

# Wildfire Recovery Guide



**The Office of Congressman Ed Case  
Hawaii's 1<sup>st</sup> 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](mailto: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 [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) as soon as possible.**



The deadline for survivors applying for Individual Assistance passed on December 9. If denied assistance, applicants can appeal FEMA's determination within 60 days. The appeal letter should include any additional information or special circumstances related to the situation.

# FEMA

### 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.

10 a.m. to 6 p.m. Monday through Friday

### **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.*

### University of Hawai‘i Maui College

310 W. Ka‘ahumanu Ave., Community Services Building 205

8 a.m. to 6 p.m. Monday to Saturday

Closed Sundays

### Lahaina Civic Center Gymnasium

1840 Honoapi‘ilani Highway

8 a.m. to 6 p.m. Monday to Saturday  
Closed Sundays

## **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 <http://fema.gov/disaster/4724> , by calling 800-621-3362, or by visiting a Disaster Recovery Center on Maui, located at the University of Hawai‘i Maui College, Lahaina Civic Center Gymnasium or Mayor Hannibal Tavares Community Center.

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 non-emergency 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.



## 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 <https://labor.hawaii.gov/ui/>

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 <https://vitrec.ehawaii.gov>



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](mailto: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: [www.uscis.gov](http://www.uscis.gov)
- **Medicare Cards:**
  - Phone: 800-772-1213; (TTY) 800-325-0778
  - Website: [www.ssa.gov/medicare](http://www.ssa.gov/medicare)
- **Military Records:**
  - Phone: 866-272-6272
  - Website: [www.archives.gov/contact](http://www.archives.gov/contact)
- **Passport:**
  - Phone: 1-877-487-2778; 888-874-7793 (TTY)
  - Website: <https://bit.ly/45cgA5f>
- **Social Security Card:**

- Phone: 800-772-1213; (TTY) 800-325-0778
- Website: [www.ssa.gov/number-card/replace-card](http://www.ssa.gov/number-card/replace-card)
- **U.S. Savings Bonds:**
  - Phone: 1-844-284-2676
  - Website: [www.treasurydirect.gov](http://www.treasurydirect.gov)
- **U.S. Tax Returns:**
  - Phone: 800-829-1040
  - Website: [www.irs.gov](http://www.irs.gov)
- **Hawai‘i Driver’s License:**

<ul style="list-style-type: none"> <li>○ <i>Maui County:</i> Phone: (808) 270-7363 Website: <a href="https://bit.ly/44gUddz">https://bit.ly/44gUddz</a></li> <li>○ <i>Kaua‘i County:</i> Phone: (808) 241-4242 Website: <a href="https://bit.ly/3ODMvo6">https://bit.ly/3ODMvo6</a></li> </ul>	<ul style="list-style-type: none"> <li>○ <i>Hawai‘i County:</i> Phone: (808) 961-2223 (Hilo) Website: <a href="https://bit.ly/3qBurTv">https://bit.ly/3qBurTv</a></li> <li>○ <i>City and County of Honolulu:</i> Phone: 808-768-9100 Website: <a href="https://bit.ly/45xUgmh">https://bit.ly/45xUgmh</a></li> </ul>
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## 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** (O‘ahu)

## 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 [disaster and emergencies guide](https://www.consumerfinance.gov/consumer-tools/disasters-and-emergencies/) (<https://www.consumerfinance.gov/consumer-tools/disasters-and-emergencies/>) 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.

## INTERNAL REVENUE SERVICE (IRS) TAX RELIEF

The IRS [announced expansive tax relief](https://tinyurl.com/3yp7khazfor) (<https://tinyurl.com/3yp7khazfor>) 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 [IRS disaster relief](https://tinyurl.com/yd67wapk) page (<https://tinyurl.com/yd67wapk>) 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 [Publication 547](https://www.irs.gov/forms-pubs/about-publication-547) (<https://www.irs.gov/forms-pubs/about-publication-547>) 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 [Publication 525](http://www.irs.gov/pub525) (<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 November 9, 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: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
- 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 [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.




## 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 **do not** solicit or accept money.

To protect yourself from scammers when applying for disaster assistance:

1.  Ask FEMA reps to show you a photo ID badge
2.  Keep your registration number and personal information safe
3.  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 **completely false**. 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 <https://www.fema.gov/disaster/4724/rumor-control>.

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: <http://fema.gov/disaster/4724>

## 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 \(bit.ly/3so7gwD\)](http://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 [this form \(bit.ly/45aEUo1\)](http://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](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:** <http://bit.ly/3Yya0mR>
- **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 <https://www.bep.gov/services/mutilated-currency-redemption>.


Questions regarding currency redemption services or requests for claim status can be directed to the Mutilated Currency Division via email at [mcdstatus@bep.gov](mailto: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](http://bit.ly/3OLFrWD)) for more information.

### VA Health Information for Veterans Impacted by Maui Wildfires

Veterans impacted by the Maui Wildfires can contact the VA Contact Center or walk-in to the VA Maui Community Based Outpatient Clinic for health care needs

<b>VA Prescription Medications</b>	<ul style="list-style-type: none"><li>• Veterans have access to prescription medications needed urgently/emergently through VA Maui Clinic</li><li>• Coordinate prescription pickup for routine medications through the VA Maui clinic or call 808-873-3680</li></ul>	 <p>VA Maui Community Based Outpatient Clinic 203 Ho'ohana St Kahului, HI 96732 Phone contact: 808-871-2454</p>
<b>VA Social Services</b>	<ul style="list-style-type: none"><li>• Veterans may contact <b>808-873-3689</b></li></ul>	
<b>VA Contact Center 24 hours</b>	<ul style="list-style-type: none"><li>• For other information and services, Veterans may call <b>1-800-214-1306</b></li></ul>	

### National Information

MyVA411 main information line

Phone: 800-698-2411

Hours: 24/7

### Maui

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.

Maui Vet Center

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

Oah'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

**PROTECTING VETS FROM FRAUD AND SCAMS**

During and after natural disasters, veterans can be targeted by various scams and fraudulent activities when their homes have been impacted and have damage. Scammers might take advantage of the chaos that often these events bring.

For example:

1. **Housing:** After a disaster, people may need urgent repairs to their homes or property. Dishonest contractors may take advantage by offering services at inflated prices, doing low quality work or disappearing after receiving payment.

2. ***Phony FEMA or Government Representatives:*** Scammers may pose as FEMA or government officials and contact disaster victims to steal personal information, request payment for services or offer fake assistance. Note that no FEMA, federal or state workers will ask for or accept any form of payment.
  
3. ***Mortgage repayment/modification scams:*** After a disaster you still must make your mortgage payment. Veterans should contact their insurance company and mortgage servicer and if necessary, ask for help. Home loan or housing scams may involve mortgage lenders, brokers and other entities making false promises or charging excessive fees.

The VA recommends that veterans:

1. Don't make a decision under pressure.
2. Never sign anything without reading it completely and understanding it first.
3. Do not sign over the title to your property.
4. Do not pay entire fees before any services are provided.
5. Do not give out personal information to a lender or servicer who contacts you out of the blue since it's always safer to hang up and call your loan servicer directly at the number on your mortgage statement.
6. Do not choose a lender that requires no documentation or background checks to provide you with a new loan.
7. Never pay anyone to negotiate with your mortgage servicer on your behalf.

Suspected frauds and scams related to veterans' benefits should be reported to the VA Benefits Hotline at 1-800-827-1000.

## **HOW YOU CAN HELP**

The County of Maui has created a website (<https://www.mauinuistrong.info/support>) 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.