



Targeted EIDL Advance and Supplemental Targeted Advance FAQ

Application Process

1. Can I apply now?

Applicants must wait until they receive an email invite from the SBA to apply for both the Targeted EIDL Advance and Supplemental Targeted Advance.

*[Note: Businesses with COVID-19-related losses can still apply for an **Economic Injury Disaster Loan (EIDL)** if they have not done so already. More information about the loan program can be found at www.sba.gov/relief.]*

2. What is the difference between the Targeted EIDL Advance and Supplemental Targeted Advance?

- **Targeted EIDL Advance:** The Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act (Economic Aid Act) provides that businesses which received a previous Advance in an amount less than \$10,000 will have first priority for the Targeted EIDL Advance, which would be the difference between the amount they received and the \$10,000 maximum. Those businesses will be the first group to receive email invites to the application portal. The second priority group are businesses that applied for EIDL assistance by Dec. 27, 2020 but did not receive an Advance. Specifically, the business must be located in a low-income community as defined by section 45D(e) of the Internal Revenue Code; suffered greater than 30 percent economic loss over an 8-week period since March 2, 2020, compared to the previous year; and have 300 or fewer employees.
- **Supplemental Targeted Advance:** The American Rescue Plan Act allows for Supplemental Targeted Advance payments of \$5,000 to the hardest hit small businesses and nonprofit organizations. Applicants that may qualify for the Supplemental Targeted Advance must meet additional eligibility criteria. Specifically, the business must be located in a low-income community as defined by section 45D(e) of the Internal Revenue Code; suffered greater than 50 percent economic loss over an 8-week period since March 2, 2020, compared to the previous year; and have 10 or fewer employees. The Supplemental Targeted Advance is in addition to the \$10,000 Targeted EIDL Advance, for a total of up to \$15,000.

3. When will the SBA begin sending email invites for these programs?

Beginning Feb. 1, 2021, SBA first reached out to EIDL applicants who already received a partial EIDL Advance (between \$1,000 - \$9,000). Applicants were contacted directly by SBA via email with instructions to determine eligibility and submit documentation. Next, SBA began reaching out to those who applied for EIDL assistance on or before December 27, 2020, but did not receive an EIDL Advance due to lack of program funding. All applicants will receive an email from SBA with instructions to determine eligibility and submit documentation.



Do not be alarmed if you do not receive your email invite right away. The invitation to apply will be sent to the primary contact email address associated with your original EIDL application.

For the Supplemental Targeted Advance program, starting **April 21, 2021**, the SBA began sending email invitations to businesses that applied for the Targeted EIDL Advance and are potentially eligible for the Supplemental Targeted Advance. The invitations include a link to the Targeted EIDL Advance portal where businesses can submit their applications.

4. If I get an email, what steps do I need to take?

Review the eligibility criteria for the program in which you are applying (Targeted EIDL and/or Supplemental Targeted Advance) You can find program criteria in the “eligibility” section of this FAQ. Also, the SBA has set up a web-based mapping tool to determine whether the business is in a low-income community. That mapping tool is available at sbaeidl.policymap.com/app. We highly encourage all applicants to use this tool prior to submitting your application. If your business meets all three criteria, follow the instructions for applying.

It is very important to double-check your bank account information before submitting the application. Incorrect or incomplete information may result in an inability to approve your request or to successfully disburse your funds.

5. Do I have to reapply if I applied previously and received less than the \$10,000 limit of EIDL Advance funds?

No. The SBA will reach out directly to EIDL applicants who received an Advance of less than the \$10,000 maximum. The SBA’s email will provide instructions to the business owners about how to provide the SBA with the required information to determine eligibility, and how to submit documentation for any additional grant funds.

6. If I received \$10,000 for the EIDL Advance or Targeted EIDL Advance program, can I still receive additional funds for the Supplemental Targeted Advance Program?

Yes. Eligible Supplemental Targeted Advance applicants can receive \$5,000 supplemental payment in addition to the full \$10,000 received from previous Advance or Targeted EIDL Advance. SBA will reach out directly to applicants who may be eligible for the Supplemental Targeted Advance.

