Wildfire Recovery Guide



The Office of Congressman Ed Case Hawaii's 1st Congressional District

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My office and I are focused on assisting all of our families and communities affected by the wildfires. I continue to work with my Hawai'i congressional delegation colleagues and officials at every level but especially our federal government to support emergency response and rebuilding efforts for the people of Maui and Hawai'i Island and for their 'ohana across Hawai'i. Below are some information and resources; please contact me with any questions or needs. You can email me at Ed.Case@mail.house.gov or at https://case.house.gov/contact/. You can also contact either of my offices below.

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FEMA DISASTER ASSISTANCE

All individuals who were impacted by the wildfires should apply for Federal Emergency Management Agency (FEMA) assistance. Please call 1-800-621-3362 or go online at <u>www.DisasterAssistance.gov</u> as soon as possible.

The Administration has issued a major disaster declaration for the State of Hawai'i, ordering federal aid to supplement state and local recovery efforts to areas affected by the wildfires.





FEMA is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the fires should register through FEMA at <u>www.disasterassistance.gov</u>. FEMA individual assistance allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

Applying for Assistance. Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: 1-800-621-FEMA (3362). Disaster assistance applicants who have a speech disability or hearing loss and use TTY should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use <u>m.fema.gov.</u>



• For brochures translated into more than 25 languages, please visit <u>https://www.fema.gov/assistance/individual/brochure</u>

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)) or online (<u>www.DisasterAssistance.gov</u>). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disasterdamaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

COMMON REASONS FOR FEMA'S ELIGIBILITY DECISIONS

Here are common reasons why FEMA may decide that some Maui residents who had damage from the wildfires that began **August 8** may not be eligible for disaster assistance. If FEMA says you are ineligible for assistance, it is not a denial. Often, you need only send more information or supporting documentation for FEMA to continue reviewing your application for financial assistance.

Common reasons for denial:

- 1. You haven't sent FEMA the documents or information requested. Read your FEMA mail carefully and thoroughly and send FEMA the information requested. If that information is not available, let them know why.
- 2. Your damage or loss is covered by insurance or other sources. By law, FEMA cannot provide funding when any other source insurance, crowdfunding, local or state programs or financial assistance from voluntary agencies has covered expenses for the same disaster-related need. In other words, FEMA cannot pay for home repairs, for instance, if you already received funds from your insurance company for the same repairs.
 - If you received funds from other sources, send FEMA documentation showing how the assistance was used. Those documents must prove the funds you received were not enough to cover your disaster-related expenses eligible under the Individuals and Households Program. Or, the documentation must prove that the funds were intended to be used for another purpose.
 - FEMA doesn't provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides grants only for repairs to make a home safe, accessible and functional.
- 3. There is more than one application filed for your household. Typically, FEMA allows only one applicant per household or address to apply for Housing Assistance. Maui applicants may appeal this early decision. Send FEMA a signed

letter explaining that your damaged home was your primary residence (where you lived more than six months of the year) when the wildfires swept Maui. You might also explain that your application represents a separate household from the original applicant using the same address.

- 4. **FEMA couldn't verify that you are the homeowner.** FEMA asks for proof of ownership from disaster survivors who apply for financial assistance to help with repairs to their damaged homes. FEMA verifies ownership using public and government records or by reviewing documents you submit. FEMA may also verify ownership at the time of an inspection of the damaged property. To appeal FEMA's decision, submit documents that prove you own the home along with your signed appeal letter. Documents you can use to verify ownership:
 - Deed or title
 - Mortgage document
 - Homeowner's insurance statements
 - Property tax receipt or tax bill
 - Manufactured home certificate or title
 - Home purchase contracts (e.g., Bill of Sale)
 - Last will and testament (and death certificate) naming you the heir to the property.
- 5. **FEMA was unable to verify your occupancy.** FEMA verifies occupancy using public and government records or by reviewing documents you submit. FEMA may also verify occupancy at the time of inspection of the damaged property. To appeal FEMA's decision, submit documents that prove occupancy along with your dated and signed appeal letter.
- 6. **FEMA could not verify your identity.** By verifying your identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity using public and government records or by reviewing documents you submit. To appeal FEMA's decision, submit documents that prove your identity along with your dated and signed appeal letter.
- 7. **The damaged home was not your primary residence.** FEMA provides disaster assistance to eligible applicants for a primary residence—where you live for more than six months of the year. FEMA will not consider more than one primary residence for a survivor and his/her spouse.
- 8. **Insufficient damage: Your home is safe to occupy.** There isn't enough damage to your home caused by the disaster or the damage doesn't affect whether you can

