



U.S. Chamber of Commerce Foundation
HAWAI'I WILDFIRE RECOVERY ASSISTANCE

LOANS

Loans for businesses of all sizes, homeowners, renters, and nonprofits affected in Hawai'i

U.S. Small Business (SBA) - Loan Types

- **Physical Disaster Loans** of up to \$2 million to businesses and private nonprofit organizations to restore or replace damaged property to the condition it was in before the disaster. More information [here](#). **(DEADLINE: October 10, 2023)**
 - *You may also be eligible for additional funds to protect your property against future damage, up to 20% of total physical damage.*
- **Economic Injury Disaster Loans** of up to \$2 million to small businesses or private nonprofit organizations for economic injury due to the storm, regardless of physical damage, to help small businesses survive until normal operations resume after a disaster. More information [here](#). **(DEADLINE: May 10, 2024)**
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles. More information [here](#). **(DEADLINE: October 10, 2023)**
 - *You may also be eligible for additional funds to protect your property against future damage, up to 20% of total physical damage.*

Fact Sheet

- [Hawaii wildfires SBA disaster loans](#)

SBA Loan Application

- **3 Ways to Apply:**
 - 1) **Online** <https://disasterloanassistance.sba.gov/ela/s/>
 - 2) **Call** 1-800-659-2955
 - 3) **In-person** at local Business Recovery Center (BRC) or Disaster Recovery Center (DRC)

SBA Customer Service Center

- 1-800-659-2955
- TTY 1-800-877-8339
- Email disastercustomerservice@sba.gov

GRANTS

For individuals, families (e.g. employees, owner at home)

Federal Emergency Management Agency (FEMA)

FEMA's Individuals and Households Program (IHP) provides financial assistance and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs. More info [here](#)

There are four ways you can apply for FEMA disaster assistance:

- Apply online at DisasterAssistance.gov



- Apply using the FEMA app. Download the free app from your smartphone's app store
- Apply by phone at **1-800-621-3362** (TTY: 1-800-462-7585)
- Apply in person at a Disaster Recovery Center (DRC). Find a DRC near you.

To apply for disaster assistance, you will need:

- Your Social Security number
- Insurance information
- A description of the damage caused
- Your annual household income
- Contact information
- Bank account information for direct deposit

To learn what assistance may be available for you, check your eligibility [here](#) to get a personalized list

Disaster Food Assistance

A person may qualify for the **Disaster Supplemental Nutrition Assistance Program (D-SNAP)**, regardless of whether they normally receive or qualify for regular food assistance through SNAP benefits (food stamps). The program provides funds on an electronic benefits transfer (EBT) card to pay for food.

Eligible? Yes, Maui County received a Presidential Disaster declaration with Individual Assistance

Requirements:

A person can receive D-SNAP if they live in a disaster area and are facing:

- A loss of income because of the disaster
- Costly expenses because of the disaster
- Evacuation or relocation expenses
- A personal injury related to the disaster

If they already receive SNAP benefits, they may still qualify for an increase, if they:

- Receive less than the maximum amount for their family
- Have experienced a loss due to a disaster

Contact Hawaii's SNAP office to learn how to apply:

- State of Hawaii SNAP website [here](#)
- 855-643-1643
- SNAP Application [here](#)



OTHER ASSISTANCE

Disaster Unemployment Assistance (*U.S. Department of Labor*)

The Disaster Unemployment Assistance (DUA) program provides temporary benefits to people who, as a result of a major disaster, lost or had their employment or self-employment interrupted.

Requirements:

To qualify for DUA you must meet both of the conditions below:

1. Your job must have been lost or interrupted as a result of a presidentially declared disaster, and
2. You must *not* be eligible for regular unemployment insurance benefits.

If you lived, worked, or were scheduled to work in the declared disaster area, you may qualify for assistance if you meet any of the following conditions:

- No longer have a job or place to work.
- Can't reach your job site.
- Can't work because of damage to the job site.
- Were about to start a new job but, due to the disaster, the job no longer exists.
- Can't work because of an injury caused by the disaster.
- Became the major support for a household because the head of household died due to the disaster.

