

Eligible: Small Businesses (up to 500 full-time employees), small ranchers and farmers, self-employed, independent contractors, some faith based, non-profits and tribal organizations. Also included are 501C19 organizations, VFWs and American Legions, etc.

Coronavirus (COVID-19): Relief options and Additional Resources [CLICK HERE](#)

[Paycheck Protection Program \(PPP\)](#) - *An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.*

- Small businesses may apply now. Independent contractors may apply on April 10th.
- SBA is not involved in the application process for this program. Please do not send applications to SBA.
- This program is administered through approved financial institutions. We encourage you to start with your current financial institution.
- Some lending institutions are placing qualifying criteria on who they lend to for this program. SBA does not have control of this.
- We are adding new lending institutions daily and SBA has an online find lender feature on our main [PPP page](#). Find a **downloadable list of our regular lending institutions** posted on our [website](#) (in Business Resources section).

[Economic Injury Disaster Loan and Loan Advance \(EIDL\)](#) - *This loan advance will provide up to \$10,000 of economic relief to small businesses that are currently experiencing temporary difficulties.*

- For a status check on your Economic Injury Disaster Loan application you must call our **Disaster Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339)**.
- We encourage you to apply for the SBA's Economic Injury Disaster Loan and Loan Advance of up to \$10,000 if you have not already done so. [Apply here](#)
- Application for the EIDL does not preclude you from acquiring funding through SBA's other funding options and you have the option to decline or negotiate the amount of the EIDL once approved. Note: The use of funds cannot be for same purpose. Expenses funded by the EIDL may not be used as qualifying expenses for the PPP and if a borrower receives the 6 month payment subsidy through the SBA Debt Relief program, they may not claim the interest and fees funded by SBA as an eligible cost under PPP or EIDL.

[SBA Express Bridge Pilot Loan Program](#) allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#). If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an **SBA Express Disaster Bridge Loan**.

- You must have a business relationship with an SBA Express lender that is participating in this program.
- Ask your business bank if they are participating in this program.
- If they are, they will provide you with the application process.

SBA Debt Relief - *The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.*





As part of SBA's debt relief efforts,

- The SBA will automatically pay the principal, interest, and fees of **current 7(a), 504, and microloans** for a period of six months.
- The SBA will also automatically pay the principal, interest, and fees of **new 7(a), 504, and microloans** issued prior to September 27, 2020.
- Lenders will determine which program fits your needs. Contact your current financial institution to find out if they have an SBA Department or download our **lender list** from our [website](#) (in Business Resources section).
- Read this [blog](#) for a list of things to have ready before approaching a lender.
Note: Lender Match is temporarily not active.
- For assistance in preparing for financing **find an SBA Resource Partner in San Diego or Imperial Valley** on our [website](#) (in the Business Resources section) or search for your local assistance providers at: www.sba.gov/localassistance.
- **Additional debt relief** - For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in “regular servicing” status on March 1, 2020, the SBA is providing automatic deferments through **December 31, 2020**. [Learn more](#)

Additional Resources for Small Businesses

The SBA is committed to helping small businesses recover from the economic impact of COVID-19. Additional assistance includes:

- **Funding:** [SBA 7\(a\), 504 and microloans](#), on which the SBA is offering [Debt Relief](#); or, [SBA Express Bridge Loans](#).
- **Advising:** The [SBA Resource Partner Network](#) for business resiliency readiness advising and training.
- **Tax Relief:** [IRS information](#) about tax relief for businesses.
- **Federal Resources:** Information on all federal programs at <https://www.usa.gov/coronavirus> and <https://www.usa.gov/espanol/coronavirus> (en Español)

	<p><u>Paycheck Protection Program</u></p> <p>This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program.</p>	<p><u>SBA.gov/PaycheckProtection</u> <u>Apply through lender</u> <i>Find a lender close to you at the above link</i></p>
	<p><u>EIDL Loan Advance</u></p> <p>This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.</p>	<p><u>More Information</u> <u>Apply online at:</u> <u>SBA.gov/Disaster</u></p>
	<p><u>SBA Express Bridge Loans</u></p> <p>Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.</p>	<p><u>More Information</u> <i>Apply through current SBA Express lender</i></p>
	<p><u>SBA Debt Relief</u></p> <p>The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.</p>	<p><u>More Information</u></p>

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For details on SBA assistance, visit www.sba.gov/coronavirus

To apply for a disaster loan, visit www.disasterloan.sba.gov/ela

For details on all federal assistance, visit www.usa.gov/coronavirus or en Español - www.gobierno.usa.gov/coronavirus