



U.S. Small Business
Administration

Applying for SBA Disaster Loans (EIDL)

Pittsburgh District Office

Applying for SBA Disaster Loans (EIDL)

The following slides are designed to assist Pennsylvania's Small Businesses in applying for Economic Injury Disaster Loans (EIDL) offered through the SBA.

PLEASE NOTE: *This is to assist you in getting to the website, registering and starting the process.* If the application is incomplete, it will be set aside. You will be notified what is missing and it will stay there until they receive the new information, then **YOU GO TO THE BACK OF THE CUE!**

So take your time, 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 Pennsylvania business.

Everyone Should Apply!!

EIDL Overview

Step 1: Apply for a Loan

Apply for a loan at <https://disasterloan.sba.gov/ela/>

Step 2: Loan Processing Decision Made

SBA Loan Officer works with small business to collect information and documents needed to make a loan determination

Step 3: Loan Closed and Funds Disbursed

When signed closing documents are received, SBA will make initial disbursement within days

SBA Economic Injury Disaster Loans (EIDL) Portal

Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

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

The image shows a screenshot of the SBA Disaster Loan Assistance website. The SBA logo and 'U.S. Small Business Administration' are in the top left. The main heading is 'Disaster Loan Assistance' with the subtitle 'Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters'. A navigation menu includes 'Loan Information', 'Search Declarations', and 'Apply Online', with the latter highlighted by a red box. A blue callout box with the text 'DOUBLE-CLICK APPLY ONLINE' has an arrow pointing to the 'Apply Online' link. Below the screenshot is a diagram with three overlapping circles: a red circle on the left labeled 'Eligible Disaster Areas' with a location pin icon, a blue circle in the center labeled 'Apply Online' with a computer monitor icon, and a green circle on the right labeled 'Check Application Status' with a loading spinner icon.

EIDL Portal Registration

Register

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

SBA U.S. Small Business Administration

FAQs Info Contact Us Register Login

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

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.

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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.

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Complete Registration Process

Complete Registration Information

The screenshot shows the 'Disaster Loan Assistance' registration page. It includes a header with the SBA logo and navigation links. The main heading is 'Disaster Loan Assistance' with a sub-heading 'Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Members'. Below this is a 'Start Registration (Part 1 of 2)' section. The page contains several form fields for personal information, including 'First Name', 'Last Name', 'Date of Birth', 'Social Security Number', 'Date of Birth', 'City', 'State', 'ZIP Code', 'Phone Number', and 'Email Address'. There are also checkboxes for 'I am a business owner' and 'I am a homeowner'. A 'Next' button is visible at the bottom right of the form.

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

The screenshot shows the second page of the registration process. It features a 'Security Questions' section with three dropdown menus for selecting questions. Below this is a 'Security Answer' section with three text input fields for providing answers. There is a 'Next' button at the bottom right of the page.

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

To advance to the next page, go next

Apply Online

Apply Online

The image shows two screenshots of the SBA Disaster Loan Assistance website. The top screenshot shows the main navigation area with a red circle labeled 'Eligible Disaster Areas' and a blue circle labeled 'Apply Online'. A dark blue callout box with an arrow points to the 'Apply Online' button, containing the text 'Double Click on "Apply Online"'. The bottom screenshot shows the 'Loan Type Selection' section with two options: 'Businesses and Non-Profits' and 'Homeowners and Renters'. A dark blue callout box with an arrow points to the 'Businesses and Non-Profits' option, containing the text 'Double Click on Business and Non Profit'. Both screenshots include the SBA logo, navigation links, and a progress bar at the bottom.

Business & Loan Type

Business Type

The screenshot shows the SBA Disaster Loan Assistance application form. At the top, the SBA logo and "U.S. Small Business Administration" are on the left. Navigation links for "Loan Information", "Search Declarations", "Apply Online", and "Message Center" are in the center. On the right, there are links for "FAQs", "Help", "Contact Us", "My Account", and "Logout". The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this is a "Disaster Loan Application" section with a "Save" button. The "Business Losses" section contains two main parts: "Please select the type of organization that best describes your business." and "Are you applying for (check all that apply)". The first part has radio buttons for Sole-Proprietor, Corporation, Partnership, Private Non-Profit Organization, Limited Partnership, Trust, and Limited Liability Entity (LLC, LLP, etc.). The second part has checkboxes for Real Property, Business Contents, Economic Injury (EIDL), and Military Reservist Economic Injury (MREIDL). A blue box highlights the "Economic Injury (EIDL)" option with the text "Loan type is EIDL". A note in a blue box states: "NOTE: It is important that you choose the correct business type. Especially if you are a Sole Proprietor." At the bottom, there is a "Previous" button and a "Next" button. A footer bar contains "SBA.gov", "3-Step Loan Process", and "FEMA Disaster Assistance".

U.S. Small Business Administration

FAQs Help Contact Us My Account Logout

Loan Information Search Declarations Apply Online Message Center

Disaster Loan Assistance

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

Disaster Loan Application Save

Business Losses

Please select the type of organization that best describes your business.

- Sole-Proprietor (including individuals with income properties)
- Corporation
- Partnership
- Private Non-Profit Organization (e.g. religious, charitable, community organizations)
- Limited Partnership
- Trust
- Limited Liability Entity (LLC, LLP, etc.)

Are you applying for (check all that apply)

- Real Property (including Leasehold Improvements)
- Business Contents (Machinery & Equipment, Furniture & Fixtures, and Other Business Assets, i.e. Inventory)
- Economic Injury (EIDL)
- Military Reservist Economic Injury (MREIDL)

Loan type is EIDL

NOTE: It is important that you choose the correct business type. Especially if you are a Sole Proprietor.

If you log out or close your browser now you will need to restart your application.

Previous Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Loan Application Help

- Follow through the application, filing out the necessary forms
- Only answer required questions, marked with a red asterisk *
- Make sure you enter your type of business AND click on Economic Injury (EIDL) for type of loan
- If you have trouble uploading documents, email or fax them in with your loan number, which is assigned in the portal
- For help, contact SBA's Disaster Assistance Call Center at **(800) 659-2955** or disastercustomerservice@sba.gov with your loan number

What You Need to Know

- EIDL are direct loans from the SBA, they are not through a bank
- Interest rates are 3.75% for businesses and 2.75% for private non-profits.
- Repayment terms are up to 30 years and first payment is deferred for 12 months
- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once SBA receives signed Loan Closing Documents, an initial disbursement will be made to you within five days:
 - Physical damage: \$25,000
 - Economic injury (working capital): \$25,000 (In addition to the Physical damage disbursement)
 - Disbursements will be made in phases
 - Processing may take up to 21 days
- A case manager will be assigned to work with you to help meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.