



U.S. Small Business
Administration

Applying for SBA Disaster Loans (EIDL)

New Jersey District Office

New Jersey District Office – 973-645-2434

Applying for SBA Disaster Loans (EIDL)

New Jersey District Office

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 the text "U.S. Small Business Administration". On the right side of the header, there are navigation links: "Home", "Info", "Contact Us", "Help", "Sign In", and "Apply Online". The "Apply Online" link is highlighted with a red rectangular box. Below the header, the main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, there are three overlapping circles: a red circle on the left with a location pin icon and the text "Eligible Disaster Areas"; a blue circle in the center with a computer monitor icon and the text "Apply Online"; and a green circle on the right with a loading spinner icon and the text "Check Application Status". 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 SBA Disaster Loan Assistance registration form, page 1 of 2. The form is titled "Disaster Loan Assistance" and includes a "Start Registration (Page 1 of 2)" button. It contains several sections with input fields and checkboxes, including "Business Information", "Personal Information", and "Security Questions". The form is partially filled out with example data.

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

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 title "Disaster Loan Assistance" is followed by the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". A personalized greeting "Hello, Chadwick" is visible. Below this, there are two circular buttons: a red one labeled "Eligible Disaster Areas" and a blue one 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'".

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 text: "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 an 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 text: "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 breadcrumb trail shows "Home > 3-Step Loan Process > FEMA Disaster Assistance".

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Business Type

The screenshot shows the SBA Disaster Loan Assistance application form. At the top left is the SBA logo and "U.S. Small Business Administration". On the right, there are navigation links: "FAQs", "Help", "Contact Us", "My Account", and "Logout". Below these are "Loan Information", "Search Declarations", "Apply Online", and "Message Center". The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". A "Save" button is in the top right. The section is titled "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.