



U.S. Small Business
Administration

Applying for SBA Disaster Loans (EIDL)

New Jersey District Office

New Jersey District Office – 973-645-2434

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UPDATE – 3/23/2020

As described on Disaster Loan Website:

- The SBA is experiencing high volumes of traffic and the site might be slow. Please be patient.
- Non-peak hours are 7:00PM-7:00AM EDT.
- You CANNOT use a PO Box as the address for the application. It must be a street address.
- Chrome is an issue with some users - ***Please use an alternate browser - like Edge or Internet Explorer***
 - **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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The following slides are designed to assist NJ Small Businesses in applying for the Economic Injury Disaster Loans offered through SBA.

PLEASE NOTE: *This is to assist you in getting to the website, registering and starting the process.* We **STRONGLY** suggest that once you are registered, you download and/or print out the application, familiarize yourself with what is needed, do it manually and then submit online. ***WE WANT YOU TO HAVE A COMPLETE APPLICATION UP FRONT.***

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 NJ business. We are working with the state and our partners to provide more in-depth help.

Do not 2nd guess the process, ignore the "credit elsewhere" statement,

Everyone Should Apply!!

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- First, Click on below, or copy and put in Browser:

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

- Then follow the instructions on the slides.

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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. At the top left is the SBA logo and "U.S. Small Business Administration". On the right, there is a navigation menu with links for "Home", "Info", "Contact Us", "Help", "Sign In", "Loan Information", "Search Declarations", and "Apply Online". The "Apply Online" link is highlighted with a red box. Below the navigation is the heading "Disaster Loan Assistance" and the subtext "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". In the foreground, there 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. A dark blue callout box with the text "DOUBLE-CLICK APPLY ONLINE" has an arrow pointing to the "Apply Online" link in the website screenshot.

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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 Help 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 Information

The screenshot shows the 'Disaster Loan Assistance' registration form. The title is 'Disaster Loan Assistance' with a subtitle 'Federal Disaster Loans For Businesses, Private Nonprofits, Organizations, and Members'. It indicates 'Start Registration (Page 1 of 2)'. A warning states: 'For your security, accepting even one offer of the registration requires the registration process to proceed and all information entered. To ensure your registration is successful, complete each of the sections of the registration process completely.' The form includes sections for 'Business Information' (Business Name, Address, Phone, Email, Website, Social Media) and 'Personal Information' (First Name, Last Name, Date of Birth, Social Security Number, Email, Cell Phone). There are checkboxes for 'I am a sole proprietor' and 'I am a partner in a partnership'. A 'Next' button is at the bottom right.

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: The user should be logging in with their email address. If the registration process is successful, the user will be able to log in with their email address. To ensure your registration is successful, complete each of the sections of the registration process completely.

The screenshot shows the 'Create User' section of the registration form. It includes fields for 'First Name', 'Last Name', 'Email', and 'Cell Phone'. There are sections for 'Security Questions' with dropdown menus for 'Security Question 1' and 'Security Question 2', and 'Security Answer 1' and 'Security Answer 2'. A 'Next' button is at the bottom right.

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

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Apply Online

The screenshot displays the SBA Disaster Loan Assistance website interface. At the top, the heading "Disaster Loan Assistance" is followed by the subtext "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, a personalized greeting "Hello, Chadwick" is shown. Two circular buttons are visible: a red one labeled "Eligible Disaster Areas" and a blue one labeled "Apply Online". A dark blue callout box with a white arrow points to the "Apply Online" button, containing the text "Double Click on 'Apply Online'".

Below the "Apply Online" button, the website content is divided into two main sections under the heading "Disaster Loan Assistance". The left section is titled "Businesses and Non-Profits" and includes the subtext "Loans for repair or replacement of disaster damaged business, property and/or contents and/or economic injury including losses of rental properties". A dark blue callout box with a white arrow points to this section, containing the text "Double Click on Business and Non Profit". The right section is titled "Homeowners and Renters" and includes the subtext "Loans to Homeowners and Renters for the repair or replacement of disaster damaged real estate and/or personal property (including vehicles)".

At the bottom of the page, a navigation bar contains the text "SBA.gov", "3-Step Loan Process", and "FEMA Disaster Assistance".

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Business Type

 [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)

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

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

Loan type is EIDL →

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- 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 type of assistance seeking.
 - Otherwise, please give it 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 Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov and of course the NJ District Office at 973-645-2434.
- Also, check our webpage for additional updates as this continues, www.sba.gov/nj. We are here to assist as much as we can.
- Together, we will do all we can to get through this. Good Luck and be safe!

Sincerely,

Al Titone, District Director, and all the NJ District Office Staff.