COVID-19 Information



U.S. CONGRESSMAN ED CASE COVID-19 INFORMATION FOR YOU AND YOURS (Updated on April 8, 2021)

Aloha, Friend.

Now in the second year of the public health, economic and social crisis of COVID-19, we are both confronting the worst of the virus to date and pursuing the widespread vaccinations that offer the best path forward. Federal emergency assistance through CARES and later initiatives has been critical, but more is required. Here is a summary of federal initiatives to date.

Your federal government has a critical role. That includes me as one of Hawaii's four Members of Congress, and I am fully committed to doing everything in my power to staying in touch with you, answering your questions and listening to your thoughts, and making the right decisions for our country and Hawai'i in these difficult times.

The first thing I want you to know is that my offices in D.C. and Honolulu are open and my staff and I are on the job. We are partly teleworking as strongly advised by our public health community, but we are fully pursuing my responsibilities and are fully available to you. You can reach us as always at https://case.house.gov/contact and (202) 225-2726 (D.C. Office) or (808) 650-6688 (Honolulu Office). Please also go to my webpage at https://case.house.gov for general information, especially the COVID-19 link on the top bar.

Below I have addressed just some of the health and financial issues of concern to all. Please refer to these points if you or others want to learn more about medical care, prevention techniques, support for workers (including unemployed), support for small businesses, guidance for schools and childcare centers, travel assistance, mental health assistance, income taxes, the closure of Washington tourist attractions and the general assistance my office can provide to you.

Medical Care

If you or someone in your family is sick, please call your doctor or hospital before going to a clinic, urgent care or emergency room. If you do not have access or cannot reach a medical professional, please call the Hawai'i State Department of Health at (808) 586-4586.

Common symptoms of COVID-19 include a fever, cough, shortness of breath, chills, muscle pain, fatigue, sore throat, repeated shaking with chills or new loss of taste or smell. If you develop emergency warning signs, seek medical attention immediately. Emergency warning signs include difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion, inability to arouse and bluish lips or face. If you need a COVID-19 test, please visit the DOH website at https://www.oneoahu.org/covid19-testing.

Vaccinations

continue to work at the federal level to ensure the State of Hawai'i has all the resources and support it needs to ensure COVID-19 vaccines are widely, equitably and safely delivered to all Hawai'i residents. To this end, in February 2021 Congress passed with my support the American Rescue Plan, which provided \$50 million to Hawai'i for improving vaccine distribution and administration.

The most current vaccination information for our state is posted online at https://health.hawaii.gov/coronavirusdisease2019/what-you-should-know/covid-19-vaccine-frequently-asked-questions/.

The COVID-19 vaccine has been rigorously tested and approved for emergency use authorization by the Food and Drug Administration. If you have concerns about the vaccine, please talk to your health care provider or read more about the vaccine at the Centers for Disease Control and Prevention's website here: https://www.cdc.gov/coronavirus/2019-ncov/vaccines/safety.html.

Prevention

We each and all have a critical responsibility for slowing and reversing the spread of COVID-19, and it is critical that in doing so we follow the best public safety advice from the Centers for Disease Control and Prevention (CDC) and the Hawai'i Department of Health. We can also best help each other and our 'ohana by following best practices in our everyday lives. Here are some tips and common sense measures from the CDC that you can use to protect yourself and your loved ones:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.
- Wear a mask when in public settings where social distancing measures are difficult to maintain.

To stay up to date and informed about COVID-19, you can access additional resources and information on my website at https://case.house.gov/coronavirus. Here are further resources that are also available to you:

- If you are at higher risk of getting very sick from COVID-19, please read the CDC's recommendations: <u>https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html</u>.
- If you would like updates from the Hawai'i Department of Health on COVID-19, please sign up here: <u>https://health.hawaii.gov/news/covid-19-updates</u>.
- If you would like to see the latest information on COVID-19 including maps of its spread and impact in the United States, please visit: <u>https://coronavirus.jhu.edu</u>.

