# **ECONOMIC RESOURCES DURING COVID-19 CRISIS**

## **FAMILIES AND INDIVIDUALS**

#### HAWAII UNEMPLOYMENT INSURANCE

Although the Hawaii Unemployment Insurance program is experiencing a high volume of applications and they state you may have some issues with the website, please be persistent to receive unemployment benefits if you've lost your job or been furloughed. Apply for unemployment insurance at https://huiclaims.hawaii.gov

### **SNAP HAWAII**

The SNAP program provides food and nutritional support for qualifying low-income and families in need. Apply for benefits at https://humanservices.hawaii

### MEDQUEST HAWAII

The State of Hawaii provides adults and children access to health and medical coverage through managed care plans. Apply for MEDQUEST at https://humanservices.hawaii.gov/mqd/

### **GRAB-AND-GO MEALS**

Breakfast and lunch are available for pickup in our community at Kipapa Elementary School, Leilehua High School, and Waialua High & Intermediate school and are provided free of charge! Parents or caregivers must be accompanied by a child in order to pick up a meal. Go to hawaiipublicschools.org for more information.

### **HOMEOWNERS**

#### **MORTGAGE PAYMENT FORBEARANCE**

The CARES Act passed on March 27, 2020 provides relief for homeowners with government-guaranteed mortgages. Homeowners with mortgages backed by the FHA, USDA, VA, HUB Section 184a, Fannie Mae, or Freddie Mac are eligible for loan forbearance for up to one year without fees, penalties, or additional interest.

## **#MALAMAMASKS**

The CDC now recommends that everyone should wear a face mask when out in public to help flatten the curve.

My office has been organizing an effort to sew masks for those working in essential businesses. We've already sent out thousands of kits to be sewed by members of the community and distributed finished homemade masks to help essential workers.

Whenever you are out in public it's important that you wear a mask to protect yourself. I've filmed sewing instructions and provided a PDF with the steps to sew your own mask on my website

RepMatsumoto.com under "Mask Tutorial"

## **BUSINESSES**

For more information visit www.SBA.gov

### SMALL BUSINESS ADMINISTRATION (SBA) PAYCHECK PROTECTION PROGRAM

The Paycheck Protection Program provides small businesses with zerofee loans of up to \$10 million to cover payroll and other operating expenses.

### SBA ECONOMIC INJURY DISASTER LOANS

Every small business that applies for a SBA Economic Injury Disaster Loan will receive a new emergency grant of \$10,000 that does not need to be repaid.

### **DEBT RELIEF FOR NEW AND EXISTING SBA BORROWERS**

For small businesses with existing SBA loans or that take one out in the next six months, the SBA will pay for all loan costs for borrowers, including principal, interest, and fees, for six months.

### RELIEF FOR SMALL BUSINESS GOVERNMENT CONTRACTORS

Eligible contractors and subcontractors can be reimbursed by government agencies at a billing rate of up to 40 hours per week of any paid leave, including sick leave.

### **EMPLOYEE RETENTION TAX CREDIT**

The CARES Act creates a refundable payroll tax credit for businesses of all sizes that retain their employees during the COVID-19 crisis.

### **PAYROLL TAX DELAY**

The CARES Act allows employers to delay paying the employer-portion of payroll taxes through the end of 2020.

### A MESSAGE FROM REPRESENTATIVE MATSUMOTO



Aloha!

I hope these resources can help you or someone you know navigate these difficult times and that you and your family are staying safe and healthy. Although the Legislature recessed in March due to COVID-19, my staff and I are still working remotely every day to serve you. Please don't hesitate to contact me if you have any further questions, suggestions, or concerns and we'll do our best to respond as quickly as possible.

Mahalo.

### CONTACT ME FOR MORE INFORMATION





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