



The Basics of SBA Economic Injury Disaster Loans for Working Capital Losses due to Hurricane Ian

As of Mar. 31, 2023

SBA's Disaster Loan Programs

Business and Home Loans for Property Damages

- Low-interest direct loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds to repair or replace disaster-damaged or destroyed real estate, personal property, machinery and equipment, inventory, and other business assets.

Economic Injury Loans for Working Capital Needs

- Low-interest direct loans to small businesses and most private nonprofit organizations. Economic Injury Disaster Loans help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical damage.

Loan Eligibility Restrictions

- Only uncompensated losses (disaster losses not compensated by insurance or other recoveries such as FEMA grants, reimbursement by another party, settlement of a lawsuit, etc.) are eligible.
- Applicants are **not** eligible if they have not complied with the terms of previous SBA loan agreements or other Federal obligations (e.g., failure to maintain required insurance, court-ordered child support, student loans, or Federal Income Tax filing requirements).

Loan and Insurance Requirements

Requirements for loan approval



Eligibility

- Damaged property must be in a declared area.



Credit History

- Applicants must have a credit history acceptable to SBA.



Repayment

- Applicants must show the ability to repay all loans.

Borrowers must obtain and maintain appropriate insurance as a condition of most loans.



Hazard Insurance

- Required on all secured loans.



Flood insurance

- Required for properties located in a Special Flood Hazard Area (SFHA) and for properties damaged in a flood disaster.

Collateral Requirements

- Physical loans over \$25,000 require collateral.
- Economic injury loans over \$25,000 require collateral.
 - (Up to \$50,000 unsecured disaster business loans - combined physical and economic injury loan funds).
- SBA will not decline a loan for lack of collateral, but requires collateral that is available.



The Application Process



Apply:

Online at SBA’s secured website:
disasterloanassistance.sba.gov

Filing Deadline for Physical Damage: 60 days from the declaration date.

Filing Deadline for Economic Injury: 9 months from the declaration date.

SBA will contact applicant to verify damage and schedule a site visit if necessary.

SBA will process the file to a decision. Could take up to 2-3 weeks

If approved, loan documents are forwarded to borrower.

The applicant is advised of appeal rights, if declined.

An initial disbursement is generally made within 5 days after the applicant signs and returns the required loan closing documents.

- Up to \$25,000 for physical damages
- Up to \$25,000 for economic injury

Subsequent disbursements are generally made in installments to match the pace of construction.

EIDLs: What businesses are eligible to apply?

SBA's Economic Injury Disaster Loans (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private non-profit organizations.

This includes:

- Businesses directly affected by the disaster.
- Businesses that offer services directly related to the businesses in the primary counties of the declaration.



SBA Economic Injury Disaster Loans (EIDLs)

The Basics

Small businesses in a declared disaster area that have suffered substantial economic injury may be eligible for an Economic Injury Disaster Loan, even if they do not have any physical damage.

Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses, such as lease payments, utilities, insurance, payroll, taxes and payments on fixed debts.

These loans are available even if you have an existing disaster or COVID-19 loan.

Note: The loan cannot be used for expansion of the business, or to pay off loans. Talk to your loan officer for clarification.

What Counties are Eligible for Economic Injury Disaster Loans for Hurricane Ian?

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

Incident: HURRICANE IAN **FLORIDA Declaration 17644 & 17645**
occurring: September 23, 2022, through November 4, 2022

Economic Injury Disaster Loans are available

in the Florida primary counties of: Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Sarasota, Seminole, and Volusia; and contiguous Florida counties of: Alachua, Bradford, Broward, Clay, Duval, Hernando, Indian River, Marion, Martin, Miami-Dade, Saint Lucie and Sumter.

Application Filing Deadlines:

Physical Damage: January 12, 2023

Economic Injury: June 29, 2023

SBA Loan Requirements

Requirements for loan approval:



- Eligibility – The business must have a physical presence in a declared county.



- Credit History - Applicants must have a credit history acceptable to SBA.



