



# SBA Certification

## Client Step-by-Step Guide

Prepared by FLM Consulting & Solutions LLC | Effective: 2025–2026

### How to Use This Guide

This guide walks you through each SBA certification step-by-step. Follow the instructions in order, gather your documents before you start, and read each step fully before acting. If a step references a website, open it in a new tab and return here. You can complete each certification independently using this guide. For questions beyond what's covered here, contact the SBA directly at 1-800-827-5722 or visit [sba.gov](https://sba.gov).

## CERTIFICATION 1: Service-Disabled Veteran-Owned Small Business (SDVOSB)

*Who qualifies: A small business at least 51% owned and controlled by one or more service-disabled veterans with a service-connected disability rating from the VA (any percentage). Managed day-to-day by a service-disabled veteran. Applies to prime contracting and subcontracting set-asides across all federal agencies.*

### 1 Verify Your Eligibility Before You Start

Confirm all three criteria: (1) Your business is legally a small business under your NAICS code size standard. (2) A service-disabled veteran owns at least 51% of the business. (3) That same veteran controls day-to-day operations and holds the highest officer position. If all three are true, proceed.

- Check your small business size standard at: [naics.com](https://naics.com) or [sba.gov/size-standards](https://sba.gov/size-standards)
- Your VA disability rating can be 0% or higher — it just must be service-connected
- The controlling veteran must be a U.S. citizen and hold the highest management role (CEO, President, Managing Member, etc.)

### 2 Obtain Your VA Service-Connected Disability Documentation

You will need official proof of your service-connected disability. The SBA accepts the following documents.

- VA Rating Decision Letter (most commonly accepted) — obtain from [ebenefits.va.gov](https://ebenefits.va.gov) or [VA.gov](https://va.gov)



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- OR: Department of Defense DD Form 214 showing disability discharge
- OR: VA letter confirming service-connected disability rating
- Tip: Log in at [va.gov/records/download-va-letters/](https://va.gov/records/download-va-letters/) to download an official Benefit Summary Letter instantly

### 3 Register or Update Your SAM.gov Profile

SAM.gov (System for Award Management) is the federal database for all contractors. You must have an active SAM.gov registration to apply. This is free — never pay a third party to register.

- Go to [sam.gov](https://sam.gov) and sign in or create a [login.gov](https://login.gov) account
- Register your entity (business) — have your EIN, UEI, NAICS codes, and bank info ready
- Under “General Information,” self-certify as SDVOSB/VOSB in the representations and certifications section
- SAM.gov registration takes 1–2 business days to activate; renew annually
- Your Unique Entity ID (UEI) is required for the VetCert application — save it

### 4 Gather Your Required Documents

Before opening the VetCert application, collect the following. Incomplete applications are the #1 reason for delays.

- DD Form 214 (Certificate of Release or Discharge from Active Duty)
- VA disability rating decision letter or benefit summary letter
- Business formation documents: Articles of Incorporation/Organization, Operating Agreement, or Partnership Agreement
- Ownership documentation: Stock certificates or membership interest records showing the veteran's ownership percentage
- Federal tax returns for the past 3 years (or a statement from your CPA if newly formed)
- Resumes or bios for all owners showing relevant management experience — focus on the veteran owner's day-to-day management role
- Proof of U.S. citizenship for the veteran owner (passport or birth certificate)
- Organizational chart showing the veteran owner in the highest officer position
- Corporate bylaws (if a corporation) or operating agreement (if LLC)

### 5 Create Your VetCert Account

The SBA's Veteran Small Business Certification (VetCert) program is the official portal for SDVOSB and VOSB certification. Go to: [vetcert.sba.gov](https://vetcert.sba.gov)

- Click “Sign Up” and create an account using your business email address



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- Verify your email address when prompted
- Log in and begin a new certification application
- Select “Service-Disabled Veteran-Owned Small Business (SDVOSB)” as your certification type

### 6 Complete the Online Application

The application has several sections. Work through each section carefully. Save your progress frequently using the “Save” button — the portal does time out.