7. Should I re-apply for EIDL if my previous application was denied because the original Advance funds were exhausted?

No. The SBA will reach out to applicants who applied for SBA COVID-19 EIDL funding before Dec. 27, 2020, and did not receive any Advance funds because all available Advance funding was already exhausted. The SBA will email instructions on how to provide the SBA information to determine eligibility and how to submit the necessary documentation.

8. While I am waiting for the SBA invitation to apply for the Targeted EIDL Advance and/or Supplemental Targeted Advance, what are some things I can do to prepare to apply?



If you have not yet filed your 2019 Federal Tax Return, you should complete that process. You will also be required to provide the business' monthly gross receipts for each month from January 2019 through the most recent month-to-date period. This information will be used to determine that your business meets the 30 percent reduction in revenue requirement for the Targeted EIDL Advance and a 50 percent reduction for the Supplemental Targeted Advance.

9. What documentation will I need to provide?

Applicants who meet the low-income community criteria will be asked to provide gross monthly revenue for January 2019 through the most recent month-to-date period (all forms of combined monthly earnings received) to confirm the 30 percent reduction in revenue for the Targeted EIDL Advance and a 50 percent reduction for the Supplemental Targeted Advance. They will also be required to electronically sign an IRS Form 4506-T to allow the SBA to request tax information on the applicants' behalf. Tax verification processes and requirements for businesses in U.S. territories may differ.

10. My business is located in a U.S. territory. What documentation does the SBA require from us?

Virgin Islands, American Samoa, Guam, and CNMI: Businesses must provide an e-signed IRS Form 4506-T to the SBA via the application portal.

Puerto Rico: The SBA will send required forms via email to the applicant. Please complete the forms and send them back to the SBA.

11. Can I update my information (mailing address, email address, phone number, bank account information, and/or EIN) on my application?

Yes. You will get an opportunity to update this information when you submit your application. You may be required to provide the following documentation/ information. Please note that if documentation or information is requested by an SBA official, we will be unable to modify an application without the requested documentation or information.

12. I made a mistake on my application; can I request a reevaluation?

Yes. Applicants seeking reevaluation of a declined application for a Targeted EIDL Advance or a Supplemental Targeted Advance should send an email to

TargetedAdvanceReevaluation@sba.gov. SBA highly recommends that applicants review information thoroughly for accuracy prior to submitting an application.

13. Will I receive an email confirmation after I submitted my application?

No. SBA highly encourages you to save the submission number that will appear on your confirmation page. Additionally, your application portal should reflect the status of your submission.

14. I applied for the Targeted EIDL Advance but I have not received a status update yet [or] I don't see the application status in the portal.

Your application for the Targeted EIDL Advance is still in processing. You will receive an email notification of the application status in the coming weeks. We apologize for the delays, but we are



processing the requests for the Targeted EIDL Advance as quickly as possible.

15. I am locked out of my account. How do I proceed?

First, attempt to reset your password, as this is the most common reason for account locks. If that does not work, contact SBA's Customer Service Center at 1-800-659-2955 or by email at TargetedAdvance@sba.gov

16. I can't find my invite to the portal/deleted my invite. Can SBA send me a new invite?

Yes. Business owners can contact SBA's Customer Service Center at 1-800-659-2955 or by email at TargetedAdvance@sba.gov to request a new invite. Please note that this process may take several business days.

Low-Income Mapping Tool (Applicable to Targeted EIDL Advance and Supplemental Targeted Advance)

17. How can I find out if I am in a low-income community?

The SBA has an easy-to-use web-based mapping tool to determine whether your business is in a low-income community. That mapping tool is available at sbaeidl.policymap.com/app. We highly encourage all applicants to use this tool prior to submitting your application.

18. If I need help using the SBA web-based low-income mapping tool, can someone help me?

Yes. Business owners can contact SBA's Customer Service Center at 1-800-659-2955 for help navigating this tool.

19. How do I read the low-income mapping tool application?

The low-income mapping tool is easy to use. Go to sbaeidl.policymap.com/app and enter your address in the search bar above the map. For best results, enter a complete address (street address, city, state and ZIP code). When an address is found, a pin will be placed, showing that position on the map.

If you are unable to locate a physical address (e.g., rural routes or P.O. boxes instead of a full street address), you can enter a ZIP code into the location search bar and then zoom to an area. Census tracts that are identified as "low-income communities" are shaded dark purple on the map.

When hovering over a location on the map, an info bubble will display a "Yes" or "No" based on whether the underlying census tract is identified as a "low-income community".

