

March 18, 2020

The Disaster Declaration has been issued for most of Washington in support of COVID19. The disaster declaration makes SBA assistance available in Adams, Asotin, Benton, Chelan, Clallam, Columbia, Franklin, Garfield, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman and Yakima counties in Washington; Benewah, Latah and Nez Perce counties in Idaho; and Gilliam, Hood River, Morrow, Sherman, Umatilla and Wasco counties in Oregon.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

FOR ALL APPLICATIONS THE FOLLOWING ITEMS MUST BE SUBMITTED. For your convenience, we've attached several of these documents so you will have the information gathered prior to going to the loan portal.

- Loan application (SBA Form 5), completed and signed (this is electronic/online in the portal) but I've attached here so you can see what information is asked prior to going to the portal.
- Tax Information Authorization (IRS Form 4506-T), completed and signed by each applicant, each principal owning 20 percent or more of the applicant business, each general partner or managing member; and, for any owner who has more than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management - Also attached here.
- Complete copies, including all schedules, of the most recently filed Federal income tax returns for the applicant business; an explanation if not available
- Personal Financial Statement (SBA Form 413D) completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used)

Additional Information on SBA's regular loan programs

- 1) [Lender Match](#) is an SBA site to introduce applicants with SBA lending partners utilizing our regular loan products.
- 2) If you have an existing SBA Guaranteed Loan, I recommend you contact your lender. Through SBA's regular policies, SBA participating lenders have some servicing flexibilities where they may be able to work with you on payment deferments, loan modifications, etc. It's also a good idea to reach out to any conventional financing lenders because they may be able to make similar concessions as SBA guaranteed loans, dependent upon bank policies.
- 3) In addition to traditional commercial lenders, we also have microlending partners where loans offered range from \$500 to \$50,000. SBA provides funding to these organizations who

then re-lend this money to qualified small businesses. The microloan program may be a fit for relatively small financing needs or in instances where a loan applicant is having difficulty obtaining financing from a traditional lender. The active SBA microlenders in the area include: [Business Impact Northwest](#), [Ventures](#) and [MercyCorps Northwest](#).

- 4) SBA partially funds several technical assistance partners to provide pro-bono, one on one personalized counseling services. To name a few:
 - Small Business Development Center networks in both Washington and Idaho. The Washington Small Business Development Centers are throughout Washington <https://wsbdc.org/> and Idaho SBDC's located in Lewiston and Coeur d'Alene <https://idahosbdc.org/>
 - SCORE has several chapters across Washington. In western Washington, the Greater Seattle Chapter serves King, Snohomish, Kitsap, Jefferson, Clallam and Island Counties <https://seattle.score.org/> while the Tacoma Chapter serves Pierce, Thurston, Lewis, Mason, Grays Harbor and South King counties. <https://tacoma.score.org/>
 - We have three Women Business Centers across Washington. In western Washington, the Washington Womens Business Center located in Seattle <https://businessimpactnw.org/washington-womens-business-center/> and the Washington Center for Women in Business located in Lacey <https://wcwb.org/>
- 5) Of course, our [local SBA website](#) has a wealth of information, including our office directory and training opportunities. The [Resource Guide](#) is published for SBA and contains numerous contacts for resources, including state agencies, that maybe helpful as we learn more about the concessions being offered to small businesses.