Assistance for Workers (Including Unemployment Assistance)

The U.S. House of Representatives has passed eight major bills, six of which have become law, to help individuals facing severe economic challenges due to COVID-19. Here are links to help you quickly access some of this assistance:

- Unemployment Benefits. In addition to traditional unemployment insurance (UI), Congress created (1) the Federal Pandemic Unemployment Compensation (FPUC) that provides a \$300 per week supplement to all UI benefits and (2) the Pandemic Unemployment Assistance (PUA) to help the most self-employed, independent contractors and gig economy workers. Here are links to key resources and information about these programs:
 - Overview of unemployment programs in Hawai'i: https://labor.hawaii.gov/ui/covid-19-ui-benefitprograms/
 - o Link to submit a traditional UI claim: https://huiclaims.hawaii.gov
 - Link to submit a self-employed, independent contractors and gig worker PUA claim: https://pua.hawaii.gov/
 - o General Questions Hotline: (808) 762-575

If you don't have access to a computer, you can go to any county job center (<u>http://labor.hawaii.gov/wdc/american-job-centers</u>) to walk in and use a county computer.



- **Food Assistance.** Various assistance programs are available to those who do not have the financial resources to purchase food.
- **The Supplemental Nutrition Assistance Program (SNAP).** SNAP is a federal program administered in Hawai'i by the State Department of Human Services. You can apply for assistance by completing this form: https://humanservices.hawaii.gov/bessd/files/2020/02/SNAP_Application_2019.pdf. After you have filled out your application and gathered all the required paperwork, you must visit the benefits office closest to your residence. Click here (https://humanservices.hawaii.gov/wp-content/uploads/2018/04/Statewide-Processing-Centers-04-2018.pdf) for benefits office contact information statewide.
- **Meals on Wheels.** Meals on Wheels provides nutritious and delicious home-delivered meals to help seniors and people with disabilities. You can learn more about eligibility and services available in your neighborhood by visiting https://www.mealsonwheelsamerica.org/find-meals.
- **Testing.** The U.S. House bills significantly expand the number of COVID-19 test kits and makes sure they stay free to all. Please visit <u>https://health.hawaii.gov/news/covid-19-updates</u> to learn more about when and how to get a test. However, please call your doctor or hospital before going to a clinic, urgent care or emergency room. If you need help locating a testing facility near you, please visit <u>https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html#hi</u>.
- Paid Sick Leave. The Families First Coronavirus Response Act creates emergency paid sick leave, as well as paid family leave in the case of school closures, for working families impacted by COVID-19. It does so by requiring employers with up to 500 employees to provide paid sick leave and paid family leave, while providing a refundable payroll tax credit to employers to cover 100 percent of the cost of wages. There is also a refundable income tax credit for self-employed individuals. Businesses with fewer than 50 employees can apply for an exemption from the Department of Labor if providing these benefits would jeopardize the viability of the business. For more information, please visit https://www.dol.gov/general/topic/workhours/sickleave.

Economic Impact Payments (EIPs)

EIPs are direct cash payments Congress provided to most Americans to help them meet basic needs and stimulate our economy during this pandemic. Here are links to key resources and information about the program:

- Program overview: <u>https://www.irs.gov/newsroom/questions-and-answers-about-the-third-economic-impact-payment</u>
- Online status check tool for the third round of EIPs: <u>https://www.irs.gov/coronavirus/get-my-payment</u>
- Explanation of how to receive the first or second round EIP if you were qualified and didn't get one: <u>https://www.irs.gov/newsroom/recovery-rebate-credit</u>

Payments are automatic for anyone who successfully registered for the first payment online at <u>IRS.gov</u> using the agency's non-filers tool by November 21, 2020 or who submitted a simplified tax return that has been processed by the Internal Revenues Service (IRS). Those who didn't file a tax return but receive Social Security retirement, survivor or disability benefits, Railroad Retirement benefits, Supplemental Security Income or Veterans Affairs retirement benefits should automatically receive their payment.

