

Aloha,

The people of Puna are resilient, having weathered through a hurricane and two lava disasters in the past six years, so we will weather this crisis too. The end of session newsletter normally states what we in the Hawaii State Legislature have accomplished, but because of the COVID-19 crisis, the 2020 legislative session has been on indefinite recess since mid-March 2020 and we are working remotely.

During this crisis, we still have civic duties to perform other than to help family and friends stay healthy; and that is to participate in the Census and cast your vote. The 2020 election will be conducted by mail-in ballots in Hawaii, which is appropriate during this time of social distancing. When you receive a yellow notice from the Office of Elections, please verify and update your voter information. Your vote and your participation in the Census will affect Puna's political representation and access to federal funding and for the next 10 years.

During times of stress, increased violence and alcohol/drug use occur. Please stay connected to friends and family. Individuals who need help can text the Hawaii Department of Health hotline at (605) 956-5680 or speak with someone at (808) 531-3371 or 1-800-690-6200.

My staff and I will continue to keep you informed. Stay healthy and stay safe.

Sincerely,

Joy A. San Buenaventura repsanbuenaventura@capitol.hawaii.gov



Disclaimer:

Due to the rapid benefits, grants, and loans being made available prior to and during the printing of this newsletter, please check schatz.senate.gov for all federal benefits, ehawaii.gov for the latest information with the Department of Health and Department of Labor and capitol.hawaii.gov/memberpage.aspx?member=SanBuenaventura for newsletter info detailing weekly available benefits. For more timely updates, sign up for my e-newsletter at www.bit.ly/repjoynewsletter

GUIDE TO ECONOMIC INJURY SUPPORT

The Coronavirus Aid, Relief, and Economic Security (CARES) Act expands the Small Business Administration's long-standing Economic Injury Disaster Loan Program (EIDL). The EIDL program was created to assist businesses, renters, and homeowners located in regions affected by declared disasters.

Who is eligible and how can I apply?

In general, all of the following entities that have suffered substantial economic injury caused by a disaster provided they were in existence on January 31, 2020: Businesses with fewer than 500 employees; cooperatives, ESOPs, tribal small businesses with fewer than 500 employees; sole proprietors; independent contractors; and most private nonprofits. Apply online at SBA.gov/disaster

What are the loan parameters?

The maximum EIDL is a \$2 million working capital loan at a rate of 3.75% for businesses and 2.75% for nonprofits with up to a 30-year term. Payments on Coronavirus EIDL loans are deferred for one year. Up to \$200,000 can be approved without a personal guarantee. Approval can be based on a credit score and no first-year tax returns are required. Borrowers do not have to prove they could not get credit elsewhere. No collateral is required for loans of \$25,000 or less. For loans of more than \$25,000, general security interest in business assets will be used for collateral instead of real estate. The borrowers must allow the SBA to review its tax records.

How can I access an emergency \$10,000 grant?

Eligible applicants for an EIDL can receive a \$10,000 emergency grant within three days of application (through Dec. 31). There is no obligation to repay the grant. To receive the \$10,000 emergency grant, it is not necessary to have an approved EIDL loan. However, if you are able to secure a PPP loan, the \$10,000 grant will be subtracted from the forgiveness amount. Paycheck Protection Program (PPP) created by the CARES Act prohibits borrowers from taking out two loans for the same purpose.

Do farmers and ranchers qualify as a small business under SBA regulations?

Yes, they are eligible to apply for the SBA paycheck protection loan program. The CARES Act also provides \$9.5 billion to the US Dept. of Agriculture (USDA) to support agricultural producers impacted by the coronavirus. The USDA has not yet provided details on how to apply and how much funding producers can get from the program. Information on the Emergency Agricultural Loan Program is posted at hdoa.hawaii.gov/agl. For more info, call the Agricultural Loan Division - Hilo at (808) 933-9975. Companies may not receive payments from

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GUIDE TO UNEMPLOYMENT CLAIMS

When does my claim start?