live in the home. Damage to non-essential areas, landscaping or spoiled food is not covered for FEMA assistance.

- 9. You reported no damage to your home. If you have applied for federal disaster assistance but told FEMA you have no damage caused by the disaster- FEMA will find you ineligible for assistance.
- 10. You do not wish to move or you're not required to stay elsewhere while repairs are made. If FEMA determines that your home is uninhabitable because it was damaged in the wildfires, you may be eligible for FEMA Initial Rental Assistance. If you said during a home inspection that you're not willing to move or don't need to stay elsewhere while your damaged home is being repaired, you would not be eligible for FEMA temporary rental assistance. If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need rental assistance.
 - Renters: If you live in an apartment and the owner requires you to leave so repairs can be made to the apartment or building, call the FEMA Helpline at 800-621-3362 and update your status. You may be eligible for assistance. The Helpline is open 24 hours a day, seven days a week.
- 11.A FEMA inspector was unable to reach you at the contact information you provided. You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot reach you, or you do not provide the requested information, FEMA may find you ineligible for assistance.
- 12. You didn't meet with the inspector. It is important that you carefully read all FEMA mail. You or a representative you identify to FEMA ahead of time must be present at any appointments with FEMA officials, or FEMA could determine you are not eligible for assistance at this time. If you still need an inspection, call the FEMA Helpline at 800-621-3362 and request one.

If you disagree with a FEMA decision, you have a right to appeal. Mail your signed appeal letter to:

FEMA Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-8055

RESOURCE HUBS

For more information about services being offered to individuals in response to the wildfires and to access non-profit, local, state and federal assistance, individuals can go to the following resource hubs.

The Kāko'o Maui Resource Hub

This resource hub will provide a collaborative and cultural approach to help those impacted by the wildfires access direct aid and services such as family services, community lending, legal aid and health services Maui Mall at 70 Ka'ahumanu Ave. Open daily from 10 a.m. to 6 p.m.

FEMA Disaster Recovery Centers

This resource hub connects FEMA specialists to survivors, who can receive assistance in registering for disaster assistance, get in touch with voluntary organizations and gain access to other federal and state resources.

<u>University of Hawai'i Maui College</u> 310 W. Ka'ahumanu Ave., Community Services Building 205 Open daily from 8 a.m. to 7 p.m.

Lahaina Civic Center Gymnasium 1840 Honoapi'ilani Highway Open daily from 8 a.m. to 7 p.m.

Mayor Hannibal Tavares Community Center 91 Pukalani St., Makawao Open daily from 8 a.m. to 7 p.m.

Family Assistance Center (FAC)

Families and individuals may be assisted in assessing their needs and connecting with services that are that are on site as well as other resources within the community.

Hyatt Regency's Monarchy Ballroom

200 Nohea Kai Drive, Ka'anapali. Open daily from 10 a.m. to 8 p.m.

FOOD ASSISTANCE

Locations for Food and Other Supplies

The Maui Food Bank distributes food at various locations across the island. For the most up-to-date information, please visit Maui Food Bank's website at https://mauifoodbank.org/.

The Lahaina Gateway Center is a distribution site for food, water, toiletries, canned goods, diapers, baby formula, clothing and pet food from 10 a.m. to 4 p.m. Monday, Wednesday, Thursday and Saturday.

