



# Applying for SBA Disaster Loans (EIDL)

## **Baltimore District Office**

Baltimore District Office – 410.962.6195

[www.sba.gov/md](http://www.sba.gov/md)

@SBA\_Baltimore

# Applying for SBA Disaster Loans (EIDL)

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The following slides are designed to assist Maryland 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 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 Maryland business. We are working with the state and our partners to provide more in-depth help.

Do not 2<sup>nd</sup> guess the process, ignore the "credit elsewhere" statement.

**Everyone Should Apply!!**

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

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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>

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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 are navigation links: "Loan Information", "Search Declarations", and "Apply Online" (which 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". Below the website screenshot are three overlapping circles: a red circle on the left with a location pin icon labeled "Eligible Disaster Areas", a blue circle in the center with a computer monitor icon labeled "Apply Online", and a green circle on the right with a loading spinner icon labeled "Check Application Status". A 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 11 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**

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and intranet use. Any or all use of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign.

Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, mailing, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

**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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# Applying for SBA Disaster Loans (EIDL)

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## Complete Registration Information

**Disaster Loan Assistance**  
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

**Basic Information** (Page 1 of 4)

The registration information that you provide will be used to verify your identity and for follow-up. Please ensure that this information is accurate and complete.

**WARNING:** For your security, registering away from office of the registration representative the registration process is completed off-line and any information entered. To ensure your registration is successful, complete page 1 and page 2 of this registration process carefully.

**Business Information**

Business Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Website: \_\_\_\_\_  
Business Type: \_\_\_\_\_  
Business Description: \_\_\_\_\_  
Business Start Date: \_\_\_\_\_  
Business Status: \_\_\_\_\_  
Business Size: \_\_\_\_\_  
Business Revenue: \_\_\_\_\_  
Business Assets: \_\_\_\_\_  
Business Liabilities: \_\_\_\_\_  
Business Credit Score: \_\_\_\_\_  
Business Credit History: \_\_\_\_\_  
Business Credit Rating: \_\_\_\_\_  
Business Credit Score: \_\_\_\_\_  
Business Credit History: \_\_\_\_\_  
Business Credit Rating: \_\_\_\_\_

**Security Questions**

Security Question 1: \_\_\_\_\_  
Security Answer 1: \_\_\_\_\_  
Security Question 2: \_\_\_\_\_  
Security Answer 2: \_\_\_\_\_  
Security Question 3: \_\_\_\_\_  
Security Answer 3: \_\_\_\_\_  
Security Question 4: \_\_\_\_\_  
Security Answer 4: \_\_\_\_\_

**WARNING:** The user identity, including away from office of the registration representative the registration process is completed off-line and any information entered. To ensure your registration is successful, complete page 1 and page 2 of this registration process carefully.

**Security Questions**

Security Question 1: \_\_\_\_\_  
Security Answer 1: \_\_\_\_\_  
Security Question 2: \_\_\_\_\_  
Security Answer 2: \_\_\_\_\_  
Security Question 3: \_\_\_\_\_  
Security Answer 3: \_\_\_\_\_  
Security Question 4: \_\_\_\_\_  
Security Answer 4: \_\_\_\_\_

Please Copy this text appearing in this image below:  
Type of registration: \_\_\_\_\_  
Registration ID: \_\_\_\_\_  
Registration Date: \_\_\_\_\_  
Registration Time: \_\_\_\_\_  
Registration IP: \_\_\_\_\_  
Registration User: \_\_\_\_\_  
Registration Password: \_\_\_\_\_  
Registration Security Question: \_\_\_\_\_  
Registration Security Answer: \_\_\_\_\_  
Registration Security Question 2: \_\_\_\_\_  
Registration Security Answer 2: \_\_\_\_\_  
Registration Security Question 3: \_\_\_\_\_  
Registration Security Answer 3: \_\_\_\_\_  
Registration Security Question 4: \_\_\_\_\_  
Registration Security Answer 4: \_\_\_\_\_

To advance to the next page, go next

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

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



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## Apply Online

The screenshot displays the SBA Disaster Loan Assistance website interface. At the top, it says "Disaster Loan Assistance" and "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, a navigation bar includes "Home", "Help", "FAQ", "Feedback", "Helpdesk", and "Logout". The main content area features a "Loan Information" section with a "Search/Registration" link, an "Apply Online" link, and a "Message Center" link. A red circular icon labeled "Eligible Disaster Areas" and a blue circular icon labeled "Apply Online" are visible. A blue callout box with an arrow points to the "Apply Online" icon, containing the text "Double Click on 'Apply Online'". Below the navigation bar, there are three main sections: "Businesses and Non-Profits" (with a blue background and a building icon), "Homeowners and Renters" (with a green background and a house icon), and "Disaster Loan Assistance" (with a blue background and a house icon). A blue callout box with an arrow points to the "Businesses and Non-Profits" section, containing the text "Double Click on Business and Non Profit". The bottom of the page shows a navigation bar with "Home", "Help", "FAQ", "Feedback", "Helpdesk", and "Logout".

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## Business Type

Loan type is  
EIDL

The screenshot shows the SBA Disaster Loan Assistance application form. At the top, the SBA logo and navigation links are visible. The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, the "Disaster Loan Application" section is highlighted. 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)".

**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.

Navigation buttons: Previous, Next

Footer: SBA.gov | 3-Step Loan Process | FEMA Disaster Assistance





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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 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](mailto:disastercustomerservice@sba.gov) or the Baltimore District Office at (410) 962.6195.

Follow us on Twitter @SBA\_Baltimore for real-time updates and program notices. Additional information will be posted on the SBA Baltimore District Office webpage at [www.sba.gov/md](http://www.sba.gov/md)

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

Sincerely,

Stephen D. Umberger, District Director, and the Staff of the Baltimore District Office



# Coronavirus Information Resources

For detailed information on SBA programs about the coronavirus, please visit: [www.sba.gov/coronavirus](http://www.sba.gov/coronavirus)

For information on all federal programs, visit [www.usa.gov/coronavirus](http://www.usa.gov/coronavirus)

or

[www.gobierno.usa.gov/coronavirus](http://www.gobierno.usa.gov/coronavirus) (en Español).