



Small Business Administration Economic Injury Disaster Loan Program COVID-19

The Small Business Administration (SBA) has designated COVID-19 as a qualifying event for the provision of Economic Injury Disaster Loans (EIDL) for businesses and private non-profits in affected communities. Texas is currently working with SBA to qualify for this declaration.

Small businesses, small agricultural cooperatives and some private nonprofit organizations that have suffered substantial economic injury due to COVID-19 may be eligible for an EIDL of up to \$2 million, which will provide the necessary working capital to help businesses survive until normal operations resume after a disaster. EIDL assistance will only be available to small businesses when the SBA determines they are unable to obtain credit elsewhere.

In order for Texas to receive an SBA Economic Injury Disaster Declaration, the following must occur:

- 1) Affected businesses will need to fill out an [Estimated Disaster Economic Injury Worksheet](#) certifying the business has suffered substantial economic injury as a result of COVID-19 and are in need of financial assistance.
- 2) The Economic Injury Worksheet should be submitted via email to **TDEMPARecovery@tdem.texas.gov**
- 3) Once Texas has received five SBA validated Economic Injury Worksheet, the Governor may request the Economic Injury Disaster Declaration. A county will need to submit at least one valid Economic Injury Worksheet in order to be included on the declaration. Additional counties can be added to the declaration at a later date.

To improve the process by which the state and individual counties will be declared eligible, TDEM is reaching out to business organizations and individual businesses seeking Economic Injury Worksheet submissions. TDEM asks that your organization notify its members of the availability of the program and encourage the submission of an application to determine eligibility.

Your assistance in this effort is critical in order to facilitate the declaration and certification process. TDEM will continue reaching out to your organizations as this process moves forward, and will provide additional information on applying for EIDLs once the declaration has been approved.

Should you have any further questions, please contact your local emergency management office or the TDEM District Coordinator for your area.

Additional information about Economic Injury Disaster Loans can be found here, <https://disasterloan.sba.gov/ela/Information/EIDLLoans>

Please submit your Economic Injury Worksheet to:
TDEMPARecovery@tdem.texas.gov

When the declaration is granted for the SBA EIDL program, applicants will receive information on how to apply for their loan.