

# Why It's Important to Return Your SBA Loan Application

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FEMA works closely with the U.S. Small Business Administration, which provides low-interest disaster loans for homeowners, renters, businesses and nonprofit organizations. SBA disaster loans may cover losses that **are not fully covered** by insurance or other sources. The SBA is the largest source of federal disaster recovery funds for survivors.

- After you apply for disaster assistance from FEMA, you may be referred to the SBA. If you receive an SBA disaster loan application, you are encouraged to fill it out and return it to SBA.
- If you are approved for an SBA loan, you are under **no obligation to accept** all or part of the loan.
- Failure to return the SBA loan application may disqualify you from other possible financial assistance from FEMA or other financial resources.
- For small businesses, small agricultural cooperatives, small aquaculture businesses and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the wildfires. Economic Injury Disaster Loan assistance is available **regardless** of whether the business suffered any **physical property damage**.
- SBA provides the following disaster loans for the Maui wildfires:
  - **Home Loans** – Home loans up to **\$500,000** for the repair or replacement of real estate and up to **\$100,000** to repair or replace personal property such as clothing, furniture, appliances or cars for both homeowners and renters.
  - **Business Loans** – Up to **\$2 million** for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses.
  - **Economic Injury Disaster Loans** – Up to **\$2 million** for alleviating economic injury caused to businesses by the wildfires.
  - **For more information: Go to <https://www.sba.gov/hawaii-wildfires>**
- After a disaster is declared, an SBA disaster loan may be increased by up to 20 percent to cover improvements that will reduce risks from future damage.



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- **SBA Business Recovery Centers** provide in-person support to wildfire survivors in Honolulu and Maui counties. Maui homeowners, renters and business owners who have been displaced and having working capital needs caused by the wildfires can visit a Business Recovery Center. Small business owners from the Big Island, Kaua'i or O'ahu are also welcomed to visit the centers.
  - SBA representatives will answer questions about SBA's disaster loan program, explain the application process and help each business owner and resident complete their electronic loan application. Here are the center locations:
- **Maui County Hawaii Technology Development Corp.**  
Maui Research Technology Center  
Building A, Suite 119 (Conference Room)  
590 L?poa Parkway  
K?hei, HI 96753  
**Hours:** 8 a.m. to 5 p.m. Monday to Friday; 10 a.m. to 2 p.m. Saturday
- **Honolulu County**  
Hawai'i Foreign - Trade Zone No. 9  
Ala Moana Boulevard, Suite 201, Pier 2  
Honolulu, HI 96813  
**Hours:** 9 a.m. to 6 p.m. Monday to Saturday

For the latest information on the Maui wildfire recovery efforts, visit [mauicounty.gov](http://mauicounty.gov) and [fema.gov/disaster/4724](http://fema.gov/disaster/4724). Follow FEMA on social media: [@FEMARegion9](https://twitter.com/FEMARegion9) and [facebook.com/fema](https://facebook.com/fema).

