



COVID-19 Assistance Programs

Economic Injury Disaster Loans

Program Description

The Small Business Administration's (SBA) disaster loans are the primary form of Federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. The disaster loan program is the only form of SBA assistance not limited to small businesses.

The Economic Injury Disaster Loan Program (EIDL) can provide up to \$2 million of financial assistance (actual loan amounts are based on amount of economic injury) to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage.

An EIDL can help you meet necessary financial obligations that your business or private, non-profit organization could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. EIDLs do not replace lost sales or revenue.

General Program Requirements

To be eligible for EIDL assistance, small businesses or private non-profit organizations must have sustained economic injury and be located in a disaster declared county or contiguous county.

Loan Terms

The SBA can provide up to \$2 million in disaster assistance to a business. The \$2 million loan cap includes both physical disaster loans and EIDLs. There are no upfront fees or early payment penalties charged by SBA. The repayment term will be determined by your ability to repay the loan.

Your Next Steps

The following information will lead you to the next steps to apply for this benefit.

Application Process

Apply online for disaster loan assistance at your own convenience through SBA's secure [Disaster Loan Assistance](#) website.

For application information, please call 1-800-659-2955 or email DisasterCustomerService@sba.gov.

Program Contact Information

For more information about this program, please visit the [Economic Injury Disaster Loan](#) page.