Support for Small Businesses

Since March 2019 Congress has passed and the President has signed into law six major COVID-19 emergency assistance measures. These have directed invaluable federal help to our nation's small businesses through the

Small Business Administration (SBA), IRS and other federal agencies. A list of assistance programs, guidance and tax credits is below.

Small Business Guidance. Small businesses are strongly encouraged to do their part to keep their employees, customers and themselves healthy. The CDC's *Guide for Businesses and Employers* explains how to respond to COVID-19. It is available online at <u>https://www.cdc.gov/coronavirus/2019-ncov/downloads/workplace-school-and-home-guidance.pdf</u>. The CDC has also released guidance on how to safely reopen during the pandemic, whether you own a business, run a school or want to ensure the cleanliness and safety of your home. The guidance is available online at <u>https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html</u>.

The U.S. Food and Drug Administration (FDA) has issued two documents, a checklist (<u>https://www.fda.gov/media/137867/download</u>) and an infographic (<u>https://www.fda.gov/media/137868/</u> <u>download</u>), designed to assist retail food establishments that might have been closed or partially closed during the COVID-19 pandemic and now preparing to reopen. Both documents are available on FDA's website (<u>https://www.fda.gov/food/food-safety-during-emergencies/best-practices-re-opening-retail-food-establishments-</u> <u>during-covid-19-pandemic</u>).

Small Business Assistance Programs. Congress has passed several rounds of financial assistance and relief to help small businesses respond to the COVID-19 pandemic. Key programs include the Paycheck Protection Program (PPP), Shuttered Venue Operators Grants (SVOG), Restaurant Revitalization Fund Grants and Economic Injury Disaster Loans (EIDLs). If you need assistance with the application process for these programs, you can obtain help from:

- SBA's Hawai'i District Office (<u>https://www.sba.gov/offices/district/hi/honolulu</u>),
- Small Business Development Centers (<u>https://www.hisbdc.org</u>),
- Women's Business Centers (<u>www.mcblhawaii.org</u>),
- SCORE Hawai'i (https://hawaii.score.org),
- Hawai'i Minority Business Development Agency (<u>https://www.mbda.gov/businesscenters/honolulu</u>) and
- Veterans Business Centers (<u>https://hilo.hawaii.edu/vboc</u>).

PPP Loans

- The PPP provides forgivable loans designed to incentivize small businesses to keep their workers on payroll. More information about this program can be found on the SBA's website (https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program).
- If you have not received a PPP loan before, First Draw PPP loans are available to you. (<u>https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/first-draw-ppp-loan</u>)
- The PPP also allows certain eligible borrowers that previously received a PPP loan to apply for a Second Draw PPP Loan with the same general loan terms as their First Draw PPP Loan. For most borrowers, the maximum loan amount of a Second Draw PPP Loan is 2.5x average monthly 2019 or 2020 payroll costs up to \$2 million. For borrowers in the Accommodation and Food Services Sector (use NAICS 72 to confirm), the maximum loan amount for a Second Draw PPP Loan is 3.5x average monthly 2019 or 2020 payroll costs up to \$2 million. You can apply for a Second Draw PPP Loan from January 13, 2021 until May 31, 2021. All Second Draw PPP Loans will have the same terms regardless of lender or borrower. (https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protectionprogram/second-draw-ppp-loan)
- To find a participating lender, visit SBA Lender Match (<u>https://www.sba.gov/funding-programs/loans/lender-match</u>).

