Existing Loan Borrowers:
Existing loan borrowers who are affected by a natural disaster are eligible for the following:

- Deferral of their current loan payments of at least three months, possibly up to six months depending upon their current situation, circumstances and loss.
- Rate on loan will stay the same
- Maturity date will be extended to accommodate the deferral period
- Loss must be verified, and a direct effect to their living environment/situation, or job/business affected by the disaster

Disaster Relief Loan:
Native Hawaiians who are affected by a natural disaster are eligible for the Disaster Relief Loan:

- Loan amount of up to $20,000
- Loan rate of four percent
- Loan term of up to seven years
- Borrower still needs to qualify for the loan based on the Operational Guidelines
- We will defer the first three months of payments and possibly up to six months depending upon the situation, circumstances and loss. The loss would have to impact their living environment/situation, and/or job/business affected by the disaster.
- Loss must be verified. (Examples of verification would be documentation, pictures, etc.).

For information about these loans, visit www.oha.org/loans or call 594-1888.