Feed my Sheep mobile food distribution sites:

Kahului: 150 South Pu'unene Avenue, 9:30 a.m. to 12:00 p.m. on Saturday

Wailuku: Parking lot next to Living Way Church at the corner of Market and Mokuhau Streets in Happy Valley, 10 a.m. to 11:30 a.m. on Friday

Supplemental Nutrition Assistance Program (SNAP)

Hot Food: If you have SNAP, you can buy hot, prepared food with your SNAP benefits through September 14, 2023 at authorized retailers. This applies to SNAP participants in all counties.

Lost Food during Power Outages: If you have SNAP and lost food due to power outages, you have until September 15TH to request replacement SNAP benefits. You must live in the following zip codes to be eligible:

Maui County: 96753, 96761, 96768, 96788, 96790

Hawai'i County: 96743, 96755

Applications will be available on the Hawai'i Department of Human Services website: <u>https://pais.dhs.hawaii.gov/PAIS/#!/</u>

Apply for Benefits: If you suffered loss of income, you may be eligible for SNAP benefits. For more information, please visit https://humanservices.hawaii.gov/bessd/snap/ or call 855-643-1643.

EMERGENCY SHELTERS

The Red Cross is working with the Hawai'i Emergency Management Agency (HIEMA) to temporarily move displaced residents to area hotels rather than congregate shelters. This temporary solution will help residents feel more comfortable while long-term accommodation plans are developed.

To qualify for the non-congregate sheltering program, households must first register with FEMA by visiting <u>http://fema.gov/disaster/4724</u>, by calling 800-621-3362, or by visiting the Disaster Recovery Center on Maui, located at the University of Hawai'i Maui College, 310 W Kaahumanu Ave., Pilina Building, Kahului.

For updates on evacuations and shelters from the American Red Cross, click here, or call 1-800-RED-CROSS (1-800-733-2767).

LOCATING LOVED ONES

For those trying to locate loved ones, a Family Assistance Center is open at Hyatt Regency's Monarchy Ballroom on 200 Nohea Kai Drive, Ka'anapali from 10 a.m. to 8 p.m. Those with phone access can also call the Red Cross at 1-800-733-2767.

ACCESSING NON-EMERGENCY HEALTH SERVICES

If you have been affected by the Maui wildfires, the Hawai'i State Department of Health has set up a website and call center to assist you and your family with accessing nonemergency health services.

- 1. Phone: 833-833-3431 or 808-586-4468
- 2. Website: https://health.hawaii.gov/mauiwildfires/

MENTAL HEALTH RESOURCES

If you or someone you know is struggling because of the disaster, you are not alone. There are resources to help you through the experience. The Centers for Disease Control and Prevention's Disaster Distress Hotline can be reached by texting or calling 1-800-989-5990 any time of day to access crisis counseling and support.



Crisis Counseling

Free crisis counseling services can help survivors cope with trauma. Counselors meet with adults and children affected by a disaster in non-traditional settings such as shelters, homes and community buildings – not in clinical or office settings.

The program is administered through a partnership between FEMA and the Substance Abuse and Mental Health Services Administration Center for Mental Health Services (SAMHSA). SAMHSA's Disaster Distress Helpline, 800-985-5990, provides 24/7, 365-days-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.



PRESCRIPTIONS FOR THE UNINSURED

On Saturday, August 19th, the Administration for Strategic Preparedness and Response activated the Emergency Prescription Assistance Program (EPAP) for all of Maui County. The EPAP will be active until September 16th, 2023. The EPAP allows for individuals without health insurance residing in disaster areas to access prescription medications, vaccines, limited medical supplies and limited durable medical equipment. Through this federal program, the uninsured can request a free 30-day supply of certain prescription medications at any EPAP-participating pharmacy which can be renewed every 30 days while the EPAP is active.