You must be available and able to work, unless you meet one of these two conditions:

- You have an injury caused by the disaster, or
- You are taking steps to return to self-employment

How do I file a claim?

After a disaster, your affected state will publish information about DUA availability. As soon as possible, contact your state's unemployment agency to file a claim for benefits.

- Hawaii Department of Labor Unemployment Insurance (UI)
 - 833-901-2272
 - <https://labor.hawaii.gov/ui/>

Program Contact Information

U.S. Department of Labor's DUA page [here](#) to learn more If you have questions, call the Employment and Training Helpline

- 1-877-US2-JOBS (1-877-872-5627)
- TTY 1-877-889-5627

IRS / US Dept of Treasury

If you were impacted by a federally declared disaster, you may have extra time to file and pay your taxes currently due.



- IRS Filing and Payment Relief
 - IRS Disaster Notices <https://www.irs.gov/newsroom/around-the-nation>
 - Hawaii notices <https://www.irs.gov/newsroom/around-the-nation-hawaii>
 - IRS disaster hotline:
 - 866-562-5227

Disaster Legal Services (DLS)

Disaster Legal Services (DLS) provides free legal help to low-income disaster survivors. If you're not able to get adequate legal services for your disaster-related needs, DLS may be able to help with:

- Insurance claims for medical bills, loss of property, and loss of life
- New wills, powers of attorney, and other legal papers lost during the disaster
- Home repair contracts and contractors
- Problems with landlords
- Proof of home ownership
- FEMA appeals.

For more information, call:

- 1-800-621-3362 (711 available)

Recovery Assistance for Homeowners & Renters (*Fanny Mae*)

Fannie Mae is committed to assisting homeowners and renters affected by disasters. If your home or place of employment was impacted by the recent wildfires in Hawai'i, we can help you navigate the challenging recovery process through disaster recovery counseling at **855-HERE2HELP** (or **855-437-3243**).

Fannie Mae's disaster recovery counseling services offer free support from HUD-approved housing counselors, including:

- A personalized recovery assessment and action plan
- Assistance with debt relief including bills, credit cards, and mortgage or rent payments
- Help with claims and denials (i.e., FEMA, insurance, and Small Business Administration)
- Online disaster recovery forums, tools, and educational resources
- Ongoing check-ins to help ensure a successful recovery

Contact:

- **855-HERE2HELP**
- **855-437-3243**
- Or visit [FannieMae.com/HERE2HELP](https://www.FannieMae.com/HERE2HELP)



Hawai'i Fire Relief Housing Program (*Hawai'i Department of Business, Economic Development & Tourism*)

Connects displaced residents with property owners and landlords who have vacant space available. Visit the site [here](#)

FHA Disaster Relief (*U.S. Department of Housing and Urban Development, HUD*)

Homeowners in the declared disaster area with FHA-insured mortgages may receive a 90-day relief from foreclosures. Contact your mortgage or loan servicer immediately to ask for assistance, visit the FHA Disaster Relief site [here](#), or call 1-800-304-9320 for relief options

Disaster Distress Helpline

Mental health - Call or text at **1-800-985-5990** for free 24/7, crisis counseling for anyone experiencing emotional distress related to any natural or human-caused disaster. Deaf and hard-of-hearing ASL callers can use a videophone or [ASL Now](#)

Emergency Prescription Assistance Program (EPAP) (*U.S. Department of Health and Human Services*)

If impacted by the wildfires and do not have any medical coverage, you may be able to get prescriptions, medical supplies, and vaccines at no cost until September 16, 2023. Learn how to enroll for EPAP [here](#)

SMALL BUSINESS RESILIENCE HUB

The U.S. Chamber of Commerce Foundation has a number of business-led solutions to help small businesses prepare and recover from disasters, and build stronger, more resilient communities in the U.S. and around the world.

National Disaster Help Desk for Business

The **Disaster Help Desk** provides small businesses and chambers of commerce with free one-on-one expert assistance to help them quickly recover from a crisis. Get more info [here](#)

Contact:

- 888-MY-BIZ-HELP
- 888-692-4943

Disaster Quick Guides

Offers guidance tailored to small businesses and chambers of commerce looking to prepare and recover from disasters. Get Quick Guides [here](#)