- Repayment – SBA must document the applicant has the ability to repay the loan and existing debts/obligations.

Note: If the loan application is not approved, SBA will provide the reason(s) for the decline decision and provide six months from the date of the letter to allow you to provide additional information and request reconsideration. The same applies if the application is withdrawn.

SBA's Economic Injury Disaster Loan Basics

- Loans up to \$2 million; maximum term is 30 years.
- No cost to apply. No closing costs. No prepayment penalty.
- If offered a loan, two months to decide.
- No obligation to accept loan. Apply now, decide later.
- **The first payment due one year from date of the first disbursement.** The interest is zero percent during this deferment period. (for declarations through 9/2023)
- The interest rate is fixed.

Economic Injury Disaster Loans	Hurricane Ian	Hurricane Nicole
For small businesses and agricultural cooperatives and small businesses engaged in aquaculture	3.040	3.305
For non-profit organizations	1.875	2.375
Application filing deadline	June 29, 2023	Sept. 13, 2023

The Economic Injury Disaster Loan Steps

Three ways to apply:

- You can apply online at <https://disasterloan.sba.gov>
- You can visit an SBA Business Recovery Center or a FEMA/SBA Disaster Recovery Center and get help in applying.
- You can request a paper loan application by calling 800-659-2955 or sending an email to: DisasterCustomerService@sba.gov and mail it in, or turn it in at a temporary FEMA or SBA Center.

An SBA Loan Officer will review your credit, repayment ability and make a loan decision. The Loan Officer will discuss the decision with you.

The Loan Officer determines the loan amount. If the loan request is approved, the loan application is sent to the Legal department for preparation of your loan closing documents.

Once the loan documents are executed and returned to SBA, the Legal department can authorize disbursement of the loan.

SBA's Economic Injury Disaster Loans Ineligible Applicants

- Lending or Investment Concerns (except for real estate investments held for rental).
 - Not a small business concern (except for Private Nonprofits of any size).
 - Religious Organizations.
 - Political or Lobbying Concerns.
 - Real Estate Developers. Establishments primarily engaged in subdividing real property into lots and developing it for resale on their own account.
 - Government-owned concerns, except for businesses owned or controlled by a Native American tribe.
- (See SOP 50-30-9 for other exclusions)

SBA's Economic Injury Disaster Loans

General Filing Requirements –What You Need to Apply

- Completed SBA loan application (SBA Form 5)*.
- Tax Information Authorization (IRS Form 4506C) for the applicant, principals and affiliates.
- Most recent Federal Income Tax Return.
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).
- Other Information may also be requested. (3 years of taxes)

*Sole Proprietors use the SBA loan application (Form 5-C)

**SBA cannot copy information already submitted with a COVID-19 EIDL.
The loans are processed on different systems.**

SBA's Economic Injury Disaster Loans Filing Requirements – Nonprofits

NON-PROFIT ORGANIZATIONS MUST SUBMIT THE FOLLOWING ITEMS:

- Loan Application (SBA Form 5), completed and signed
- A complete copy of the organization's most recent tax return OR a copy of the organization's IRS tax exempt certification and complete copies of the organization's three most recent years' "Statement of Activities".
- Schedule of Liabilities
- Tax Information Authorization (IRS Form 4506-C), completed and signed for the organization (leave ownership section blank).

SBA's Economic Injury Disaster Loans Loan Application -SBA Form 5 (front)

