



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 "U.S. Small Business Administration". On the right, there is a navigation menu with links for "Home", "Info", "Contact Us", "Help", "Sign In", 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". Below this, there 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 dark blue callout box with the text "DOUBLE-CLICK APPLY ONLINE" has an arrow pointing to the "Apply Online" link in the navigation menu.

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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)" section. It contains various input fields for personal and business information, including name, address, phone numbers, and email addresses. There are also checkboxes for "I am a sole proprietor" and "I am a partner in a partnership". 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

The screenshot shows the SBA Disaster Loan Assistance registration form, page 2 of 2. It includes a "Security Questions" section with three questions and their respective answers. The questions are: "What city and state were you born in?", "What city did you attend your undergraduate school?", and "What city was the business where you first worked?". The answers are: "New York, NY", "New York, NY", and "New York, NY". There is also a "Please type the text appearing in the image below" section with a CAPTCHA image and a "Please type the text appearing in the image below" section with a CAPTCHA image.

To advance to the next page, go next

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, the title "Disaster Loan Assistance" is followed by the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, a personalized greeting "Hello, Chadwick" is visible. Two circular buttons are present: 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 buttons, a breadcrumb trail shows "Home > Step 1: Loan Process > FEMA Disaster Assistance". The main content area features a "Loan Type Selection" section with two primary options: "Businesses and Non-Profits" (with a blue background and icons of a building, a storefront, and a truck) and "Homeowners and Renters" (with a green background and icons of a house, a car, and a boat). A second dark blue callout box with a white arrow points to the "Businesses and Non-Profits" option, containing the text "Double Click on Business and Non Profit". Below the selection options, another breadcrumb trail shows "Home > Step 2: Loan Process > FEMA Disaster Assistance". The SBA logo and navigation links are visible at the top of the page.

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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.