Dear Texans,

SBA has approved Disaster Declaration #16381 Texas Disaster number TX-00544 as a statewide declaration for small businesses affected by Coronavirus (COVID-19). Effective date 1/31/2020. Economic Injury Worksheets are no longer required to be collected by TDEM.

Businesses located in all counties in Texas can now apply at [https://disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).
In addition, SBA Administrator Jovita Carranza announced changes to help borrowers still paying back SBA loans from previous disasters. Existing SBA disaster loans will receive automatic deferments through December 31, 2020. Now, borrowers of home and business disaster loans do not have to contact SBA to request deferment.

Congress is continuing to work on additional provisions for Coronavirus Relief funding under the CARE Act.

Small businesses are the heartbeat of our communities. As they deal with this crisis, they continue to do what they can to help their community, and SBA will continue to assist small businesses with emergency loans and business counseling as we have for the last 67 years.

We want to emphasize that public health is the priority and we’re encouraging small businesses to do their part to keep their employees, customers and themselves healthy by following the Centers for Disease Control and Prevention’s most up-to-date information on COVID-19, as well as Guidance for Businesses and Employers to Plan and Respond.

Here’s key information you need to know regarding the Economic Injury Disaster Loan Program:

Who can apply?

In order to be eligible, you must be a small business (500 employees or less).

- Texas small businesses affected by the disaster - common eligible businesses include: retailers, restaurants, recreational facilities, tourism-based businesses, manufacturers, owners of rental property, hotels, wholesalers, and many more.
- Private nonprofits
- Small agriculture cooperatives are eligible, but agricultural enterprises are not
- Small aquaculture businesses

How to Apply?

While paper applications are accepted, filing electronically is easier, faster and more accurate. [Apply here](#).

How can the loan be used?
The loans are for working capital which includes fixed debts, payroll, accounts payable, and other bills that can't be paid due to the disaster's impact. It does not cover lost sales.

How much can I apply for?

You will not be asked how much you would like to borrow. The SBA uses the information you provide to determine the loan amount. Small businesses can receive a secured loan up to $2 million, and an unsecured loan up to $25,000.

Gather Your Materials

- Business information
- Contact information and social security numbers for all applicants
- Employer Identification Number (EIN) for business applicants
- Insurance information
- Financial information (e.g. tax returns, financial statements, and monthly expenses)

Other key information:

- Use Internet Explorer or Mozilla Firefox to apply.
- Select Economic Injury (EIDL) ONLY under type of loan.
- The ‘Help Button' provides useful information for each page.
- Use the 'Save Button' frequently.
- Be patient and keep trying if you experience slow load times.
- For delays in document uploads, please consider uploading documents during non-peak business hours.

What's next? What should you expect?

- You will receive email confirmation that your application has been submitted
- You will receive an email letting you know that your application is under review.
- BE PREPARED: You will be contacted by someone from the SBA
- Have your monthly expenses and financial projections ready (your local SBDC can help with this!)

To help support our small business community SBA has created a small business resource page dedicated to COVID-19 at SBA.gov/Coronavirus. Here
you will find CDC requirements for small businesses, how to access SBA loan products outside of EIDL and much, much more.

Additionally, SBA’s network of resource partners stand ready to assist small businesses across the state. These partners are seeing clients virtually to assist in minimizing impact exposure to COVID-19 and protect our small business communities.

**SCORE - Counselors and Mentors for America’s Small Businesses**

**America’s Small Business Development Centers**

You may find the center nearest you by going to [https://www.sba.gov/local-assistance](https://www.sba.gov/local-assistance).

**Please sign up and encourage your businesses to sign up for direct updates from SBA at [SBA Updates](#).**

My team and I stand ready and dedicated to helping support the small businesses of west Texas. Please feel free to contact your [local SBA district office](#) or the SBA disaster assistance customer service at the contact number below.

Sincerely,

Calvin Davis

SBA West Texas District Director

For additional information on disaster assistance, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

Visit [SBA.gov/disaster](https://sba.gov/disaster) for more information.

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**Apply Online**

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SBA West Texas District Office