	U.S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION	<small>OMB No. : 3245-0017 Expiration: 08/31/2021</small>	
<small>FOR SBA INTERNAL USE ONLY</small>		Date Received _____ Location _____ By _____	
Physical Declaration Number	<input style="width: 150px; height: 20px;" type="text"/>	Filing Deadline Date	<input style="width: 150px; height: 20px;" type="text"/>
Economic Injury Declaration Number	<input style="width: 150px; height: 20px;" type="text"/>	Filing Deadline Date	<input style="width: 150px; height: 20px;" type="text"/>
FEMA Registration Number <small>(if known)</small>	<input style="width: 150px; height: 20px;" type="text"/>	SBA Application Number	<input style="width: 150px; height: 20px;" type="text"/>
1. ARE YOU APPLYING FOR:			
<input type="checkbox"/> Physical Damage -- <i>Indicate type of damage</i> <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents <input type="checkbox"/> Economic Injury (EIDL)		<input type="checkbox"/> Military Reservist EIDL (MREIDL) <small>(complete the following)</small> * Name of Essential Employee _____ * Employee's Social Security Number _____	
PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS. <small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small> Apply online at https://disasterloan.sba.gov/ela/ OR send completed applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155			
2. ORGANIZATION TYPE *Sole Proprietors should complete form 5C			
<input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
3. APPLICANT'S LEGAL NAME <input style="width: 100%; height: 30px;" type="text"/>		4. FEDERAL E.I.N. (if applicable) <input style="width: 100%; height: 30px;" type="text"/>	
5. TRADE NAME (if different from legal name) <input style="width: 100%; height: 30px;" type="text"/>		6. BUSINESS PHONE NUMBER (including area code) <input style="width: 100%; height: 30px;" type="text"/>	

**Although a paper application and forms are acceptable, filing electronically is easier, faster and more accurate.*

****NOTE: SOLE PROPRIETORSHIPS APPLY USING SBA FORM 5C INSTEAD OF SBA FORM 5.*

SBA's Economic Injury Disaster Loans Loan Application -SBA Form 5 (back)

17. OWNERS (Individuals and businesses.) (If you need more space attach additional sheets.)		Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock.			
Legal Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip	
Legal Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip	
<small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small>					
Business Entity Owner Name		EIN	Type of Business	% Ownership	

Make sure to account for 100% of the ownership. If not listed here, use the back page to explain the rest of the ownership. (*) Non-Profits leave ownership section blank.)**

18. For the applicant business and each owner listed in item 17, please respond to the following questions, providing dates and details on any question answered **YES** (Attach an additional sheet for detailed responses).

a. Has the business or a listed owner ever been involved in a bankruptcy or insolvency proceeding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Filing Requirements -IRS Form 4506-C

The IRS Form 4506-C must be completed and submitted with each SBA disaster loan application, even if you are not required to file a federal income tax return. **A separate IRS Form 4506-C must be returned with the SBA disaster loan application for:**

- (1) each disaster loan applicant (individuals filing joint returns for the last 3 years may use a single IRS Form 4506-C),
- (2) each corporation or partnership in which the disaster loan applicant has more than a 50% interest,
- (3) each individual or entity which holds a 20% or greater interest in the disaster loan applicant,
- (4) each general partner, and
- (5) each affiliate business.

Form 4506-C (<https://www.irs.gov/pub/irs-pdf/f4506c.pdf>)

Advise applicants and preparers to download the accompanying instruction sheet to prevent incorrect entries.

Form 4506-C (October 2022)			Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return			OMB Number 1545-1872		
<p>Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.</p>								
1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)					
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name			
1b. First taxpayer identification number (see instructions)			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)					
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a					
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name			
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)								
a. Street address (including apt., room, or suite no.)			b. City		c. State		d. ZIP code	
4. Previous address shown on the last return filed if different from line 3 (see instructions)								
a. Street address (including apt., room, or suite no.)			b. City		c. State		d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address								
i. IVES participant name			ii. IVES participant ID number			iii. SOR mailbox ID		

Three Easy Options to Request IRS Tax Return Transcript



1

ONLINE

Go to www.irs.gov/transcript to download a copy of your tax return transcript immediately.



2

MAIL

You can use the *Get Transcript by Mail* online at www.irs.gov/transcript or complete Form 4506-T to request your tax account transcript or Form 4506T-EZ to request your tax return transcript and mail it to the IRS.

- Form 4506-T is available at www.irs.gov/form4506t.
- Form 4506T-EZ is available at www.irs.gov/form4506tez.



3

CALL

800-908-9946 and follow the voice prompts.

Transcripts are mailed free of charge to the address we have on file for you in 5-10 days.