- Section 1 — Business Information: Enter your UEI, legal name, address, NAICS codes, and SAM.gov registration date
- Section 2 — Ownership: List all owners with full legal names, percentages, and roles. The service-disabled veteran must show 51%+
- Section 3 — Control: Describe how the veteran manages day-to-day operations (hiring, contracts, finances, strategy)
- Section 4 — Veteran Status: Confirm branch, service dates, and disability information
- Section 5 — Documents: Upload every document from Step 4. PDFs are preferred. Files must be under 10 MB each

### 7 Submit Your Application

Once all sections are complete and documents are uploaded, review everything one final time before submitting.

- Click “Review” to see a summary of your entire application
- Confirm that all ownership percentages add up to exactly 100%
- Verify your uploaded documents are readable — open each one to confirm
- Click “Submit.” You will receive a confirmation email with your application number. Save it.
- Processing time: typically 90 days. You may receive a Request for Information (RFI) — respond within the timeframe given

### 8 Respond to Any Requests for Information (RFI)

The SBA may contact you via email if they need clarification or additional documents. This is normal and does not mean your application was denied.

- Log in to your VetCert account daily during the review period to check for messages
- Respond to RFIs within the stated deadline (typically 14 days) — missing the deadline may result in denial
- Upload any additional requested documents through the portal, not via email



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### 9 Receive Your Certification

Upon approval, you will receive an official certification letter via email and your status will update in the SBA's database, which is searchable by federal contracting officers.

- Your certification will appear in SAM.gov and at dsbs.sba.gov (Dynamic Small Business Search)
- Update your SAM.gov representations and certifications to reflect your new status
- Begin using your SDVOSB designation in capability statements, proposals, and contracting vehicle applications

### 10 Maintain and Renew Your Certification

SDVOSB certification must be renewed annually. Failure to renew results in loss of status and ineligibility for set-aside contracts.

- Log into [vetcert.sba.gov](http://vetcert.sba.gov) 60 days before your expiration date to submit your annual recertification
- Notify SBA of any material changes in ownership, control, or size within 30 days of the change
- Renew your SAM.gov registration annually (it also expires)
- Keep all supporting documents current — updated tax returns, licenses, and any new operating agreements

#### Pro Tip from FLM

Once certified, add your SDVOSB status to your SAM.gov profile, capability statement, DSBS profile, and all proposal covers. Federal agencies have annual SDVOSB spending goals — your certification makes you eligible for sole-source awards up to \$4M (goods/services) and \$6.5M (manufacturing) without competition.

## CERTIFICATION 2: SBA 8(a) Business Development Program

*Who qualifies: Small businesses at least 51% owned and controlled by socially and economically disadvantaged individuals. This is a 9-year program with exclusive access to set-aside and sole-source contracts. It is the most powerful SBA certification for growing a federal contracting business.*

### 1 Confirm Eligibility

The 8(a) program has specific personal and business requirements. Review all criteria before investing time in the application.



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- Owner must belong to a socially disadvantaged group (e.g., African American, Hispanic, Native American, Asian Pacific American, Subcontinent Asian, or demonstrate social disadvantage by clear and convincing evidence)
- Owner must demonstrate economic disadvantage: personal net worth under \$850K (excluding primary residence and business interest), adjusted gross income averaged under \$400K over 3 years, and total assets under \$6.5M
- Business must be small under its primary NAICS size standard
- Owner must be a U.S. citizen and demonstrate potential for success (2+ years in business, or waiver)
- Owner must not have previously participated in the 8(a) program

### 2 Gather Required Documents

The 8(a) application is document-intensive. Collect all of the following before starting.