SVOG Program

- The \$16.25 billion Shuttered Venue Operators Grant (SVOG) program provides grants up to \$10 million to live venues, independent movie theaters and cultural institutions to address the economic effects of the pandemic. Grants can be used to cover a wide range of expenses such as payroll costs, rent, utilities and personal protective equipment. More information about the program can be found at https://www.sba.gov/funding-programs/loans/covid-19-relief-options/shuttered-venue-operators-grant.
- To be eligible, entities must have been in operation before February 29, 2020. Additionally, businesses must register with the System for Award Management website (<u>https://sam.gov</u>).
- Entities in operation before January 1, 2019 will receive 45% of their 2019 gross earned revenue up to \$10 million. Entities in operation after January 1, 2019 will receive the average of monthly gross revenues for each full month operating in 2019 times 6 up to \$10 million.
- The SBA announced that it will begin accepting SVOG applications on April 8, 2021. Although applicants are allowed to apply at any time once applications are opened, the SBA will initially prioritize businesses that lost 90% or more of their gross revenue, followed by businesses that lost 70% or more of their gross revenue, and finally businesses that lost 25% or more of their earned revenues.
- Those receiving a PPP loan on or after December 27, 2020 may also receive an SVOG grant, but their PPP loan amount will be subtracted from their SVOG award.

Restaurant Revitalization Fund Grants Program

- The American Rescue Plan enacted in March 2021 created a \$28.6 billion Restaurant Revitalization Fund Grants program that will allow eligible businesses to apply for tax-free federal grants equal to the amount of pandemic-related revenue loss they experienced in 2020. While the SBA is not accepting applications for this program yet, it will post information about the program at <u>https://www.sba.gov/coronavirusrelief</u> as more details become available.
- The total grant amount for an eligible business and any affiliated businesses is capped at \$10 million and is limited to \$5 million per physical location of the business.
- Pandemic-related revenue losses are reduced by any amounts received from PPP First Draw and Second Draw loans in 2020 and/or 2021.
- These grants will be prioritized for minority-, women- and veteran-owned restaurants.

Economic Injury Disaster Loans

- The Economic Injury Disaster Loan Program provides up to a \$150,000 to small businesses and many nonprofits suffering economic damage from the COVID-19 pandemic. Small businesses under 500 employees, 501(c)(3) non-profit organizations of any size, 501(c)(19) veterans organizations, religious organizations, cooperatives, sole proprietors, independent contractors and self-employed persons are eligible for this program.
- The loan may be used to keep employees on payroll, pay for sick leave, meet increased production costs due to supply chain disruptions or pay business obligations, including debts, rent and mortgage payments. This loan has an interest rate of 3.75% for businesses and 2.75% for eligible nonprofits, with the first payment deferred for up to a year and up to a 30-year maturity.
- More information about this program can be found on SBA's website <u>(https://www.sba.gov/disaster-assistance/coronavirus-covid-19)</u>. The application is available here (<u>https://covid19relief.sba.gov/#/</u>).

Assistance for Federal Government Contractors

If you are a federal government contractor, agencies will be able to modify the terms and conditions of a contract and reimburse you at a billing rate of up to 40 hours per week of any paid leave, including sick leave. This assistance will help contactors whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities being closed. The SBA offers further guidance on its website

(https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-14), but if you are a federal contractor, you should also work with your contracting officer and agency's Office of Small and Disadvantaged Business Utilization.

Tax Assistance

Employee Retention Tax Credit

- This refundable payroll tax credit is available to businesses that retain their employees during the COVID-19 crisis. It offers a 70% credit for qualified wages and health benefits paid between July 1, 2021 and December 31, 2021. The credit is available to employers, including nonprofits, that suffered a decline in gross receipts in a calendar quarter in 2021 where the gross receipts of that calendar quarter are less than 80% of the gross receipts in the same calendar quarter in 2019 (to be eligible based on a decline in gross receipts in 2020 the gross receipts are required to be less than 50%).
- The American Rescue Plan allows a Recovery Startup Business (RSB) to take the credit (subject to a maximum credit of \$50,000 per quarter). An RSB is a business that (1) began business on or after February 15, 2020; (2) has no more than \$1,000,000 in average annual gross receipts over the prior three years; and (c) is not otherwise eligible for the credit because the business was not shut down per a COVID-19 lockdown order and did not have a significant reduction in gross receipts compared to the same quarter in 2019.
- The credit is capped at \$7,000 per quarter for qualified wages paid between July 1, 2021 and December 31, 2021. However, ARPA adds a separate \$50,000 per quarter maximum aggregate credit per quarter for an RSB.
- The credit is not allowed for wages paid with the proceeds of a PPP loan, SVOG award or restaurant revitalization grant.