You can order an exact copy of a previously filed and processed tax return, including attachments and Form W-2, by completing Form 4506, *Request for Copy of Tax Return*. Mail the completed form with the required fee for each tax year requested to the address in the instructions. Form 4506 is available at www.irs.gov/form4506. Generally copies are available for the current year and the past six years. Either spouse can submit and sign Form 4506 to request copies of jointly filed tax returns. Allow 75 calendar days to receive your copies.

Filing Requirements-Personal Financial Stmt. - SBA Form 413

OMB APPROVAL NO. 3245-0188
EXPIRATION DATE: 03-31-2021

**PERSONAL FINANCIAL STATEMENT
DISASTER PROGRAMS**

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by SBA form 413D as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA disaster loan. Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan. **Return completed form to: Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505.**

Name _____ Business Phone _____

Residence Address _____ Residence Phone _____

City, State, & Zip Code _____

Business Name of Applicant/Borrower _____

ASSETS		LIABILITIES	
(Omit Cents)		(Omit Cents)	
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto)	\$ _____
Accounts & Notes Receivable	\$ _____	Mo. Payments	\$ _____
(Describe in Section 5)		Installment Account (Other)	\$ _____
Life Insurance Cash Surrender Value Only	\$ _____		
(C)			
Stocks	\$ _____		
(D)			
Real Estate	\$ _____		
(D)			
Automobiles	\$ _____		
(D)			
Vehicle	\$ _____		
Other Personal Property	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$ _____
Other Assets	\$ _____	Net Worth	\$ _____
(Describe in Section 5)			
Total Assets	\$ _____	Total Liabilities and Net Worth	\$ _____

Section 1. Source of Income

Source of Income		Contingent Liabilities	
Salary	\$ _____	As Endorser or Co-Maker	\$ _____
Net Investment Income	\$ _____	Legal Claims & Judgments	\$ _____
Real Estate Income	\$ _____	Provision for Federal Income Tax	\$ _____
Other Income (Describe below)	\$ _____	Other Special Debt	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

SBA Form 413D (03-18) Previous Editions Obsolete Page 1

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.) Address	Property A	Property B	Property C

Mortgage Account Number _____

Mortgage Balance _____

Amount of Payment per Month/Year _____

Status of Mortgage _____

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

SBA Form 413D (03-18) Previous Editions Obsolete Page 2

Make sure to carefully read the instructions for each section of the form and note who is required to complete this form with personal assets and liabilities.

Filing Requirements for Economic Injury Disaster Loans- Monthly Sales, SBA Form 1368-front

ADDITIONAL FILING REQUIREMENTS ECONOMIC INJURY DISASTER LOAN (EIDL), and MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN (MREIDL)

* An EIDL is limited to providing working capital that is unavailable from other sources, as determined by the U.S. Small Business Administration (SBA), for an eligible business to continue operations until the effects of the declared disaster have passed.

PROVIDE THE FOLLOWING INFORMATION IN ADDITION TO THE REQUIREMENTS ON THE
"DISASTER BUSINESS LOAN APPLICATION," SBA FORM 5
Monthly Sales Figures

Provide monthly sales figures (you may estimate if actual figures are not available) beginning 3 years prior to the disaster and continuing through the most recent month available.

PLEASE NOTE: Identify any estimates with a small letter "e" after the number.

Month	Fiscal year	Fiscal year	Fiscal year	Current year/ to date

Make sure to carefully read the instructions for each section of the form. This is for you to record your sales for the past few years and up to the most recent month. It is used to determine your working capital needs.

*Totals				

*Please note: the total figures for each year should reconcile to the sales figures on your tax returns for the corresponding fiscal year.