- Personal financial statements for all owners with 20%+ ownership
- Personal federal tax returns for the past 3 years (all schedules)
- Business federal tax returns for the past 3 years (or from inception if under 3 years)
- Business formation documents (articles, bylaws, operating agreement)
- Year-to-date profit and loss statement and balance sheet
- Resume/biography demonstrating relevant management and technical experience
- Narrative explaining your social disadvantage (if not a member of a presumed group)
- Bank statements for the past 3 months (business and personal)
- Any existing contracts, purchase orders, or letters of intent

### 3 Confirm SAM.gov is Active

Active SAM.gov registration is required. See SDVOSB Step 3 for full instructions. Ensure NAICS codes are accurate and complete.

### 4 Apply Through [certify.sba.gov](https://certify.sba.gov)

The SBA's certification portal handles both 8(a) and other SBA certifications.

- Go to [certify.sba.gov](https://certify.sba.gov) and create or log in to your account
- Select "8(a) Business Development" and begin the application
- Complete all sections: business profile, ownership, control, financials, and social/economic disadvantage narrative
- The social disadvantage narrative is critical — write clearly and specifically about personal experiences of bias or obstacles related to your group membership
- Upload all required documents in PDF format



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### 5 Submit and Monitor Your Application

Processing times vary but typically take 60–90 days. An SBA Business Opportunity Specialist (BOS) will be assigned to your application.

- After submission, you will be assigned a BOS who may request additional information or schedule a site visit
- Respond promptly to any requests — delays on your end slow the process
- Track status at [certify.sba.gov](https://certify.sba.gov) under your application dashboard

### 6 Upon Approval: Engage Your BOS

Once approved, you enter the 8(a) program for 9 years (4-year developmental stage, 5-year transition stage). Your BOS is your primary SBA contact.

- Schedule your initial meeting with your BOS to discuss your business plan and target agencies
- Develop or update your SBA-required Business Plan (template available at [sba.gov](https://sba.gov))
- Begin pursuing 8(a) sole-source and set-aside contracts through federal procurement channels
- Submit annual review package to SBA each year to maintain program participation

#### Pro Tip from FLM

The 8(a) program allows sole-source contract awards up to \$4.5M (services) and \$7M (manufacturing) without competition. Agencies actively seek 8(a) firms to meet small business spending goals. Build a relationship with your BOS and let them know your target agencies and capabilities early.

## CERTIFICATION 3: HUBZone (Historically Underutilized Business Zone)

*Who qualifies: Small businesses with a principal office located in a HUBZone AND at least 35% of employees residing in a HUBZone. HUBZone-certified firms receive price evaluation preferences and access to set-aside contracts. Check your address eligibility first at the SBA HUBZone map.*

### 1 Check Your Address Eligibility

This is the first and most critical step. Only businesses with a principal office physically located in a designated HUBZone qualify.

- Go to: [maps.certify.sba.gov/hubzone/map](https://maps.certify.sba.gov/hubzone/map) and enter your business address
- If your address is in a HUBZone, it will show a green “In HUBZone” indicator



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- HUBZone maps are updated periodically — confirm at time of application, not just when initially checking
- Also check employee home addresses: at least 35% must live in a HUBZone (run the map check for each employee's home address)

### 2 Gather Required Documents

Prepare the following before opening the application.

- Business formation documents (articles, operating agreement, bylaws)
- Lease agreement or deed for your principal office showing the HUBZone address
- Payroll records showing all employees and their home addresses for the past 3 months
- Federal tax returns for the past 2 years
- Business bank statements for the past 3 months
- For each qualifying employee: proof of residence (utility bill, lease, or ID showing HUBZone address)

### 3 Confirm SAM.gov Registration

Active SAM.gov registration is required. See SDVOSB Step 3 for full instructions.

### 4 Apply at [certify.sba.gov](https://certify.sba.gov)

HUBZone applications are processed through the same SBA portal as 8(a).

- Log in to [certify.sba.gov](https://certify.sba.gov) and start a new HUBZone application
- Enter your business address and confirm it is pre-validated as a HUBZone location
- Provide employee information: names, roles, and home addresses for all employees
- Upload all required documents listed in Step 2
- Complete the ownership and control sections

### 5 Submit and Await Decision

HUBZone processing typically takes 30–60 days. The SBA will verify your address and employee residency and may conduct a site visit.

