



Disaster Field Operations Center West

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SBA Offers Disaster Assistance to Hawaii Businesses and Residents Affected by the Severe Storms, Flooding and Landslides Virtual Recovery Centers to Open Monday, Jan. 31

SACRAMENTO, Calif. – Low-interest federal disaster loans are available to Hawaii businesses and residents affected by severe storms, flooding and landslides that occurred Dec. 5-10, 2021, announced [Administrator Isabella Casillas Guzman](#) of the U.S. Small Business Administration. SBA acted under its own authority to declare a disaster in response to a request SBA received from Gov. David Y. Ige on Jan. 26, 2022.

The disaster declaration makes SBA assistance available in the City and County of Honolulu, Maui and the contiguous county of Kalawao.

“SBA’s mission-driven team stands ready to help Hawaii’s small businesses and residents impacted by the severe storms, flooding and landslides,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

“Low-interest federal disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters whose property was damaged or destroyed by this disaster,” said SBA’s Director Tanya N. Garfield of the U.S. Small Business Administration’s Disaster Field Operations Center-West.

In consideration of the public health concerns due to the Coronavirus pandemic, on Monday, Jan. 31, SBA will establish a Virtual Business Recovery Center to provide personalized assistance to business owners. In addition, SBA will also open a Virtual Disaster Loan Outreach Center to help homeowners and renters. Customer Service Representatives will be available to business owners and individuals to answer questions about SBA’s disaster loan program, explain the application process and help each person complete their electronic loan application.

**Virtual Business Recovery Center and
Virtual Disaster Loan Outreach Center**
Monday – Friday (5 days/week)
8 a.m. – 8 p.m. Eastern Time
FOCWAssistance@sba.gov
(800) 659-2955

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 2.83 percent for businesses, 1.875 percent for private nonprofit organizations and 1.438 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is March 29, 2022. The deadline to apply for economic injury is Oct. 28, 2022.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.