

SBA to Open a Disaster Loan Outreach Center Dec. 19 in Kahului

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HONOLULU – The U.S. Small Business Administration will open a [Disaster Loan Outreach Center](#) at **noon Tuesday, Dec. 19**, at the Kahului Public Library to help residents and business owners who were impacted by the August wildfires on Maui apply for disaster loans.

The center's location and regular operating hours are as follows:

Kahului Public Library

Administration Building

90 School St.

Kahului, HI 96732

Tuesdays: noon to 7 p.m.

Wednesdays, Thursdays and Saturdays: 9 a.m. to 4 p.m.

Fridays: 11 a.m. to 4 p.m.

Both the library and the Disaster Loan Outreach Center are closed on Sundays and Mondays as well as on Christmas Day and New Year's Day. The center is also closed **Saturday, Dec. 23** and **Saturday, Dec. 30**.

The Disaster Loan Outreach Center will be staffed with representatives from the SBA, which provides low-interest disaster loans to uninsured or underinsured homeowners, renters, nonprofit organizations and businesses of all sizes. FEMA specialists will also be available to answer FEMA-related questions.

The SBA disaster loans cover losses from the wildfires that are not fully covered by insurance or other sources. For instance, loans may be used to rebuild homes;



replace personal property, including cars; and cover business-related losses such as stores and tour boats.

SBA also has economic injury disaster loans to help businesses with working capital, even if there was no physical damage to the buildings or inventory. SBA cannot offer a loan when another source – insurance or crowdfunding, for instance – has provided financial assistance for the same disaster-related need.

Even though the federal deadline to apply for wildfire damage or losses has passed, Hawai'i residents and businesses have been granted a 45-day grace period, until **Thursday, Jan. 25**, to submit SBA loan applications for physical property damage caused by the wildfires. During the grace period, the SBA will not require a written or verbal explanation or any documentation from survivors for late applications.

Those approved for a disaster loan from the SBA have up to one year from the date of their first disbursement to begin making payments. The interest is zero percent during this deferment period. Interest begins accruing when the payment becomes due. There is no prepayment penalty, and borrowers can begin making loan payments during the deferment period.

Survivors may apply for SBA disaster loans online, receive additional disaster assistance information, and download loan applications at <https://www.sba.gov/hawaii-wildfires>. Applicants may also call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information.

For people who are deaf, hard-of-hearing or have a speech disability, dial **711** to access telecommunications relay services. Completed applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155**.

The last day for small businesses, small agricultural cooperatives and most private nonprofit organizations to apply for an SBA economic injury disaster loan is **Friday, May 10, 2024**.

For the latest information on the Maui wildfire recovery efforts, visit mauicounty.gov, mauirecovers.org, fema.gov/disaster/4724 and [Hawaii Wildfires - YouTube](#). Follow FEMA on social media: [@FEMARegion9](#) and



facebook.com/fema. You may also get disaster assistance information and download applications at sba.gov/hawaii-wildfires.



FEMA