



U.S. Small Business
Administration

404-331-0333 | www.sba.gov

Field Operations Center East | 101 Marietta Street NW, Suite 700 | Atlanta, Georgia 30303-2725

How to Request an SBA EIDL Declaration

The Governor may request an SBA Economic Injury Disaster Loan (EIDL) Declaration by certifying:

1. At least five (5) businesses in the disaster area suffered SUBSTANTIAL ECONOMIC INJURY as a result of the incident; and
2. The degree of Economic Injury suffered is so severe that financial assistance, at reasonable rates and terms is not otherwise available, thereby creating the necessity for Federal involvement in the form of subsidized loans; and
3. The Governor's certification must be received by the SBA Field Office Center East Office within 120 days of the incident period and must be accompanied by supporting documentation of individual small businesses; general industry statistics are not acceptable.

Businesses can only seek assistance for economic injury (not physical damage) as a result of the incident. Substantial economic injury occurs when a business concern is unable to meet its obligations as they mature or to pay its ordinary and necessary operating expenses.

Establishing economic injury is a comparison between the financial information from the period in the prior year to the injury period of the current year (the injury period must be associated to the disaster and cannot be attributed to a downturn in local economy or other unrelated issues). For example, if a water line break closed the business, and the business was not able to be re-established for two months, the business should consider how long it will take for things to normalize. If it's three months, the analysis should show the financial data for the same three months of last year and the anticipated financial data for the same period this year. The loans are not intended to replace lost sales or profits, rather they are intended to pay fixed debts, payroll, accounts payable, and other expenses that could have been paid had the disaster not occurred. Analyzing a drop in sales, the length of time the business will be impacted, the type of business and typical business cycle of the industry, provides the SBA with the requisite data needed to determine if the economic injury is considered substantial.

Individual businesses must complete the ***Estimated Disaster Economic Injury Worksheet for Business***. The form is completed to determine if there is sufficient economic injury to request a declaration.

Enclosed is required documentation for the Governor to request an SBA EIDL Declaration: **Estimated Disaster Economic Injury Worksheet for Business** and **Governor's Request Letter**. (We have included a sample Governor's request letter for an SBA Economic Injury Disaster Loan (EIDL) Declaration).

Please address your SBA request letter to Edward Fears, Acting Director (*use address in letterhead above.*)

Please email your request for an SBA EIDL Declaration to Edward.Fears@sba.gov and copy the following SBA staff: Michael.Lampton@sba.gov; Eric.Shaw@sba.gov; Jerome.Strong@sba.gov; Grady.Billingslea@sba.gov; Mark.Ihenacho@sba.gov; and Tanjie.Kyer@sba.gov.

For more information, please contact:

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ESTIMATED DISASTER ECONOMIC INJURY WORKSHEET FOR BUSINESSES

This form is not required, but is a convenience in clarifying the supporting documentation the state is required to submit to the U.S. Small Business Administration when requesting an Economic Injury Disaster Loan Declaration. This information in any other format would also be acceptable. For your convenience, this form may be filled out electronically or manually.

Name of Business: _____ **Type of Business:** _____

Owner Details

Last Name: _____ First Name: _____

Work Phone: _____ Email: _____

Home Phone: _____ Property Owner: _____

Business Owner Mailing Address

Address: _____

City: _____ State: _____ Zip Code: _____ County: _____

Business Street Address

Address: _____ Same As Above

City: _____ State: _____ Zip Code: _____ County: _____

Estimated Adverse Economic Impact

When did the impact start and what is the estimated end date? From: To:

What were your businesses' revenues during the affected damage period? _____

What were your businesses' revenues during that **SAME** period of the prior year? _____

Amount of business interruption insurance received or anticipated, if any: _____

Please provide a brief explanation of what adverse economic effects the disaster had on your business:

How many people did you employ prior to disaster? _____ How many did you employ after disaster: _____

Physical Damage to Business Property

If your business also suffered property damage, please answer the following questions:

Estimated dollar loss to: Real Property (Building), if owned: _____

Contents *: _____ * - includes machinery and equipment, furniture and fixtures, inventory, leasehold improvements, etc.

Insurance recovery expected or received for property damages: _____

Date Form Completed:

Form Completed By: _____ Title: _____

Governor's Seal /Letterhead

Month date, year

Edward F. Fears, Director (Acting)
U.S. Small Business Administration
Office of Disaster Recovery & Resilience
Field Operations Center East
101 Marietta Street NW, Suite 700
Atlanta, GA 30303-2725

Dear Mr. Fears,

Under provisions of Title 13 C.F.R. Part 123.3, I respectfully request that the Administrator of the U.S. Small Business Administration (SBA) implement a Small Business Administrative declaration to provide assistance in the form of SBA Economic Injury Disaster Loans for (*county/counties*) following (*incident, date of incident*).

(Insert Summary of Incident and Impact on businesses)

A survey of these affected businesses was conducted to determine the economic impact of their losses, for the disaster period as compared to the same period in the preceding year. Based upon these surveys, I certify that at least five small businesses in the disaster area have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms.

If you need additional information, please contact (*name, title*) at (*phone number*) or (*email address*).

Sincerely,

(name)
Governor