs

#### **Montana Facility Finance Authority, Emergency Loan Program**

The Emergency Loan Program makes short-term loans to eligible institutions at competitive interest rates during periods of declared emergency. Eligible projects include construction and renovation, facility acquisition, refinancing of qualified outstanding debt, the purchase of equipment, operations expenses, and financing costs.

Available to: Montana Businesses

406.444.0052 | <https://mtfacilityfinance.com/Programs/Emergency-Loan-Program>

#### **Montana Facility Finance Authority, Emergency Forbearance Program**

The Emergency Forbearance Program is limited to current Direct and Trust Fund Loan clients of the Authority. The program can only be activated when the State or Federal government declares an emergency for all or part of the State of Montana. The Program will close upon end of the emergency declaration unless extended by Authority Board action.

Available to: Montana Businesses

406.444.0052 | <https://mtfacilityfinance.com/Programs/Emergency-Forbearance-Program>

#### **Montana Department of Commerce, MicroBusiness Finance Program**

Montana-based businesses with fewer than ten full-time equivalent employees and gross annual revenues of less than \$1,000,000 can apply for a microbusiness loan up to \$100,000 by contacting a MicroBusiness Development Corporation (MBDC). MBDCs provide capital to start or expand a business, training and technical assistance, and pre- and post-loan training valuable

for the success of a small business.

Available to: Montana Businesses

406.841.2594 | <https://marketmt.com/MBFP>

**Montana Department of Commerce, Native American Collateral Support Program**

The Native American Collateral Support (NACS) Program addresses the lack of access to capital for Native American-owned businesses. NACS addresses access to capital issues by providing collateral support security for Lenders making loans with Native American-owned businesses that only lack in sufficient collateral/equity for a business loan according to their loan risk profiles. (All other aspects of the credit analysis are satisfactory: cash flow, climate, character, and credit-worthiness). There is no origination fee to Lenders to access these funds from the Montana Department of Commerce.

Available to: Native American-Owned Businesses

406.841.2775 | <https://marketmt.com/nacs>

**Montana Department of Commerce, Big Sky Economic Development Trust Fund Planning Grants**

The Big Sky Economic Development Trust Fund Program (BSTF) Planning funds are awarded to eligible applicants to assist with economic development planning efforts that promote long-term, stable economic growth in Montana. Applications which support a critical activity to move an economic development project forward and directly assist a basic sector company are the highest priority for the Department.

Available to: Montana Businesses

406.841.2250 | <https://marketmt.com/BSTF/Planning/Information>

**Montana Department of Commerce, Small Business Development Centers (SBDC)**

The SBDC network supports ten centers around the state, focusing on counseling in areas such as financial analysis, business planning, training and workshops and loan packaging assistance to help small businesses achieve their goals.

Available to: Small Businesses

406.841.2746 | <http://sbdc.mt.gov/>

**Montana Department of Commerce, Wood Product Revolving Loan Fund (WP RLF)**

Wood Product Revolving Loan Fund (WP RLF) is available to wood product businesses experiencing loss or are financially in distress (these are loan funds)

Available to: Montana Wood Product Businesses

406.841.2594 | <http://marketmt.com/WPRLF>

**Montana Department of Agriculture, Growth Through Agriculture Mini-Grant Program**

Mini-grants available to food and ag companies for education, promotion, marketing, and travel projects to expand agricultural development, economic activity, and employment growth. Given the current public health situation with COVID-19, special attention will be paid to projects that strengthen and expand local food offerings, distribution, and infrastructure.

Available to: Individuals, Businesses and Industry Organizations, Public and Private Agencies,

Educational Institutions, and Local Governments.

406.444.0134 | <https://agr.mt.gov/GTA>

**Montana Department of Agriculture, Rural Assistance Loan program**

Rural Assistance Loans are available to producers with modest financial investments in agriculture. These loans finance agricultural enterprises to enhance producers' operations and assist in the economic growth and welfare of Montana agriculture.

Available to: Applicants must be at least 18 years of age and residents of Montana. Loans are available to persons who are unable to qualify for financing from commercial lenders.

406.444.3144 | <http://agr.mt.gov/I-Want-To/Apply-For/Grants-Loans/Rural-Assistance-Loans>

**Montana Department of Labor and Industry, Unemployment Insurance Contributions (Tax)**

We provide Customer Support for Unemployment Insurance eServices for Employers: new employer registration, filing quarterly UI wage reports, tax payment, SIDES participation, and more. [Employer Handbook found here.](#)

Available to: Employers

406.444.0690 | [https://uieservices.mt.gov/ /](https://uieservices.mt.gov/)

**Montana Department of Labor and Industry, Wage and Hour Laws**

Answer questions regarding State and Federal Wage and Hour laws. Also conduct complaint driven Wage and Hour related investigations.

Available to: Employers

406.444.6543 | <http://erd.dli.mt.gov/labor-standards/wage-and-hour-payment-act>

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## Tax Programs

Governor Steve Bullock has extended the payment and filing deadlines for 2019 individual income taxpayers to July 15 in accordance with the new federal filing deadline.

<https://mtrevenue.gov/2020/03/20/2020-tax-deadline-extended/>

**DIRECTOR'S OFFICE | MONTANA DEPARTMENT OF COMMERCE**

301 S. PARK AVE. | PO BOX 200501 | HELENA, MT 59620-0501 | P: 406.841.2700 | F: 406.841.2701 | TDD: 406.841.2702