Eligible individuals must provide a new prescription from a licensed health care practitioner, a current prescription bottle, a prescription phoned in by a licensed health care practitioner or proof of an existing prescription in order to receive a prescription fill and/or limited durable medical equipment and supplies (e.g. canes, walkers, wheelchairs and diabetic supplies).

Uninsured residents affected by the wildfires can call the EPAP hotline, 855-793-7470, or visit the EPAP website to learn if they qualify.

Medicare, Medicaid or Children's Health Insurance Program beneficiaries are considered insured and do not qualify for this program.

UNEMPLOYMENT ASSISTANCE

People who are out of work due to the fires may be eligible for unemployment benefits. You can create an account and file for unemployment benefits online at <u>https://labor.hawaii.gov/ui/</u>

You can also contact the unemployment office via phone at their call center for all claims:

- (833) 901-2272 or (808) 762-5751
- (833) 901-2275 or (808) 762-5752

REPLACING LOST DOCUMENTS

For individuals impacted by the Maui Wildfires who need replacement of vital records (birth, marriage/civil union and death certificates), an order may be placed online at <u>https://vitrec.ehawaii.gov</u>



A relative may make the order on behalf of the person needing the replacement by uploading a

copy of their own government ID (if born in Hawai'i) to establish a relationship to the impacted individual. If not born in Hawai'i, additional documents may need to be shown to verify the relationship. Permitted relatives can include a grandparent, parent, child, sibling, aunt, uncle or cousin.

The fee for an affected individual's first copy of a birth or marriage certificate will be waived with a FEMA disaster assistance ID Number and/or a Lahaina residential address.

For more information please call the Maui Vital Records hotline at (808) 586-4602 Monday through Friday from 7:45 AM – 4:30 PM HST or email DOH.MauiVR@doh.hawaii.gov You can also learn more about how to replace these common documents by contacting the agencies directly:

- Green Cards:
 - Phone: 800-375-5283
 - Website: <u>www.uscis.gov</u>
- Medicare Cards:
 - o Phone: 800-772-1213; (TTY) 800-325-0778
 - o Website: <u>www.ssa.gov/medicare</u>
- Military Records:
 - Phone: 866-272-6272
 - Website: <u>www.archives.gov/contact</u>
- Passport:
 - Phone:1-877-487-2778; 888-874-7793 (TTY)
 - o Website: <u>https://bit.ly/45cgA5f</u>
- Social Security Card:
 - o Phone: 800-772-1213; (TTY) 800-325-0778
 - o Website: <u>www.ssa.gov/number-card/replace-card</u>
- U.S. Savings Bonds:
 - Phone: 1-844-284-2676
 - Website: <u>www.treasurydirect.gov</u>
- U.S. Tax Returns:
 - Phone: 800-829-1040
 - Website: <u>www.irs.gov</u>
- Hawai'i Driver's License:
 - Maui County: Phone: (808) 270-7363 Website: <u>https://bit.ly/44gUddz</u>
 - Kaua'i County: Phone: (808) 241-4242 Website: <u>https://bit.ly/3ODMvo6</u>
- Hawai'i County: Phone: (808) 961-2223 (Hilo) Website: <u>https://bit.ly/3qBurTv</u>
- City and County of Honolulu: Phone: 808-768-9100 Website: <u>https://bit.ly/45xUgmh</u>

LEGAL SERVICES

As fire survivors begin the process of recovery and rebuilding, the Legal Services Corporation and their grantees are available to help. Survivors seeking legal assistance can call **888-743-5749**, which will connect disaster survivors to legal assistance.

The Legal Aid Society of Hawai'i also coordinates and collaborates on pro bono disaster recovery legal services. You can contact them at the following numbers:

- 1-800-499-4302 (Neighbor Islands)
- 808-536-4302 (Oʻahu)

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) GUIDE

The CFPB is a U.S. government agency that makes sure banks, lenders and other financial companies treat you fairly. It created a <u>disaster and emergencies guide</u> (<u>https://www.consumerfinance.gov/consumer-tools/disasters-and-emergencies/</u>) for handling your finances after a disaster. It includes resources to help you recover, such as tackling housing issues, protecting your finances, dealing with property damage, managing your bills and asking for help from financial companies like banks, credit cards and other lenders.

