



U.S. Small Business
Administration

Applying for SBA Disaster Loans (EIDL)

Richmond, VA District Office

Richmond, VA District Office – 804.771.2400

www.sba.gov/va

@SBA_Virginia

Quick Points...

- Interest rates:
 - 3.75% for Small Businesses
 - 2.75% for Private non-profits
- First Payment is deferred for 12 months after first disbursement
- No fees, but there are closing costs

Applying for SBA Disaster Loans (EIDL)

Richmond, VA District Office

The following slides are designed to assist Virginia Small Businesses in applying for the Economic Injury Disaster Loans offered through SBA.

.

WE WANT YOU TO HAVE A COMPLETE APPLICATION UP FRONT.

If the application is incomplete it will be set aside. You will be notified of what is missing and it will stay there until they receive the new information; then **YOU GO TO THE BACK OF THE QUEUE!**

So take your time and make sure it is complete. We will be here to assist where we can, but given the district's limited staffing, we can't run through an entire application with every Virginia business. We are working with the state and our partners to provide more in-depth help.

Do not 2nd guess the process

Everyone Should Apply!!

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

Filing Requirements

Electronic Loan Application (Form 5)

Electronic Loan Application (Form 5C) Sole Proprietorship Only

Tax Authorization (Form 4506-T) 20% Owners

Most recent Business Tax Return (Your most recent is ok, but you'll need a 2019 Financial Statement).

Personal Financial Statement (Form 413) 20% Owners

Schedule of Liabilities (Form 2202)

*Form 1368

PDF Forms: <https://disasterloan.sba.gov/apply-for-disaster-loan/index/.html>

Applying for SBA Disaster Loans (EIDL)

Richmond, VA District Office

Click below or copy and put in Browser:

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

Then follow the instructions on the slides.

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



Office of Disaster Assistance

Economic Injury Disaster Loan Assistance

Small business owners in all U.S. states, Washington D.C., and territories are currently eligible to apply for a long term low-interest loan due to Coronavirus (COVID-19).

The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

If you are applying for disaster assistance for another declaration, then please see the home owner's and renter's form [here](#).

Instructions to Apply

1. Download forms below
2. Fill in your information
3. Upload forms on this page below
4. If you choose to mail, then please see Mailing Instructions below

Download Business Forms

1. [Business Loan Application \(Form 5\) \(en Español\)](#)
2. [Home or Sole Proprietor Loan Application \(SBA Form 5C\) \(en Español\)](#)
3. [Economic Injury Disaster Loan Supporting Information \(Form P-019\)](#)

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

Additional Forms

A Disaster Assistance loan officer may request you to fill out the following additional forms:

- [Fee Disclosure Form and Compensation Agreement \(Form 159D\)](#)
- [Personal Financial Statement \(SBA Form 413D\)](#)[Personal Financial Statement \(SBA Form 413D\) \(en Español\)](#)
- [Request for Transcript of Tax Return \(IRS Form 4506-T\)](#)
- [Instructions for Request for Transcript of Tax Return \(IRS Form 4506-T\) \(en Español\)](#)
- [Schedule of Liabilities \(SBA Form 2202\)](#)
- [Instructions for Schedule of Liabilities \(SBA Form 2202\)](#)
- [Schedule of Liabilities \(SBA Form 2202\) \(en Español\)](#)
- [PUERTO RICO ONLY: Release of Inheritance and Donation \(Modelo SC 2907\) \(en Español\)](#)
- [PUERTO RICO ONLY: Hacienda Statement of Authorization](#)
- [Additional Filing Requirements \(SBA Form 1368\)](#)
- [Additional Filing Requirements \(SBA Form 413D\) Spanish](#)

Upload Business Forms

Upload Your Loan Documents

Securely upload completed Disaster Applications



Drag and drop files

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

Other Tips

- Save Save Save!
- If you upload multiple forms at once, separate with a blank page
- Complete paper documents and upload in an off-peak hour (7pm-7am)
- Split up files larger than 7MB into separate documents
- Save your application number
- Fax Number: 202-481-1505

Applying for SBA Disaster Loans (EIDL)

Richmond, VA District Office

- At this point you will just follow along and fill out the necessary forms, etc.
- If you are having trouble with first getting in, i.e. it is not recognizing the county and/or state :
 - Make sure you entered your type of business AND clicked on EIDL only under the “Are you applying for:” section..
 - Otherwise, please wait a while and try again. Disaster is moving as fast as it can, but each state and individual county needs to be entered. Like everything else with Covid-19, this level of activity was never anticipated.
- For Help, you can reach out to SBA’s Disaster Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov or the Richmond, VA District Office at (804) 771-2400

Follow us on Twitter @SBA_Virginia for real-time updates and program notices. Additional information will be posted on the SBA Richmond, VA District Office webpage at www.sba.gov/va.

Together, we will do all we can to get through this. Good Luck and be safe!

Sincerely,

Carl Knoblock, District Director, and the Staff of the Richmond, VA District Office

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



U.S. Small Business
Administration

Coronavirus Information Resources

For detailed information on SBA programs about the coronavirus,
please visit: www.sba.gov/coronavirus

For information on all federal programs, visit
www.usa.gov/coronavirus

or

www.gobierno.usa.gov/coronavirus (en Español).

For Copies of Slides:

Kiana.hamilton@sba.gov

For Questions:

Richmond.va@sba.gov or disastercustomerservice@sba.gov