U.S. Small Business Administration

DISASTER RECOVERY

Businesses ▪ Homeowners ▪ Renters ▪ Nonprofits

SBA's Disaster Loan Programs

SBA offers low-interest loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds

Business and home loans for disaster losses

SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	$2 million *
Home Loans	Homeowners	Repair or replace primary residence	$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	$100,000
Mitigation	Businesses, private nonprofits and homeowners	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to $500,000.

***The maximum business loan is $2 million, unless the business qualifies as a Major Source of Employment (MSE).**

SBA

We encourage all affected to apply!!

RENTERS

- Repair or replace personal property
- Furniture, appliances, TV, etc.
- Clothing and any personal belongings
- Repair or replace automobile
- Covers Insurance deductible

HOMEOWNERS

- Repair or replace real-estate
- Repair or replace personal property
- Repair or replace automobiles
- Covers Insurance deductible
- Can be used for debris removal
- Relocation, case by case basis
- Refinance, case by case basis

Private Nonprofits and Businesses

BUSINESS LOANS

- Repair or replace real- estate
- Repair or replace inventory
- Repair or replace machinery
- Repair or replace equipment
- All other physical losses
- Debris removal
- Insurance deductibles

ECONOMIC INJURY DISASTER LOAN

- Operating expenses such as
- Payroll
- Monthly lease obligations
- Mortgage payments – rent
- Accounts payable

Sever Storms and Flooding of March 10-24

Incident Period: March 10 through March 24

Application Filing Deadlines:

Physical Damage: *June 14, 2026*

Grace Period: ***August 13, 2026***

Economic Injury: ***January 7, 2027***

Interest rates:

- **Homeowners - Renters -** as low as **2.875%**
- **Businesses -** as low as **4.00 %**
- **Nonprofit organizations - 3.625%**

No cost to apply, **No** pre-payment Penalty, **No** obligation to borrow

Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement.
SBA disaster loan repayment begins 12 months from the date of the first disbursement

U.S. Small Business Administration

Eligibility : Who can apply for an SBA disaster loan?

Renters ***Homeowners*** ***Private Nonprofits*** ***Businesses***

You must be located in a declared disaster area and meet other eligibility criteria depending on the type of loan.

The Application Process

Step 1 **Apply for a Disaster Loan**

Step 2 **Application Processed**

Step 3 **Loan Closure and Disbursement**

Apply:

- Applications for disaster loans may be submitted online using the MySBA Loan Portal at https://lending.sba.gov or apply at your nearest recovery center location.

Filing Deadline for Physical Damage is August 13, 2026.

Filing Deadline for Economic Injury: January 7, 2027

Processed:

- Application packages and required documents (including credit and income information) will be reviewed for completeness.
- Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.
- A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

Disbursement:

- After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within five business days: up to $25,000 for physical damage; up to $25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses.

Protect Your Property from Future Disasters

SBA can offer up to 20% of the total loss for mitigative measures for all perils which is a new rule that allows for not just the current peril of this disaster.

- **Wind/Tornado Mitigation**
  - Brace/upgrade to wind-rated garage doors
  - Install hurricane roof straps
  - Upgrade to pressure-rated windows
  - Install safe rooms or storm shelters
- **Flood Mitigation**
  - Seal your roof deck
  - Elevate structures
  - Add a sump pump
  - Relocate outside flood plain
  - Landscape property to improve water run off & drainage
- **Wildfire Mitigation**
  - Install a Class A fire-rated roof
  - Remove roof and gutter debris that can be ignited by airborne embers
- **Earthquake Mitigation**
  - Install window film to prevent shattered glass injuries.
  - Anchor roof-top mounted equipment

SEVERE STORMS, FLOODING, LANDSLIDES & MUDSLIDES

SBA Disaster Loans	Offer Count	Offer Amount
Home	117	$8,523,800
Business	25	$1,169,700
EIDL	20	$1,030,900
Grand Total	**162**	**$10,724,400**

*Approvals as of June 16, 2026.

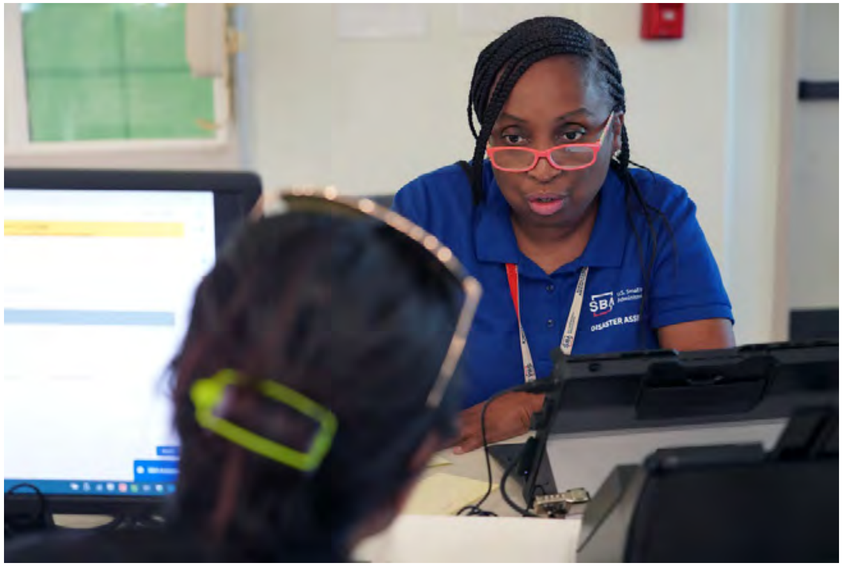
- If approved, you’re not obligated to take a loan
- You don’t have to wait for your insurance to settle.
- All loans have a 12-month deferrement and no interest accrues during this time.
- Applicants may increase their loans by up to 20% of verified physical damages to add mitigation measures to their primary residence or businesses.

SBA – Disaster Loan Outreach Center

SBA Customer Service Representatives (CSRs) are staffed in our Disaster Loan Outreach Center

CSRs are available to:

- Answer all loan program questions
- Explain the application process and assist with completion of your application
- Assist with loan reconsideration or reacceptance



<u>MAUI COUNTY</u>
South Maui
Community Park
Gymnasium
1501 Liloa Drive
Kihei, HI 96753

SBA

Resources for Disaster Survivors and Constituents

For more information about
SBA disaster assistance programs, go to:

SBA.gov/disaster

SBA's Customer Service Center at:
1-800-659-2955

Local Contact: Elizabeth Vargas

Elizabeth.vargas@sba.gov

Questions

DRIP Committee

From:	Vargas, Elizabeth <Elizabeth.Vargas@sba.gov>
Sent:	Tuesday, June 16, 2026 1:01 PM
To:	DRIP Committee
Cc:	Vargas, Elizabeth
Subject:	SBA presentation
Attachments:	SBA Disaster Recovery Presentation - HI 21519 - June 2026.pptx

Good afternoon, Jarret,

Enclosed please find SBA Disaster Recovery Presentation.

Best regards,

Elizabeth Vargas
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