UNITED STATES POSTAL SERVICE (USPS)

The Lahaina Main Post Office, located at 1760 Honoapi'ilani Highway, has **reopened for business but without retail services.** Mail can be picked up from the dutch door in the lobby of the Lahaina Main Post Office. The dutch door will operate from 10 am to 5 pm, Monday through Saturday. Please note that a photo ID is necessary for mail pick-up.

The USPS has resumed mail delivery to addresses that are accessible, PO boxes, and homes and mail receptacles that are still standing. Displaced customers who would like to redirect their mail to new addresses are encouraged to **submit their USPS Change of Address (COA) requests as soon as possible.** COA requests can be <u>submitted online</u> (<u>https://moversguide.usps.com/mgo</u>) or at a local post office.

Lahaina customers can call the **USPS Maui wildfire impact information line at 808-423-6000** to hear a recording providing the latest service updates.

INTERNAL REVENUE SERVICE (IRS) TAX RELIEF

The IRS <u>announced expansive tax relief</u> (<u>https://tinyurl.com/3yp7khazfor</u>) for Hawai'i wildfire victims in Maui and Hawai'i Counties. These taxpayers now have until **February 15, 2024** to file various federal individual and business tax returns and make tax payments.

Filing and Payment Relief

The announced tax relief postpones various tax filing and payment deadlines that occurred from August 8, 2023 through February 15, 2024 (postponement period). As a result, affected individuals and businesses will have until February 15, 2024 to file returns and pay any taxes that were originally due during this period.

The <u>IRS disaster relief</u> page (<u>https://tinyurl.com/yd67wapk</u>) has details on other returns, payments and tax-related actions qualifying for relief during the postponement period.

The IRS automatically provides filing and penalty relief to any taxpayer with an IRS address of record located in Maui and Hawaii counties. These taxpayers do not need to contact the agency to get this relief.

It is possible that you may not have an IRS address of record located in the disaster area, if, for example, you moved to the disaster area after filing your return. In these kinds of unique circumstances, you could receive a late filing or late payment penalty notice from the IRS for the postponement period. In that case, you should call the number on the notice to have the penalty abated.

Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227. This also includes workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization.

Additional Tax Relief

Individuals and businesses in Maui and Hawai'i Counties who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred (in this instance, the 2023 return normally filed next year), or the return for the prior year (2022). Taxpayers have extra time – up to six months after the due date of the taxpayer's federal income tax return for the disaster year (without regard to any extension of time to file) – to make the election. Be sure to write the FEMA declaration number – DR-4724-HI – on any return claiming a loss. See <u>Publication 547 (https://www.irs.gov/forms-pubs/about-publication-547</u>) for details.

Qualified disaster relief payments are generally excluded from gross income. In general, this means that affected taxpayers can exclude from their gross income amounts received from a government agency for reasonable and necessary personal, family, living or funeral expenses, as well as for the repair or rehabilitation of their home, or for the repair or replacement of its contents. See <u>Publication 525</u> (http://www.irs.gov/pub525) for details.

Additional relief may be available to affected taxpayers who participate in a retirement plan or individual retirement arrangement (IRA). For example, you may be eligible to take a special disaster distribution that would not be subject to the additional 10% early distribution tax and is permitted to be spread across three years for the purposes of calculating income. Taxpayers may also be eligible to make a hardship withdrawal. Each plan or IRA has specific rules and guidance for their participants to follow.

SMALL BUSINESS ADMINISTRATION (SBA) ASSISTANCE

The SBA has more than 30 staff on the ground in Hawai'i and will be phasing in more staff to support. The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property. Businesses may receive up to \$2 million for physical damage or economic injury. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the disaster damage from occurring in the future.

The deadline to apply for SBA physical damage loans is October 10, 2023.