To see more information for a particular census tract, click on the map. A detailed info bubble will show the underlying indicators used to determine eligibility (e.g., poverty rate, census tract median family income (MFI) as a percent of metro area or statewide MFI, etc.).

20. According to the low-income mapping tool, my business is located low-income area. When



will I get my funds?

Businesses that may qualify are divided into two priority groups. Applicants must wait until they receive an email invite from the SBA to apply for the new Targeted EIDL Advance. Businesses that received a previous Advance in an amount less than \$10,000 will have first priority to apply for the Targeted EIDL Advance and will be the first group to receive email invites to the application portal. The second priority group are businesses that applied for EIDL assistance by Dec. 27, 2020 but did not receive an EIDL Advance. Individuals who applied for EIDL assistance after Dec. 27, 2020 should regularly check sba.gov/relief for any policy changes pertaining to the Targeted EIDL Advance.

In both cases, businesses must meet certain criteria beyond being located in a low-income community and, importantly, **must apply for the Targeted EIDL and Supplemental Targeted Advance if they meet all the criteria** (See Q.2 for additional information on criteria). **Advance funds will not be disbursed without an application.**

21. According to the low-income mapping tool my business is not located low-income area. Why don't I qualify/where does this data come from?

Low-income community qualification criteria are statutorily defined by Title 26 of the United States Code, Section 45D, subparagraph (e). If a business is located within a Census tract meeting one of the criteria outlined in that section, it is considered to be within a “low-income community.”

For all 50 U.S. states, Puerto Rico, and the District of Columbia, data were sourced from the 2015-2019 U.S. Census Bureau’s American Community Survey (ACS), which provides the most up-to-date Census tract data outside of the censuses that take place every 10 years.

22. I found a tool/website/resource that says my business is located in a low-income community, but your tool says it is not. Why are they different?

SBA uses the definition of low-income communities outlined in the United States Code noted above (in Q.20) The SBA determines if your business is located in a low-income community using our low-income mapping tool, which was developed using data obtained from the U.S. Census Bureau and its surveys.

23. What data is used for the low-income community tool?

For all 50 U.S. states, Puerto Rico, and the District of Columbia, data were sourced from the 2015-2019 U.S. Census Bureau’s American Community Survey (ACS) to make the above determinations, unless otherwise indicated. The Census ACS provides the most up-to-date Census tract data outside of the decennial census. The 2015-2019 Census ACS data were released by the U.S. Census Bureau in December 2020. For Census tracts located within American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands, ACS data are not available at the tract level. Therefore, the 2010 decennial census data are used for these locations.



24. I have multiple businesses; will I get grant funds for each of my businesses?

In addition to meeting the other eligibility criteria, it depends on if your businesses are independent entities with unique Federal Tax ID Numbers / EINs. Specifically, SBA reviews applications based on the business entity itself. Each business entity is eligible to apply for disaster assistance. If an individual is driving for two different ride sharing companies, however, that person would only qualify for a single Advance as the person is applying as a sole proprietor (one business entity), provided they meet the other eligibility criteria.

25. My business isn't located in a low-income area. Should I apply anyway?

Businesses cannot apply directly for the Targeted EIDL Advance; applications are only available to businesses that meet specific criteria (See Question 1 "Can I apply now?" for more details).

However, businesses with COVID-19-related losses can still apply for an **Economic Injury Disaster Loan (EIDL)** if they have not done so already. More information about the loan program can be found at www.sba.gov/relief.

Eligibility

26. My business moved since I originally applied for EIDL assistance. Am I still eligible for the Targeted EIDL Advance or Supplemental Targeted Advance?

The SBA will reach out to you directly to confirm your address. If your address has changed, the SBA will request additional documentation to confirm the location. Once the location is confirmed, the SBA will determine if the location is located within a low-income community.

27. Who is eligible for the new Targeted EIDL Advance?

To be eligible, businesses and nonprofits must meet the following requirements:

- a. located in a low-income community as defined by Title 26 U.S. Code, Section 45D(e);
- b. suffered greater than 30 percent economic loss over an 8-week period since March 2, 2020, compared to the previous year;
- c. have 300 or fewer employees; and
- d. meet other eligibility requirements applicable to EIDLs.