- Respond promptly to any document requests from the SBA reviewer
- If a site visit is requested, ensure your office is operational and staffed at the HUBZone address
- Upon approval, your status will appear in SAM.gov and DSBS



## 6 Maintain Your HUBZone Status

HUBZone certification requires ongoing compliance. Your office and employee residency requirements must remain met at all times.

- Recertify annually through [certify.sba.gov](https://certify.sba.gov)
- If you hire new employees, monitor whether you remain above the 35% HUBZone residency threshold
- Notify SBA within 30 days if you move your principal office or if your address loses HUBZone designation
- The SBA may conduct program examinations at any time — keep all documentation current

### Pro Tip from FLM

HUBZone firms receive a 10% price evaluation preference in full-and-open competitions, meaning the government will award to a HUBZone firm if its price is within 10% of the lowest offer. Combined with SDVOSB status, you become a highly competitive dual-certified contractor.

## CERTIFICATION 4: Woman-Owned Small Business (WOSB / EDWOSB)

*Who qualifies: Small businesses at least 51% owned, operated, and controlled by one or more women who are U.S. citizens. Economically Disadvantaged WOSB (EDWOSB) applies to women with personal net worth under \$850K (excluding primary residence and business equity). Certification is processed through [certify.sba.gov](https://certify.sba.gov).*

### 1 Confirm Eligibility

You qualify for WOSB if a woman (or women) owns at least 51% of the business and controls day-to-day management. For EDWOSB, the owner must also meet economic disadvantage thresholds.

- Woman owner must be a U.S. citizen
- Woman owner must hold the highest officer title and manage daily operations
- For EDWOSB: personal net worth under \$850K, adjusted gross income averaged under \$400K over 3 years, total assets under \$6.5M
- Business must qualify as small under its primary NAICS code

### 2 Gather Documents

Prepare the following before applying at [certify.sba.gov](https://certify.sba.gov).

- Business formation documents (articles, operating agreement, bylaws)



- Proof of U.S. citizenship (passport or birth certificate)
- Ownership records (stock certificates, membership interest statements)
- Personal financial statements and tax returns (for EDWOSB: 3 years)
- Business federal tax returns for the past 2–3 years
- Resume or bio demonstrating management experience

### 3 Apply at [certify.sba.gov](https://certify.sba.gov)

The WOSB application is online and fully self-service.

- Log in to [certify.sba.gov](https://certify.sba.gov) and select “Women-Owned Small Business”
- Complete all sections: business details, ownership, and control
- For EDWOSB: complete the economic disadvantage section with personal financial details
- Upload all required documents and submit
- Processing time is typically 30–90 days

### 4 Maintain Certification

WOSB certification requires annual renewal and ongoing compliance.

- Recertify annually through [certify.sba.gov](https://certify.sba.gov)
- Notify SBA within 30 days of any changes in ownership or control
- For EDWOSB, ensure financial thresholds are still met at time of recertification

## Quick Reference: All Four Certifications at a Glance

Certification	Portal	Processing Time	Renewal
SDVOSB	<a href="https://vetcert.sba.gov">vetcert.sba.gov</a>	~90 days	Annual
8(a) BDP	<a href="https://certify.sba.gov">certify.sba.gov</a>	60–90 days	Annual (9-year program)
HUBZone	<a href="https://certify.sba.gov">certify.sba.gov</a>	30–60 days	Annual
WOSB / EDWOSB	<a href="https://certify.sba.gov">certify.sba.gov</a>	30–90 days	Annual

### Need Support?



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FLM Consulting & Solutions LLC provides full-service federal contracting support including certification strategy, capability statement development, SAM.gov registration, and proposal preparation. If you run into issues navigating any of these processes, email us at [info@flmconsultingandsolutions.com](mailto:info@flmconsultingandsolutions.com).

*This guide is provided for informational purposes. Requirements may change. Always verify current requirements at [sba.gov](http://sba.gov) before applying.*