Paid Leave Tax Credit

- This refundable payroll tax credit is designed to immediately and fully reimburse businesses for the cost of providing COVID-19 leave to their employees. It provides relief for employers who voluntarily provide paid leave through the end of September 2021. It also expands eligibility to state and local governments that provide this benefit.
- For more information on how to take advantage of this tax credit, please visit <u>https://bit.ly/2UtLB1m</u>. Additionally, you can use the following links to review the Department of Labor's initial guidance for the sick leave provisions created by the Families First Coronavirus Response Act:
 - Fact Sheet for Employees (<u>https://bit.ly/2yFKZyh</u>)
 - Fact Sheet for Employers (<u>https://bit.ly/2Rno0i7</u>)
 - Questions and Answers (<u>https://bit.ly/39OXaWp</u>)

Travel Assistance

Travel restrictions are rapidly evolving. Although most airlines have reduced the number of domestic flights, individuals can still travel via air. However, your risk of exposure to respiratory viruses like COVID-19 may increase in crowded settings, particularly closed-in settings with little air circulation. As a result, many governments and organizations have limited air travel to essential only. Depending on your own circumstances, you should consider delaying or cancelling your travel plans.

You can find the latest information about international travel advisories from the State Department at <u>https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html</u>. The CDC has also issued a Level 3 Travel Health Notice for the entire world, recommending that travelers avoid all nonessential travel to all global destinations. The CDC has online travel notices (<u>https://wwwnc.cdc.gov/travel/notices</u>) and interactive travel guidance maps (<u>https://www.cdc.gov/coronavirus/2019-ncov/travelers/map-and-travel-notices.html</u>) available on its website.



Americans also are advised to enroll in the Smart Traveler Enrollment Program (STEP) every time they leave the country to receive alerts and emergency information. You can sign up for this program online at https://step.state.gov/step. For travelers currently overseas, STEP is the primary means by which the State Department will contact you with any information on options to return to the United States. If you or a loved one is currently overseas and requires assistance getting back to the United States, please contact my District Office at (808) 650-6688 or through my website at https://case.house.gov/forms/casework.



<u>Mental Health</u>

The effects of COVID-19 are very stressful to many of us, as fear and anxiety about a disease and employment and related uncertainty can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about and your community stronger. The CDC has more mental health information and resources on its website here: <u>https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html</u>.

Bank Assistance

Credit unions and banks play a critical role in our communities. Several of these organizations have begun providing resources and helplines to assist individuals impacted by COVID-19.

- Credit Unions: The Hawai'i Credit Union League has information on its website and has created a
 directory with contact information for Hawaii's credit unions, many of whom are offering specific
 assistance to their members. For more information, please visit <u>https://www.hcul.org/index.php/covid19-response</u>.
- Banks: Most of Hawaii's banks have created COVID-19 specific webpages on their websites to help their members.

The Federal Deposit Insurance Corporation (<u>https://www.fdic.gov/coronavirus/index.html</u>) and the National Credit Union Administration (<u>https://www.ncua.gov</u>) have also posted information online to help bankers, credit unions and consumers.

Housing Assistance (check back soon for new update) Congress is working to help keep individuals and families housed during this pandemic. The federal government has enacted an eviction moratorium, mortgage forbearance programs for certain mortgages and a renters assistance program. In addition, some banks and credit unions are providing payment flexibility and special assistance for homeowners and renters in need.

