

U.S. CONGRESSMAN ED CASE
COVID-19 INFORMATION FOR YOU AND YOURS
(Updated on August 10, 2020)

Aloha, Friend.

We are of course well into a critical international public health emergency that is also now an economic crisis affecting each and all of us. And we all - our governments, organizations, communities and families - must work together to find our way through and out of it.

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.

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: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html>.
- If you would like updates from the Hawai'i Department of Health on COVID-19, please sign up here: <https://health.hawaii.gov/news/covid-19-updates>.
- 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: <https://coronavirus.jhu.edu>.

Assistance for Workers (Including Unemployment Assistance)

My U.S. House of Representatives has passed five major bills, four 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.** The State of Hawai'i has waived the normal one week waiting period for unemployment benefits so individuals can apply right away. Details about how the program works and who qualifies is available online at <https://labor.hawaii.gov/ui/faq/#faq1>. You can file for benefits online at <https://huiclaims2020.hawaii.gov/initial-claim>. If you don't have access to a computer, you can go to any county job center (<http://labor.hawaii.gov/wdc/american-job-centers>) to walk-in and use a county computer.

Congress created Pandemic Unemployment Assistance (PUA) for individuals who do not usually qualify for unemployment insurance (gig workers, freelancers, independent contractors and those with insufficient work history). Please visit <http://pua.hawaii.gov> to learn more about accessing these unemployment benefits.

- **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 <https://health.hawaii.gov/news/covid-19-updates> 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.

- **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>.
- **Recovery Rebate (Cash Payment).** Most taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment - up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying dependent child under the age of 17.

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Thus, single filers with incomes exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.

For those who have established a direct deposit with the Internal Revenue Service (IRS), the payment will be deposited directly into the same banking account reflected on their filed return. For those who do not currently have direct deposit with the IRS, please visit the IRS economic impact payment portal (<https://www.irs.gov/coronavirus/get-my-payment>). This online tool can also be used to obtain a status update on your economic impact payment. Please note that this website does not yet accommodate Social Security, railroad retirement board, Supplemental Security Income or Veterans Affairs benefit recipients.

For those who do not normally file a tax return but who need to file a simple return to receive their full payment, please visit the IRS Non-Filer Portal (<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>). This online tool is available to help certain non-filers obtain their full payment via a direct deposit. This portal is for those who (1) had gross income that did not exceed \$12,200 (\$24,400 for married couples) for 2019, (2) were not otherwise required to file a federal income tax return for 2019 and didn't plan to file a return, or (3) were a Supplemental Security Income or Veterans Affairs beneficiary with a dependent child under the age of 17 who did not file a tax return in 2018 or 2019 and want to add \$500 per child onto the \$1,200 automatic payment. After providing this information, you won't need to take any additional action to receive a cash payment via direct deposit.

Social Security, Supplemental Security Income or Veterans Affairs beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive a cash payment. Instead, payments will be automatically deposited into their bank accounts. This is a major change from the initial guidance.

The IRS is posting regular updates on its official guidance about the payments, which you can review at <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>.

Support for Businesses

Congress has passed three COVID-19 response bills, which have become law, that authorize small business assistance through the Small Business Administration (SBA) and IRS. A list full list of small business assistance and how to apply can be found below.

Small businesses are also 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 <https://www.cdc.gov/coronavirus/2019-ncov/downloads/workplace-school-and-home-guidance.pdf>.

The U.S. Food and Drug Administration (FDA) has issued two documents, a checklist (<https://www.fda.gov/media/137867/download>) and an infographic (<https://www.fda.gov/media/137868/download>), 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 (<https://www.fda.gov/food/food-safety-during-emergencies/best-practices-re-opening-retail-food-establishments-during-covid-19-pandemic>).

The CDC has released guidance on how to safely reopen parts of the U.S. during the coronavirus pandemic. This guidance is intended for all Americans, 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 <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>.

Small Business Administration Programs

If you need assistance with the application process, the SBA offers assistance through their Small Business Development Centers (<https://www.hisbdc.org>), Women's Business Centers (www.mcblhawaii.org) and SCORE Hawai'i (<https://hawaii.score.org>), Hawai'i District Office (<https://www.sba.gov/offices/district/hi/honolulu>), Hawai'i Minority Business Development Agency (<https://www.mbda.gov/businesscenters/honolulu>) and Veterans Business Centers (<https://hilo.hawaii.edu/vboc>).