PLEASE SUBMIT ANY ADDITIONAL NARRATIVE OR FINANCIAL
INFORMATION YOU FEEL WILL HELP ESTABLISH YOUR ECONOMIC LOSS

CONTINUED ON REVERSE

SBA's Economic Injury Disaster Loans

Sole Proprietor – Application SBA Form 5C

	U. S. Small Business Administration DISASTER HOME / SOLE PROPRIETOR LOAN APPLICATION		OMB No. : 3245-0018 Expiration: 07/01/2021
	SBA Internal Use Only:		Date Received _____ Location _____ By _____
SBA Application Number: _____ FEMA Registration Number: _____		Filing Deadline: _____ Declaration Number: _____	
ARE YOU APPLYING FOR:			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Sole Proprietor - Physical Damage <input type="checkbox"/> Sole Proprietor - Economic Injury			
INFORMATION ABOUT THE APPLICANT(S)			
Primary Applicant		Joint Applicant	
First Name _____ Middle Name _____ Last Name _____ Suffix _____ Social Security Number _____ Date of Birth _____ Household Size _____ Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Not Married Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you an SBA Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	First Name _____ Middle Name _____ Last Name _____ Suffix _____ Social Security Number _____ Date of Birth _____ Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Not Married Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you an SBA Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No		
CONTACT INFORMATION		CONTACT INFORMATION	
Check your preferred method of contact:		Check your preferred method of contact:	
E-mail Address _____ <input type="checkbox"/> Cell Phone _____ <input type="checkbox"/> Home Phone _____ <input type="checkbox"/> Work Phone _____ <input type="checkbox"/>	E-mail Address _____ <input type="checkbox"/> Cell Phone _____ <input type="checkbox"/> Home Phone _____ <input type="checkbox"/> Work Phone _____ <input type="checkbox"/>		
Closest Relative Not Living With You: Name: _____ Phone Number: _____			
DAMAGED PROPERTY ADDRESS additional damaged properties added in "additional comments" section		DAMAGED PROPERTY INFORMATION	
Address _____ City _____ County _____ State _____ Zip _____ Type of Damage: <input type="checkbox"/> Real Estate <input type="checkbox"/> Personal Property <input type="checkbox"/> Automobile		Do you own or rent this property? <input type="checkbox"/> Own <input type="checkbox"/> Rent Is this property your Primary Residence? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, please select from the list below: <input type="checkbox"/> Vacation/secondary home	
MAILING ADDRESS if different than the damaged property address.			

Make sure to only check the box indicating "Sole Proprietor - Economic Injury"

Use the physical property address but do not check type of damage.



Apply Online at the SBA Disaster Loan Assistance Portal (DLAP)

<https://disasterloan.sba.gov>

← → ↻ 🔒 <https://disasterloanassistance.sba.gov/ela/s/> 🔍 ⭐ 🏠 👤 ...

⚠️ Coronavirus (COVID-19): Relief options and Additional Resources [CLICK HERE](#)

SBA U.S. Small Business Administration

[Home](#) [Loan Information](#) [Search Declarations](#) [Apply Online](#) [Help](#) 🔍 [Log in](#)

Disaster Loan Assistance

The SBA offers disaster assistance in the form of low interest loans to businesses, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters. SBA also provides eligible small businesses and nonprofit organizations with working capital to help overcome the economic injury of a declared disaster.

[APPLY FOR ASSISTANCE](#)

💬 SBA Assistant

Nearest Disaster Recovery Centers for in-person assistance

To check on loan application status or to apply for an EIDL:

Monday – Saturday; 9am – 6pm

- Large Tent at the Cultural Center
- 2280 Aaron St.
- Port Charlotte

- Tringali Rec Center
- 3450 N Access Road
- Englewood

SBA Resource Partners

SBA's Resource Partners help businesses:

- With preparing financial statements and applying for an SBA disaster loan
- Successfully stay in business.
- Develop operational, financial and marketing plans.
- Consider alternative sources of revenue.
- Identify ways to reduce costs.
- Update management and technical services.

For the nearest office, visit: <https://www.sba.gov/local-assistance>



Women's Business Centers



SBA Office of Disaster Assistance Contacts for the Public

**For More Information About SBA's
Disaster Assistance Programs, go to:**

www.sba.gov/disaster

Or contact SBA's

Customer Service Center at:

1-800-659-2955 / 1-800-877-8339 (TTY)

Or Send an Email to:

disastercustomerservice@sba.gov

