

# SBA To Provide Economic Injury Disaster Loans For Coronavirus Related Economic Disruptions



U.S. Small Business  
Administration

# SBA's Economic Injury Disaster Loan Basics

## **What businesses are eligible to apply?**

- Small businesses
- small agricultural cooperatives
- small aquaculture businesses
- most private non-profit organizations

## **Must be:**

- directly affected by the disaster
- located in the disaster area

# SBA's Economic Injury Disaster Loan Terms

## How much can I borrow?

Up to \$2 million.

3.75% for small business

2.75% for NFPs

## How can I use the loan funds?

- Fixed debt payments
- payroll
- accounts payable
- other bills

# Economic Injury Disaster Loan Terms



## What are the collateral requirements?

- Real estate preferred on loans over \$25,000.
- Lack of collateral is not a reason for decline.

# Basic Filing Requirements

- Application (Form 5 or 5C)
- IRS 4506T for the applicant, principals and affiliates.
- Business Federal Income Tax Return
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).

# Additional Filing Requirements

## Other information that may be requested:

- Personal Tax Returns for all principals.
- Year-end financial statements
- Interim (Current) P&L
- SBA Form 1368 (Monthly Sales)

# Ineligible Entities

**What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?**

- Farms
- Religious Organizations
- Gambling Concerns
- Casinos & Racetracks



# How to Apply

**SBA's Customer Service Representatives are ready to serve.**

- <https://disasterloan.sba.gov/ela>.
- *Paper loan applications can be downloaded from [www.sba.gov/disaster](http://www.sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155. (Not recommended.)*
- SBA's Customer Service Center at 800-659-2955 can provide applications. [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).



# Submit a COMPLETE Application As Soon As Possible

MISSING INFORMATION IS THE BIGGEST CAUSE OF DELAY

# Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

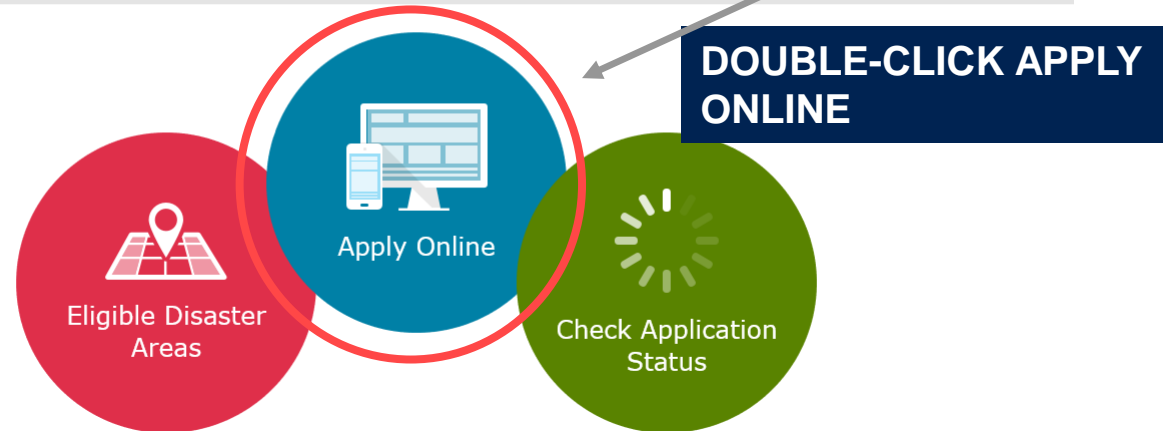
<https://disasterloan.sba.gov/ela/>



FAQs Help Contact Us Register Login **Apply Online**

## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters



# Register



## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

[Login](#) [Register](#) [Password Reset](#)

### Disaster Loan Assistance - Login

\*User Name

\*Password

[Login](#)

#### System Requirements

The recommended browser is Internet Explorer 10 or later.

- If you have dial-up Internet service, you may experience delays.
- You must have cookies and JavaScript enabled.
- You should allow pop-up messages.
- You must have Adobe Reader installed.



### Notice - Terms of Use

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**PLEASE NOTE:** Your responses to the requested information are required in order to obtain a benefit under our Disaster Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB control number.

From this page you can:

1) Begin a new application by clicking on Register

2) Return to complete a started application by inputting a user name and password

# Complete Registration Information

**SBA** U.S. Small Business Administration

FAQ Help Contact Us Register Login

[Loan Information](#) [Search Declarations](#) [Apply Online](#)

## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

### User Registration (Part 1 of 2)

The registration information that you provide will be used to verify your identity and for future logins. Please ensure that this information is accurate and correct.

**WARNING** - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

#### Personal Information

\*First Name  MI  \*Last Name  Suffix  \*Social Security Number  \*Date of Birth

#### Primary Address (Prior to the Disaster)

\*Address Line 1  \*Address Line 2  \*City  \*State  \*Zip Code  County  Email Address  Re-enter Email Address   Receive status notifications by email

As an additional security measure, we will be sending a separate pass code to your phone or email which you will need to log in to the disaster loan application once you complete the registration process. You must have access to your phone or email to receive your pass code to login.

\*Primary Phone Number  Alternate Phone Number

I acknowledge and understand that third parties are providing information or services to the U.S. Small Business Administration in order for the U.S. Small Business Administration to authenticate my identity. I agree to hold harmless said third parties and indemnify said third parties from any and all liability resulting from my use of the authentication services.

On page 1 of the registration, pay close attention to the sections with an \* these sections must be completed. It is important that a good email address and cell


**WARNING** - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

#### User Data

\*User Name  (Must be at least 6 characters) \*Password  (Must be at least 8 characters and must contain at least three of the following items: one uppercase letter, one lowercase letter, one number, one special character from this list: !@#\$%^&\*()\_+-=[\]{}|;':",<.>/?) \*Confirm Password  Your passwords must match

\*Security Question 1  \*Security Answer 1  \*Security Question 2  \*Security Answer 2  \*Security Question 3  \*Security Answer 3

Please type the text appearing in the image below:  
Note: If you cannot view the image for any reason, please click on the speaker icon to hear the code.  
Then enter the code in the box below.



\*Enter Code

To advance to the next page, go next

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won't likely forget. If your password ever requires a reset, you would need this information

# SBA Columbus District Office

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