

SMALL BUSINESSES

Help Available to Your Small Business

If your small business has been affected by the wildfires, there are several forms of assistance that may be available to you. These include disaster loans from the Small Business Administration (SBA), contracting opportunities with the recovery effort, unemployment benefits for your employees, and payments from your insurance provider.

SBA Physical Disaster Loans

If your business or your home has suffered physical damage from the fires and is located in Maui County. **The deadline to apply for SBA physical damage loans is October 10, 2023.**

Small Business Administration (SBA) loans may be available to businesses to repair or replace disaster-damaged property, inventory, and supplies or meet their necessary financial obligations. Disaster loans help restore businesses to pre-disaster conditions, and, in some cases, protect from future disasters. They cannot be used to expand or upgrade businesses and cannot exceed the verified uninsured disaster loss. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

If you sustained physical damage to your business of any size, you may be eligible for up to \$2 million in Business Physical Disaster Loans for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses.

If you are a homeowner or renter, FEMA may refer you to the SBA to apply for low-interest loans to replace or repair disaster-damaged real estate and personal property including automobiles.

SBA Economic Injury Loans (EIDL)

If your business has not experienced physical damage, but has suffered economic losses as a result of the fires and is located in Maui, Hawaii, Honolulu, Kauai, or Kalawao Counties. **The deadline to apply for EIDL is May 10, 2024.**

Small businesses, small agricultural businesses, and nonprofits that have not experienced physical damage but have sustained significant economic losses as a result of the fires may be eligible for up to \$2 million in Economic Injury Disaster Loans to meet necessary financial obligations.

How to Apply for SBA Loans

To apply for any SBA loan, you must first register with FEMA at www.DisasterAssistance.gov. After registering with FEMA, businesses and homeowners who would like to apply for SBA loans should visit DisasterLoanAssistance.sba.gov. More information is available at DisasterLoanAssistance.sba.gov. Questions should be directed to SBA's Customer Service Center via email at FOCWAssistance@sba.gov or phone at 800-659-2955, Mondays through Sundays from 4 am to 4 pm, Hawaii time.

You can also get in-person help with applying for SBA loans at the SBA's Business Recovery Centers, located at:

- Maui Research Technology Center, 590 Lipoa Parkway, Building A, Suite 119 Conference Room, Kihei 96753
- Hawaii Foreign - Trade Zone No. 9, 521 Ala Moana Blvd, Suite #201, Pier 2, Honolulu 96813

You can also get in-person help applying for these loans at FEMA's Disaster Recovery Centers, located at:

- Maui College, 310 W Kaahumanu Ave, Community Services Center Building, Kahului, Hawaii 96732
- Lahaina Civic Center, 1840 Honoapiilani Hwy, Lahaina, Hawaii 96761
- Mayor Hannibal Tavares Community Center, Lower Multi-Purpose Room, 91 Pukalani Street, Makawao 96768

How Your Small Business Can Help with the Recovery

Your small business may be able to contract with the government to assist in the recovery efforts.

- FEMA posts contracting opportunities on www.sam.gov and <https://www.unisonglobal.com/product-suites/acquisition/marketplace/>. If your business is minority, women, or Native Hawaiian-owned, [you may qualify](#) for special assistance intended to help small disadvantaged businesses win federal contracts. Read more at: <https://www.sba.gov/federal-contracting/contracting-assistance-programs>.
- The State of Hawaii consolidates bidding opportunities for contracts with the State and its municipalities on its HANDS website, <https://hands.ehawaii.gov/hands/opportunities>. You can also register your business so that state agencies can find you: <https://hands.ehawaii.gov/hands/smallbusiness>.
- For counseling on accessing contracting government contracting opportunities, contact the Hawaii Procurement Technical Assistance Center: <https://www.aptac-us.org/find-a-ptac/?state=HI>.

Unemployment Benefits

If your employees have lost their jobs or had their jobs interrupted due to the fires, please direct them to huiclaims.hawaii.gov or have them call 808-984-8400 to apply for unemployment insurance benefits. You should also visit huiclaims.hawaii.gov or call 808-984-8400 if you are self-employed and are unable to work or have had your work interrupted because of the fires.

Additional unemployment benefits related to the disaster are provided by the federal government for those individuals who do not qualify for the state's unemployment insurance program. For more information on the federal Disaster Unemployment Assistance program, including benefit levels, visit oui.doleta.gov/unemploy/disaster.asp.

Contact Your Insurance Provider

Remember to contact your insurance carrier and start the claims process as soon as possible if you have suffered property or inventory losses because of the fires. You cannot receive the money you are owed by insurance until you begin the claims process.

- Make a list of any inventory that has been damaged or destroyed. Make this list as soon as possible, add as much detail and include as much as you can—you may lower your insurance payout by leaving items off.
- Take photographs of damage to structures or inventory if able. This will help you provide a comprehensive list to your insurance provider.
- Find out how much time you have to file a claim under your insurance policy. If you do not have a copy of your policy, ask your carrier to send one to you.
- If you believe your insurance carrier is refusing to pay you what you are owed under your policy, contact the Hawaii Insurance Division and request to speak to an investigator: https://cca.hawaii.gov/ins/consumers/filing_a_complaint/. You may be advised to pursue mediation or file a formal complaint.