

# Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

<https://disasterloan.sba.gov/ela/>

The image shows a screenshot of the SBA Disaster Loan Assistance website. At the top left is the SBA U.S. Small Business Administration logo. On the right, a navigation menu includes links for 'Loan Information', 'Search Declarations', and 'Apply Online', with the 'Apply Online' link highlighted in a red box. Below the navigation is a grey header with the text 'Disaster Loan Assistance' and 'Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters'. In the foreground, a diagram consists of three overlapping circles: a red circle on the left with a map icon and the text 'Eligible Disaster Areas'; a blue circle in the center with a computer and smartphone icon and the text 'Apply Online'; and a green circle on the right with a loading spinner icon and the text 'Check Application Status'. A dark blue callout box with the text 'DOUBLE-CLICK APPLY ONLINE' has an arrow pointing from the 'Apply Online' link in the screenshot to the 'Apply Online' circle in the diagram.

# Register

From this page you can:

1) Begin a new application by clicking on Register

2) Return to complete a started application by inputting a user name and password



## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

[Login](#) [Register](#) [Password Reset](#)

### Disaster Loan Assistance - Login

\*User Name

\*Password

[Login](#)

#### System Requirements

The recommended browser is Internet Explorer 10 or later.

- If you have dial-up Internet service, you may experience delays.
- You must have cookies and JavaScript enabled.
- You should allow pop-up messages.
- You must have Adobe Reader installed.



### Notice - Terms of Use

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign.

Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

**PLEASE NOTE:** Your responses to the requested information are required in order to obtain a benefit under our Disaster Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB control number.

# Complete Registration Information

On page 1 of the registration, pay close attention to the sections with an \* these sections must be completed. It is important that a good email address and cell

**WARNING -** For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won't likely forget. If your password ever requires a reset, you would need this information

To advance to the next page, go next

# Apply Online

**Disaster Loan Assistance**  
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Hello, Chadwick




SBA.gov      3-Step Loan Process      FEMA Disaster Assistance

Double Click on "Apply Online"


SBA U.S. Small Business Administration      Loan Information      Search Declarations      Apply Online      Message Center      [FAQs](#)      [Help](#)      [Contact Us](#)      [My Account](#)      [Logout](#)

**Disaster Loan Assistance**  
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Loan Type Selection



**Businesses and Non-Profits**  
Loans for repair or replacement of disaster damaged business, property and/or contents and/or economic injury (including owners of rental properties)



**Homeowners and Renters**  
Loans to Homeowners and Renters for the repair or replacement of disaster damaged real estate and/or personal property (including vehicles)

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Double Click on Business and Non Profit

# Business Type



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## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application

Save

### Business Losses

**\*Please select the type of organization that best describes your business.**

- Sole-Proprietor *(including individuals with income properties)*
- Corporation
- Partnership
- Private Non-Profit Organization *(e.g. religious, charitable, community organizations)*
- Limited Partnership
- Trust
- Limited Liability Entity *(LLC, LLP, etc.)*

**\*Are you applying for: (check all that apply)**

- Real Property *(including Leasehold Improvements)*
- Business Contents *(Machinery & Equipment, Furniture & Fixtures, and Other Business Assets, i.e. Inventory)*
- Economic Injury *(EIDL)*
- Military Reservist Economic Injury *(MREIDL)*

If you log out or close your browser now you will need to restart your application.

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SBA Form 5 would be completed by:

- Corporations
- Partnership
- Private Non-Profit Organizations
- Limited Partnership
- Trust
- Limited Liability Entity

SBA Form 5C would be completed by:  
Sole Proprietorship

Once you make your selection the system will automatically direct you to the form.

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance

# Select State /County / Disaster Declaration

U.S. Small Business Administration

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## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

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### Declaration Selection

Please enter the State and County of the property damaged by the disaster.

\*State: Virginia  
\*County: Select a County...

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Use the drop-down box and select the State and County where the loss has happened

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Select the disaster declaration

U.S. Small Business Administration

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## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

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### Declaration Selection

Please enter the State and County of the property damaged by the disaster.

\*State: Virginia  
\*County: Fairfax

Select the Disaster that affected you.

Select	Disaster Name	Disaster Description	State	Disaster Date	Filing Deadline
<input type="radio"/>	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	VA	1/30/2020	10/27/2020
<input checked="" type="radio"/>	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	VA	1/28/2020	10/27/2020
<input type="radio"/>	ALICE DCMS 2.0 SF LV PRES IA DISASTER	Alice DCMS 2.0 SF LV PRES IA Disaster	VA	11/1/2019	8/10/2020
<input type="radio"/>	NEW DCMS 2.0 PRES IA	NEW DCMS 2.0 PRES IA DISASTER FOR TENNIA	VA	8/19/2019	4/27/2021

# Complete Certifications

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### Certification as to Truthful Information

By certifying this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

**WARNING:** Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one-half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015

I Certify

If you log out or close your browser now you will need to restart your application.

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Read and Electronically Agree to the Certification of Truthful Information and the Executive Orders Document.

SBA U.S. Small Business Administration

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## Disaster Loan Assistance

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Disaster Loan Application Progress

### STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). In order to provide the required notices the following is a brief summary of the various laws and Executive Orders that affect SBA's Disaster Loan Programs. A glossary of terms can be found at Disasterloan.sba.gov.

**FREEDOM OF INFORMATION ACT (5 U.S.C. § 552)**

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Freedom of Information Act (FOIA) requests must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by email at [foia@sba.gov](mailto:foia@sba.gov).

**PRIVACY ACT (5 U.S.C. § 552a)**

Anyone can request to see or get copies of any personal information that we have in your file. Any personal information in your file that is retrieved by individual identifiers, such as name or social security number is protected by the Privacy Act, which means requests for information about you may be denied unless we have your written permission to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection to state, local or private disaster relief services.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use of personal information is to assist in obtaining credit bureau reports, on the Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 38598, 38617 (and as amended from time to time) for additional background and other routine uses.

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (But see the information under Debt Collection Act below) We use social security numbers to distinguish between people with a similar or the same name for credit decisions and for debt collection purposes. Failure to provide this number may not affect any right, benefit or privilege to which you are entitled by law, but having the number makes it easier for us to more accurately identify to whom adverse credit information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at [foia@sba.gov](mailto:foia@sba.gov) for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

**DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT ACT OF 1996 & other titles (31 U.S.C. 3701 et seq.)**

These laws require us to aggressively collect any delinquent loan payments and to require you to give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

- \*Report the delinquency to credit reporting bureaus.
- \*Offset your income tax refunds or other amounts due to you from the Federal Government.
- \*Refer the account to a private collection agency or other agency operating a debt collection center.
- \*Suspend or debar you from doing business with the Federal Government.
- \*Refer your loan to the Department of Justice.
- \*Foreclose on collateral or take other actions permitted in the loan instruments.

I have read the Statements Required by Laws and Executive Orders. Print

If you log out or close your browser now you will need to restart your application.

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