



## Let us help you complete your application before the filing deadline

We encourage you to take a few minutes and bring your application in so we can give you one-on-one help. SBA customer service representatives are at disaster centers to meet with you to:

- explain how SBA may help you recover from this disaster;
- help you prepare your loan application;
- answer your specific questions.

*SBA is eager to answer your questions, discuss your concerns, and help you complete your loan application.*

You may visit SBA at your convenience during our hours of operation. *No appointment is necessary.* For information and updates to disaster center hours and locations, you may call the SBA Customer Service Center at (800) 659-2955, e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visit SBA's Web site at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).

Additionally, you may now go online to file an SBA application for disaster assistance. The Electronic Loan Application (ELA) is accessible via SBA's secure Web site at: <https://disasterloan.sba.gov/ela>.

### **SBA is providing face-to-face service at the following locations:**

#### **HALEIWA**

Disaster Recovery Center/  
SBA Disaster Loan Outreach Center  
Waialua Community Association  
Historic Haleiwa Gym  
66-434 Kamehameha Highway  
Haleiwa, HI 96712

**Mondays – Fridays**  
12 pm – 6 pm  
**Saturdays**  
9 am – 5 pm

#### **WAIANA**

SBA Disaster Loan Outreach Center  
Waianae Coast Comprehensive Health Center  
86-260 Farrington Highway  
Waianae, HI 96792

**Mondays – Fridays**  
9:30 am – 1:30 pm & 2 pm – 6 pm  
**Saturdays**  
10 am – 2 pm

**Both locations will be closed on President's Day: Monday, February 16**  
**Hurry! Both offices are only open through Friday, February 20.**

**To receive the best service, we urge you to bring your loan application to one of the above centers.**

If this is not convenient, please mail it to:  
SBA Disaster Assistance  
National Loan Processing & Disbursement Center  
14925 Kingsport Road  
Ft. Worth, TX 76155-2243

11612 HI - SS & FID



Disaster Office  
P.O. Box 419004  
Sacramento, CA 95841-9004

OFFICIAL BUSINESS  
PENALTY FOR PRIVATE USE, \$300

**FIRST CLASS MAIL**

**DISASTER RECOVERY  
INFORMATION ENCLOSED**

### ***Tell a Friend or Neighbor!***

Help your friends and neighbors by making sure they have registered for Federal/State disaster assistance.

Please remind them to call FEMA toll-free at:  
**(800) 621-3362**

**IMPORTANT DISASTER  
INFORMATION INSIDE!**

# SBA DISASTER ASSISTANCE

## Federal Disaster Loans for Homeowners, Renters and Businesses of All Sizes

**The right information can help you get the disaster assistance you need**

***I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U. S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA?***

Homeowners, renters, and non-farm businesses (including rental properties) of all sizes whose property was damaged by the severe storms and flooding that occurred December 10 through December 16, 2008, should apply for a low-interest SBA disaster loan. For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery.

***I was told by a disaster official that my damages are not eligible. Therefore, I can't apply for an SBA disaster loan.***

If you received this mailing, you probably are eligible to apply to SBA for a disaster loan. Homeowners, renters and non-farm businesses (including rental properties) of all sizes are eligible to apply to SBA for funds to meet repair costs not fully covered by insurance. You should apply to SBA and give us a chance to try and help you.

***My homeowners' or flood insurance will cover my loss. Why do I need to apply for an SBA disaster loan?***

In past disasters, SBA has learned that many property owners can't recover all of their rebuilding costs from their insurance settlement. That's because of policy limits, actual replacement costs that exceed what the policy covers, the extra costs of code required upgrades imposed after the disaster, deductibles and other factors. Even people who believe they have complete insurance coverage often find they have a substantial shortfall and they need additional

financial help. That's where a disaster loan from SBA can help. It can cover the costs that aren't fully covered by your flood or homeowner's insurance policies.

***I have homeowners' insurance and I know I am going to get some insurance money, but I don't know how much or when. Should I find out how much my insurance settlement will be before applying for a disaster loan?***

No, you don't need to wait for an insurance settlement before filing your application. SBA can lend you the full amount of your damages (up to our lending limits) even before you receive your insurance recovery. Then you can use the insurance funds to reduce the balance of your SBA disaster loan.

***I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan?***

FEMA has provided temporary housing money to many homeowners

and renters. If your home was destroyed or was not habitable, you may have received money to pay for temporary accommodations elsewhere. If your home was not livable, you may have received money to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing your personal property. SBA disaster loans are available to cover the amount of your repair costs that have not already been fully compensated.

***I don't know how much it will cost to repair or rebuild yet. Should I find out first before applying for a disaster loan?***

No, you don't need to know how much your repairs will cost before applying for an SBA disaster loan, and you don't need a contractor's estimate. Also, you don't need to wait for your insurance settlement. After you apply, SBA will inspect your property and prepare an estimate of your repair costs.



***I have good credit and I can borrow from my bank. Will I qualify for a disaster loan?***

Having a good credit record and a good income does not disqualify you from receiving help. Paying for disaster repairs is an unplanned expense, and most people need some help to get back on their feet quickly.

***Will I be offered a loan with affordable terms?***

Yes, many disaster victims are surprised that SBA is able to offer a loan with affordable terms. We tailor the payment amount on each disaster loan to each applicant's need. Plus, we usually offer long terms, often 30 years.

**Homeowners, renters, and businesses of any size may need an SBA disaster loan to get back on their feet quickly.**

***I think I can afford to pay for the rebuilding. Why would I need a disaster loan?***

Many flood victims discover later that the total costs to complete the repairs are much more than they first thought. With an approved SBA loan, you will know that the money to make full repairs is available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete disaster repairs or incurring credit card debt.

***I don't think I can afford a loan. Why should I apply?***

If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA will automatically refer you to FEMA's Other Needs Assistance (ONA) program. The ONA program is a safety net available only to individuals and families, and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Please note that if you have received an SBA disaster loan application, you cannot be referred to the ONA program unless you return your loan application to SBA and SBA determines you cannot afford a loan.

***I already have a mortgage and I can't afford another loan. Can SBA help me?***

SBA tries to make a disaster loan fit within the budget of each disaster victim. Moreover, when your property is substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan can both pay off the pre-disaster mortgage and fund the disaster repairs. Often the disaster loan will have a monthly payment about the same as your mortgage payment before the disaster. If you think you need this kind of assistance, you should discuss your case directly with an SBA representative.

March						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

**The deadline to apply for Federal disaster assistance is March 6, 2009.**

**You may be surprised to know that SBA disaster loans have affordable terms**

***I'm having difficulty filling out the loan application paperwork. Will SBA help me?***

If you need any assistance, SBA is available to help you. You should visit with an SBA representative at one of the disaster centers listed on the back of this newsletter. You may stop by at your convenience, and you don't need an appointment. SBA is eager to meet with you to answer your questions, discuss any concerns you have, and help you complete your loan application. If you can't meet with us in person, you may call our toll-free telephone number (800) 659-2955 to get help.