



**Representative
Lauren
Matsumoto
Serving You in District 45**

Aloha friends and neighbors!

I wanted to start by thanking everyone who's already helped with our #malamamasks sewing drive. Over 1,000 mask sewing kits have already gone out to the great members of our community who are sewing masks for our non-medical essential workers. These masks will help protect people like those working at grocery stores, takeout restaurants, and pharmacies. These essential workers are upholding our community during this difficult time!

If you're interested in helping sew masks to protect our community and help slow the spread of COVID-19, you can visit RepMatsumoto.com and click on "Mask Tutorial" for a video guide, step-by-step instructions, and information about where and when to pick up mask sewing kits. My office will put together the kits and once you've sewed the mask, we'll help distribute them to essential, non-medical workers in the community.

Please contact my office if you'd like masks for your essential business! We will do our best to distribute them in a timely manner. You can reach us at repmatsumoto@capitol.hawaii.gov, (808) 586-9490, or RepMatsumoto.com.

During this difficult time, the State and Federal governments have offered many options for small businesses, families, and homeowners who may be struggling to make ends meet. Here are several options that individuals and families can take advantage of during this crisis:

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. You can apply for unemployment insurance at huiclaims.hawaii.gov.

Mortgage Payment Forbearance

The CARES Act 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. Homeowners in need of the forbearance should contact their mortgage servicer found on their monthly mortgage statements or by contacting a HUD approved housing counselor.

Grab-and-Go Meals

Breakfast and Lunch are available for pickup at 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. In addition to measures to help individuals and families, there are also several programs, tax credits, and grants to aid businesses:

Small Business Administration (SBA) Paycheck Protection Program

The Paycheck Protection Program provides small businesses with zero-fee loans of up to \$10 million to cover payroll and other operating expenses. Up to 8 weeks of payroll, mortgage interest, rent, and utility costs can be forgiven. Payments on principal and interest are deferred for one year.

SBA Economic Injury Disaster Loans

The CARES Act, just passed by Congress to assist Americans during the COVID-19 pandemic, creates a new emergency grant of \$10,000 for small businesses that apply for an SBA Economic Injury Disaster Loan (EIDL). EIDLs are loans up to \$2 million for both businesses and nonprofits, and principal and interest payments are deferred up to four years. The EIDL loans can pay for expenses like payroll and operations expenses. The \$10,000 grant does not need to be repaid even if the applicant is denied an EIDL. A small business may apply for both an EIDL and a Paycheck Protection Loan.

Debt Relief for New and Existing SBA Borrowers

For small businesses that already have an SBA loan or take one out within six months after the CARES Act is enacted, the SBA will pay for all loan costs for borrowers, including principal, interest, and fees, for six months. SBA borrowers may also seek an extension of the duration of their loan and delay certain reporting requirements.

Relief for Small Business Government Contractors

Government agencies will be able to modify terms and conditions of a contract and can reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. Eligible contractors include employees or subcontractors that cannot perform work on site and cannot telework due to federal facilities because of COVID-19. If you need additional assistance, please reach out to your local Small Business Development Center, Women's Business Center, SCORE Chapter, or SBA District Office.

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. Employers are eligible if employees have been fully or partially suspended as a result of a government order, or they experience a 50% reduction in quarterly receipts as

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