Types of Loans Available

Individuals and Families:

Homeowners: up to \$500,000 to repair or replace real estate damage and up to \$100,000 to replace personal property.

Renters: up to \$100,000 to repair or replace personal property.

Businesses:

Property Damage: up to \$2,000,000 to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).

Economic Injury: only for small businesses and most private non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to \$2,000,000 for working capital to help pay obligations until normal operations resume.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <u>http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans</u>.
- Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

For more information call (800) 659-2955 or email <u>disastercustomerservice@sba.gov</u>. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

To apply in-person, visit the SBA Business Recovery Center at the Hawai'i Technology Development Corporation Maui Research Technology Center (Building #A, Ste. 119 (Conference Room) 590 Lipoa Parkway, Kīhei, HI 96753). The facility is open 8:00 a.m. - 5:00 p.m. on Mondays - Fridays, and 10:00 a.m. - 2:00 p.m. on Saturdays.

Disaster Recovery Center

FEMA and the SBA have established three joint Disaster Recovery Centers. Maui residents who were affected by the recent wildfires can now apply for federal disaster assistance at any of the below centers.

- University of Hawai'i Maui College
 - o 310 W. Ka'ahumanu Ave., Community Services Building 205
 - Open daily from 8 a.m. to 7 p.m.
- Lahaina Civic Center Gymnasium
 - o 1840 Honoapi'ilani Highway
 - Open daily from 8 a.m. to 7 p.m.
- Mayor Hannibal Tavares Community Center
 - o 91 Pukalani St., Makawao
 - Open daily from 8 a.m. to 7 p.m.

ASSISTANCE TO FARMERS AND RANCHERS

The Hawai'i Board of Agriculture has created an emergency loan program for farmers and ranchers on Maui and Hawai'i Island who are suffering from damage due to high winds and wildfires. More information on the loan program is available on the department's website at https://hdoa.hawaii.gov/blog/main/nr23-20emergencyloans/.

BEWARE OF FRAUD AND SCAMS AND RUMORS

After a disaster there are often scams and rumors that target survivors. Survivors should never trust someone claiming to be a disaster assistance employee asking for money. Local and federal disaster assistance workers <u>do not</u> solicit or accept money.

To protect yourself from scammers when applying for disaster assistance:

- 1. Start Ask FEMA reps to show you a photo ID badge
- 2. Provide the end of the end of
- 3. \bigwedge Never agree to pay an application fee

After a disaster, rumors and myths can harm disaster survivors by causing confusion and can even prevent people from seeking assistance. For example, one dangerous rumor claims that if survivors apply for disaster assistance, FEMA may confiscate their property or land. This is <u>completely false</u>. The truth is that applying for disaster assistance does not grant FEMA or the federal government authority or ownership of your property or land.

To combat dangerous rumors, FEMA recently launched a rumor control and frequently asked questions webpage to keep survivors of the Hawai'i wildfires aware of rumors and scams, and to help them better understand the federal disaster assistance programs and processes. You can visit this site at <u>https://www.fema.gov/disaster/4724/rumor-control</u>.

Additionally, on Twitter, you can follow these trusted sources for Hawai'i wildfire info:

- @FEMARegion9
- @CountyofMaui
- @Hawaii_EMA
- @Maui_EMA
- @GovHawaii
- @GovJoshGreenMD
- @lgsylvialuke
- @HawaiiDOH
- @HawaiiRedCross
- FEMA updates at: <u>http://fema.gov/disaster/4724</u>

HOUSING

Hawai'i Fire Relief Housing Program (HFRHP)

The Hawai'i Fire Relief Program is run by the Hawai'i Housing Finance and Development Corporation (HHFDC). The goal of the program is to connect those in urgent need of housing due to the Maui fires, with Hawai'i homeowners willing to assist by offering unoccupied rooms, units or houses on a temporary basis.