Assistance for Renters. The American Rescue Plan provided \$152 million in dedicated rent and utility assistance funding to Hawai'i through the Department of Treasury's Emergency Rental Assistance Program. This funding is in addition to the \$200 million Hawai'i received in the December COVID-19 relief law. The new funds will be administered through the state and counties, see https://www.oneoahu.org/renthelp-for-more information. A brief overview of the program is currently available here: https://financialservices.house.gov/uploadedfiles/era_l-pgr_12.20.20.pdf.

Assistance for Homeowners. The federal government provides assistance to homeowners with mortgages backed by certain federal financial organizations. Aspects of the assistance also apply to renters living in dwellings backed by federal mortgages and subsidized housing. More information is available at https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/learn-about-forbearance/.

If you experience financial hardship due to the coronavirus pandemic, you have a right to request a forbearance for up to 180 days. You also have the right to request one extension for another up to 180 days. You must contact your loan servicer to request this forbearance. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You do not need to submit additional documentation to qualify other than your claim to have a pandemic-related financial hardship.

If you don't have a federally backed mortgage or rent from someone who does, you still may have relief options through your mortgage servicer or from your state. There are also various banks, credit unions and loan providers that are deferring mortgage payments and offering other assistance. I encourage individuals to reach out to their financial institution or landlords to see if these are yet another way to handle mortgages and rent payments.

The House Financial Services Committee has a frequently asked questions guide available on their website (<u>https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=406472</u>). Additional information on how to navigate housing during the COVID-19 pandemic can be found on the Consumer Financial Protraction Bureau's website here:

https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options.

Eviction Moratorium. The State of Hawai'i extended its state-issued eviction moratorium until April 13, 2021. The Center for Disease Control and Prevention has also ordered a residential property eviction moratorium that covers all renters through June 30, 2021. The moratorium does not relieve tenants of the obligation to pay their rents, and the moratorium does not prohibit landlords from charging fees, penalties and interest. However, the following organizations offer rental and other financial assistance to those in need::

 Catholic Charities Hawai'i (808-521-4357) Aloha United Way (<u>www.auw.org</u>) Council for Native Hawaiian Advancement (808-596-8155) Helping Hands Hawai'i (808-536-7237)

Assistance for Student Loan Holders

Federal student loan borrowers are automatically being placed in an administrative forbearance, which allows them to temporarily stop making monthly loan payments. This suspension of payments will last until at least

September 30, 2021, but students can still make payments if they choose. More information is available here: <u>https://studentaid.gov/announcements-events/coronavirus</u>.

Washington, DC Tours

To aid ongoing efforts to combat COVID-19, many tourist attractions in Washington, DC and other locations nation-wide are closed. In consultation with the Office of the Attending Physician, the U.S. House has closed the United States Capitol to all tours until further notice. Tours of the Supreme Court, Bureau of Engraving and Printing, Treasury and Federal Bureau of Investigations Headquarters have also been closed until further notice. Additionally, my office is not processing White House tour requests at this time due to concerns related to COVID-19.

Given these restrictions, my office is unable to provide previously scheduled tours at this time. If you have questions or previously requested a tour in Washington, please contact my office's tour coordinator at <u>Alyssa.Futa@mail.house.gov</u>.

General Support

I am committed to assisting everyone from Hawai'i whenever and however I can. During these uncertain times, my office can help answer your questions and work to address your needs, especially with our federal government. As the federal government expands its response to the COVID-19 crisis, you and yours may need help requesting unemployment benefits, accessing benefits for Social Security or the Department of Veteran Affairs, getting a loved one back home from overseas, securing small business assistance and much more. Please don't hesitate to contact my office at Ed.Case@mail.house.gov or (202) 225-2726 or (808) 650-6688 if I can help in any way.

We must and will get through this together. Be well, and mahalo.