28. Who is eligible for the Supplemental Targeted Advance?

To be eligible, businesses and nonprofits must meet the following requirements:

- a. located in a low-income community as defined by Title 26 U.S. Code, Section 45D(e);
- b. suffered greater than 50 percent economic loss over an 8-week period since March 2, 2020, compared to the previous year;
- c. have 10 or fewer employees; and
- d. meet other eligibility requirements applicable to EIDLs.



29. I applied for an EIDL last year but did not check the box for the Advance, and ultimately decided not to take the EIDL. Will I still be considered for the Targeted EIDL Advance?

Yes. The SBA is required by law to give first priority to businesses that received a previous EIDL Advance of less than the \$10,000 maximum. Second priority is those businesses that applied for EIDL assistance by December 27, 2020 but did not receive the original EIDL Advance. The second priority group also includes those that did not check the box for the Advance.

30. We have not filed a 2019 Federal Tax return. Are we still eligible?

No, eligibility for the Targeted EIDL and Supplemental Targeted Advance requires a 2019 Federal Tax Return to be filed with the IRS to confirm that your business meets the reduction in revenue requirement. Applicants should note that 2019 Federal Tax returns do not have to be processed by the IRS to be considered by the SBA; however applicants must file 2019 Federal Tax returns to be considered for both the Targeted EIDL and Supplemental Advance.

31. Are agricultural enterprises (agricultural businesses) eligible for the new Targeted EIDL Advance and Supplemental Targeted Advance program?

No. Under the Targeted EIDL Advance, most agricultural enterprises are not eligible. Agricultural enterprises include businesses engaged in the legal production of food and fiber, ranching, and raising of livestock, and all other farming and agricultural related industries (as defined by section 18(b) of the Small Business Act (15 U.S.C. 647(b))). Agricultural enterprises that are eligible for non-COVID EIDLs are also eligible for the Targeted EIDL Advance and Supplemental Targeted Advance. These include aquaculture businesses, agricultural cooperatives, and retail nurseries.

32. What other types of businesses are NOT eligible?

Some examples of ineligible businesses include those engaged in illegal activities, loan packaging, speculation, multi-level sales distribution, gambling, investment or lending.

Program Criteria

33. Do I have to repay any Targeted EIDL Advance or Supplemental Targeted Advance funds that I receive?

No. As with the Advance funds under the CARES Act, these Advances do not have to be repaid.

34. How much can my business receive from the Targeted EIDL Advance and Supplemental Targeted Advance programs?

Businesses can receive a maximum of \$10,000 in Advance and Targeted EIDL Advance funds. That includes any Advance funds already received plus the Targeted EIDL Advance. Certain qualified businesses may receive an additional \$5,000 from the Supplemental Targeted Advance program.

35. What can I use the funds for?

Targeted EIDL Advance and Supplemental Targeted Advance funds can be used for working



capital and normal operating expenses that could have been met had the disaster not occurred. Those include (but aren't limited to) continuation of health care benefits, rent, utilities and fixed-debt payments.

36. How long will it take to receive my funds once my information is submitted to the SBA?

Once the SBA has received all requested documentation, we will process the information and issue any additional funds as quickly as possible. The SBA's goal is to process all requests within 21 days of receiving a completed application. All application decisions will be communicated via email.

37. How will I know whether I've been approved?

If your request is approved, you will receive an email notification and an automatic deposit to the bank account you provided on your application. If your request is declined, you will receive an email notification with a decline reason. Please note that if you applied for both the Targeted EIDL and Supplemental Advance, you will receive separate email notifications if your application is declined.

38. Will the Targeted EIDL Advance or Supplemental Targeted Advance funds I receive be subtracted from my Paycheck Protection Program (PPP) loan forgiveness amount?

No. Subsequent legislation has eliminated that requirement.

39. How does the SBA define "gross receipts"?

Gross receipts include all revenue in whatever form received or accrued (in accordance with the entity's accounting method) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees or commissions, reduced by returns and allowances for the applicant business.

40. Who should business owners contact with additional questions about these programs?

Business owners can contact SBA's Customer Service Center at 1-800-659-2955 or by email at TargetedAdvance@sba.gov if they have questions about the Targeted EIDL Advance or Supplemental Targeted Advance programs.

Additional Updates Available at:

sba.gov/relief