- For Property Owners and Landlords: Offer your home or available housing unit using this form (bit.ly/3so7gwD). An HHFDC representative will then contact you to confirm and verify your information.
- For Displaced Residents in Need of Housing: If you have been displaced or have been left houseless as a result of the wildfires, please fill out <u>this form</u>

(bit.ly/45aEUo1). An HHFDC representative will then contact you to confirm and verify your information and try to connect you with the landlord of an available unit that meets your needs.

Mortgage Moratorium

The Department of Housing and Urban Development (HUD) is providing federal disaster relief including a 90-day moratorium on foreclosures of mortgages insured by the Federal Housing Administration (FHA). To find out if this moratorium applies to you, contact your mortgage lender.

Conventional mortgage holders may also be eligible for additional relief through their mortgage holder. Call the FHA Resource Center at 1-800-304-9320 for additional information. To learn more about disaster relief options for FHA homeowners, individuals can also visit:

https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121.

Counseling

HUD-approved housing counseling agencies have counselors available to assist those impacted by natural disasters to determine assistance needs and available resources. To find the contact information for a housing counseling agency and receive counseling, you can go online or call HUD directly.

- Online: <u>http://bit.ly/3Yya0mR</u>
- **Phone**: 800-569-4287

For assistance in navigating your housing needs, the Kāko'o Maui Resource Hub (Maui Mall located at 70 Ka'ahumanu Avenue in Kahului) also provides counseling in assessing your needs and applying for housing assistance.

MUTILATED PAPER MONEY

Mutilated currency is paper money that has been damaged to the extent that one-half or less of the original note remains or its condition is such that its value is questionable. The Bureau of Engraving and Printing can help individuals obtain replacement currency in many cases. Redemption requirements, including detailed instructions for packaging and shipping or delivery of mutilated currency can be found at <u>https://www.bep.gov/services/mutilated-</u> <u>currency-redemption</u>.

Questions regarding currency redemption services or requests for claim status can be directed to the Mutilated Currency Division via email at mcdstatus@bep.gov.

DEPARTMENT OF VETERANS AFFAIRS (VA)

The Department of Veterans Affairs can help veterans replace lost prescriptions and access medical care and counselling. Veterans can follow this link (bit.ly/3OLFrWD) for more information.



National Information

MyVA411 main information line Phone: <u>800-698-2411</u> Hours: 24/7

<u>Maui</u>

The Maui Vet Center (157 Ma'a Street, Kahului / 808-242-8557) remains open for veterans, active duty service members and their families in need of counseling services after experiencing the stressors associated with the recent fires.

In addition to counseling services, local Vet Center staff are:

- Hosting two staff from the Veterans Benefits Administration to give veterans immediate access for such needs as home loss, access to financial support, life insurance and other benefits.
- Establishing a direct referral conduit to the medical center for any veterans that have medical needs.
- Reaching out to current and former local Vet Center clients to connect them with access to services and benefits.

Medical Clinic: Veterans can still visit the Maui VA Clinic (203 Ho'ohana Street, Kahului) in person or call (808) 871-2454 for assistance.

Counseling: Veterans can arrive in person at the Kahului Vet Center or call 808-242-8557.

<u>Maui Vet Center</u> 157 Ma'a St. Kahului, HI 96732 Main number: (808) 242-8557

Benefits: Veterans can call (808) 433-0280 for an appointment at the Kahului Vet Center.

VA Benefit Satellite Office at Maui Vet Center 157 Ma'a St. Kahului, HI 96732 Main number: (808) 433-0280

<u>Oʻahu</u>

For services, veterans can arrive in person or call.

Spark M. Matsunaga Department of Veterans Affairs Medical Center 459 Patterson Road Honolulu, HI 96819-1522 Main number: (800) 214-1306 Mental health: (808) 433-0660

HOW YOU CAN HELP

The County of Maui has created a website (<u>https://www.mauinuistrong.info/support</u>) detailing how individuals can provide support to those affected by the wildfires. The webpage explains how to donate funds, support donation centers, provide services and volunteer.