- **Main Street Lending Program**

- The Federal Reserve established the Main Street Lending Program to facilitate lending to a wide variety of small- and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic. The program is designed to help maintain their operations until they have recovered from, or adapted to, the impacts of the pandemic. Loans issued under the Program have a five-year maturity, defer principal payments for two years and defer interest payments for one year.
- The program is open to businesses that have:
 - 15,000 employees or fewer; or
 - 2019 revenues of \$5 billion or less.
- To apply for a loan, contact your local lender to see if they are participating in the program. For most detailed information about the program, please visit: <https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm>.
- Note: The program is currently not available to nonprofit organizations.

- **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 (<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>). The application is available here (<https://covid19relief.sba.gov/#/>).
- **Debt Relief Program**
 - The SBA is providing immediate relief to small businesses with existing SBA loans through non-disaster SBA loans, with a focus on 7(a), 504 and microloans.
 - The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020.
 - More information about debt relief for current SBA borrowers can be found on their website (<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>).
- **Express Bridge Loans**
 - The Express Bridge Loans program enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.
 - Express Bridge Loan program is available on SBA's website (<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>).
- **Government Contractors**
 - If you are a 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 contractors whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities being closed. The SBA offers further guidance on their 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

- **Employer Payroll Tax Deferral**
 - The federal government is allowing taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021 and the other at the end of 2022.
 - Payroll taxes that can be deferred include the employer portion of Federal Insurance Contributions Act (FICA) taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate) and half of the Self Employed Contributions Act tax liability.
 - Deferrals are not available to employers who choose to receive assistance through the Paycheck Protection Program. More information can be found here: <https://www.irs.gov/coronavirus>.

- **Employee Retention Tax Credit**
 - This refundable payroll tax credit is available to businesses that retain their employees during the COVID-19 crisis. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee.
 - The credit is available to employers, including nonprofits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.
 - This tax credit is not available if the employer takes an SBA paycheck protection loan. More information can be found here: <https://www.irs.gov/coronavirus>.

- **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. For more information on how to take advantage of these tax credits, please visit <https://bit.ly/2UtLB1m>. 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**, (<https://bit.ly/2yFKZyh>)
 - **Fact Sheet for Employers**, (<https://bit.ly/2Rno0i7>) and
 - **Questions and Answers** (<https://bit.ly/39OXaWp>).

- **Qualified Improvement Property Technical Correction**
 - The CARES Act provides a technical correction to the 2017 tax law to allow the interior improvements of buildings to be (1) immediately expensed in the case of restaurant, retail and most other property (classified as 15-year property), or (2) depreciated over 20 years in the case of a real property trade or business.

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 <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>. 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 (<https://wwwnc.cdc.gov/travel/notices>) and interactive travel guidance maps (<https://www.cdc.gov/coronavirus/2019-ncov/travelers/map-and-travel-notices.html>) 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>.

Mental Health

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: <https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html>.

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 <https://www.hcul.org/index.php/covid-19-response>.
- Banks: Most of Hawaii's banks have created COVID-19 specific webpages on their websites to help their members.

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

Housing Assistance

Federal and state governments have announced plans to help struggling homeowners and renters during the COVID-19 pandemic. The CARES Act puts in place two protections for homeowners with federally backed mortgages renters who live in units supported by federal housing programs.

- **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 (<https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=406472>). Additional information on how to navigate housing during the COVID-19 pandemic can be found on the Consumer Financial Protection Bureau's website here: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options>.

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 House has closed the United States Capitol to all tours until further notice. Tours of the White House, Supreme Court, Bureau of Engraving and Printing, Treasury, Federal Bureau of Investigations Headquarters and Smithsonian Museums have also been closed until further notice. These closures align with the CDC's suggestion that Americans avoid gatherings of more than 10 people.

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 Cynthia.Nobelzada@mail.house.gov.

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.

COVID 19
CORONAVIRUS DISEASE

STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

- Avoid close contact with people who are sick.** Illustration shows two people shaking hands, with a person in the background coughing into their elbow, surrounded by virus particles.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.** Illustration shows a person coughing into a tissue.
- Avoid touching your eyes, nose, and mouth.** Illustration shows a person's hand near their face with a red prohibition sign over it.
- Clean and disinfect frequently touched objects and surfaces.** Illustration shows hands being cleaned with a spray nozzle.
- Stay home when you are sick, except to get medical care.** Illustration shows a house with a bed icon inside.
- Wash your hands often with soap and water for at least 20 seconds.** Illustration shows hands being washed with soap suds.

For more information: www.cdc.gov/COVID19

 

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