

Answers to FAQs

Small Business Administration (SBA) sent this bulletin at 04/06/2020 05:13 PM EDT

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Pacific Northwest Region - April 6, 2020



U.S. Small Business
Administration

Answers to Frequently Asked Questions

The following are the top questions we're getting asked today along with some answers we hope provide clarity. For more information about relief options and resources related to Coronavirus (COVID-19) please visit www.sba.gov/coronavirus.

Can I apply for both the Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program?

Answer: Borrowers can apply for both an SBA Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program loan. However, the Paycheck Protection Program loan funds and the Economic Injury Disaster Loan funds cannot be used for the same purpose. The Paycheck Protection Program loan must be used for payroll (minimum of 75% of the funds received) for it to be eligible for a forgivable loan and the remaining is used for different purposes. Borrowers who accept both loan funds should document the uses of the funds appropriately.

[Funding options](#)

Where do I submit an application for the Paycheck Protection Program (PPP)?

Answer: Like the SBA Loan Guarantee Program, the SBA doesn't lend money directly

to small business owners for the Paycheck Protection Program. Instead, it sets guidelines for loans made by partnering lenders.

Small businesses with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), 501(c)(3) non-profit organizations, 501(c)(19) veterans organizations, or Tribal businesses (see sec. 31(b)(2)(C) of the Small Business Act) affected by coronavirus/COVID-19 can find a lender using the SBA lender finder tool.

[Find a PPP lender](#)

Alternatively, you can contact your current bank or lender to see if they are offering PPP; or, view a list of SBA lenders on your local SBA district office website who may also be offering PPP: [Seattle District](#) (Washington and northern Idaho); [Portland District](#), page 30 (Oregon and southwest Washington); [Boise District](#), page 30 (southern Idaho and eastern Oregon); [Alaska District](#).

How do I check the status of my Economic Injury Disaster Loan (EIDL) and/or my EIDL Advance application?

Answer: The application process for the EIDL program was updated March 30 with a new streamlined application that allows you to simultaneously apply for both the Economic Injury Disaster Loan (EIDL) and/or EIDL Advance.

For those who submitted a COVID-19 EIDL application prior to March 30, unless you have already been approved or are currently working with a loan officer, **you should [re-apply using the new streamlined application](#)** if you have not done so already. The new application is streamlined and faster.

If you already submitted an application in the new streamlined system, keep your confirmation number handy and you'll hear from the SBA soon. You can also contact the SBA Office of Disaster Assistance Customer Service Center at 1-800-659-2955 or DisasterCustomerService@sba.gov.

[Apply for EIDL](#)

Note: if you have trouble with the application, try using a different browser.

Do religious organizations qualify for SBA funding programs related to Coronavirus (COVID-19) relief?

Answer: The SBA issued guidance clarifying all faith-based organizations impacted by Coronavirus (COVID-19) are eligible to participate in the Paycheck Protection Program and the Economic Injury Disaster Loan program, without restrictions based on their religious identity or activities, to the extent they meet the eligibility criteria outlined in the CARES Act.

[Read the news release](#)

[Read Faith-Based FAQs](#)

Continue to get updated information and resources at www.SBA.gov/coronavirus

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