Maui County residents and businesses impacted by wildfires.

**WHAT YOU NEED TO KNOW**

**First** - To be considered for all forms of disaster assistance, register with FEMA at www.disasterassistance.gov. This is the fastest way to register for help.

**Businesses and most residents will be referred** to the Small Business Administration (SBA) because SBA offers **low-interest** federal disaster loans to help Hawaii **homeowners** and **renters as well as businesses of all sizes, most private nonprofit organizations** repair/replace damaged property.

Up to **$2 million to any size business, rental property owner** and **private nonprofit organizations**.

Up to **$2 million** for **small businesses, small agricultural cooperatives, small businesses engaged in aquaculture** and **most private nonprofit organizations for disaster working capital needs** (Economic Injury Disaster Loan)

**Homeowners** may borrow up to **$500,000** for primary residence.

**Homeowners** and **renters** up to **$100,000** for personal property, including vehicles.

**Interest rates** can be as low as **4 percent** for businesses, and **2.5 percent** for homeowners and renters **2.375 percent** for private nonprofits.

**Terms up to 30 years.** Loan amounts and terms set by SBA and are based on each applicant’s financial condition.

**No interest charged or loan payments due until 12 months from the date of the first disbursement.**

**No cost to apply, if approved no obligation to accept the loan.**

SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize future disaster damage.

Apply online, [https://disasterloanassistance.sba.gov/](https://disasterloanassistance.sba.gov/).

Call SBA at **(800) 659-2955** or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information. People who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to apply Oct. 10, 2023.

**When Homeowners and renters are referred to SBA they should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases we refer you to FEMA’s Other Needs Assistance (ONA) program for possible additional grant consideration or assistance.**