Your claim begins from the Sunday of the week in which you apply. Please note that the State Department of Labor and Industrial Relations (DLIR) will backdate claims and deposit unemployment benefits for eligible individuals that were unable to file their claims due to the overload on the online filing system.

How much do I qualify for and how long can I collect?

Your weekly benefit amount (WBA) is calculated by dividing the wages in the highest quarter of your base period by 21. The standard base period is the first 4 of the last 5 completed calendar quarters immediately preceding the effective date of your claim. You can be paid for only 26 weeks of total unemployment during the one-year period following the effective date of the claim. Try out the benefit estimator tool at labor.hawaii.gov/ui/faq/

How long until I get my unemployment check?

Prior to the COVID-19 pandemic, the period between filing a claim and receiving a check was about three weeks. DLIR has reported that it has successfully reduced the turnaround from 21 days to 16 days and is trying to reduce further to 14 days.

How do I apply?

Apply at huiclaims.hawaii.gov. You may also call 833-901-2252 to set up a phone appointment or ask a question. It is recommended that you have the contact information and dates of employment for all of your employers over the past 18 months.

GUIDE TO FOOD RESOURCES

There are handful of food resources available for adults, kupuna, and keiki. Below is an illustrative list of food resources that are available:

Grab-and-go Breakfast and Lunch – Meal Pickup Service | Keonepoko Elementary, Pahoa High and Intermediate School, and Keaau High School are serving grab-and-go breakfasts and lunches. Meals will be served to students 18 years and under regardless of qualification for free meals. Pick-ups are Mon through Fri 7:30am to 8am for breakfast, 11:30am to 12pm for lunch. Children must be present.

SNAP (Food Stamps) | The Supplemental Nutrition Assistance Program (SNAP) is a federal program administered by the Hawaii Department of Human Services. The program provides crucial food and nutritional support to qualifying low-income and needy households, and those making the transition from welfare to self-sufficiency. Learn more at www.humanservices.hawaii.gov/bessd/snap/

The Food Basket Inc. – Food Resource | The Food Basket is an island wide, supplemental food network that collects and distributes nutritious, high quality food to low income households, the working poor, the disabled, the ill, senior citizens, and children. Due to the Coronavirus, please call ahead to food pantries or soup kitchens before visiting as the times and location may have changed in response to the crisis. For more information, please contact 808-933-6030 or fill out the contact form on their website: www.hawaiifoodbasket.org

Hawaii County Nutrition Program – Meal Delivery Service | The Hawaii County Nutrition program provides meals to kupuna who are home bound due to illness or injury. Kupuna must be age 60 and older. Please call 808-961-8726 for more information.

Our Kupuna – Food Resource | Our Kupuna is a free service provided by volunteers interested in helping kupuna in their community. The volunteer is matched to a kupuna (over age 65 years old). The volunteer will check in with the kupuna once a week and shop for food and necessary supplies, so the kupuna does not have to leave their home. The kupuna is responsible for reimbursing the sponsor for the cost of the items via cash/check (no credit cards allowed). Kupuna will need to apply online at www.ourkupuna.com. Phone: 808-400-4506

Internet and telephone services providers in Hawaii have taken the Federal Communications Commission's (FCC) "Keep Americans Connected Pledge" to, for 60 days from March 16:

- Not terminate service to any residential or small business customers because of inability to pay bills due to the disruptions caused by the coronavirus pandemic
- Waive any late fees that any residential or small business customers incur because of economic circumstances related to the coronavirus pandemic and open its Wi-Fi hotspots to any American who needs them.



Providers include: AT&T; Charter (Spectrum); Hawaiian Telcom; Hughes; Sprint; T-Mobile; Verizon; and Viasat. Visit cca.hawaii.gov/broadband/dcca-designated-wifi-hotspots/ for more info.



July 9 - Voter Registration | Final day voter registration is accepted online or by mail for the Primary Election.
July 21 - Mail Ballot Packet | Look for your Primary Election mail ballot packet to be delivered.
July 27 - Voter Service Center | Voter Service Centers are open through Election Day. Services include in-person voting.
Aug 8 - Primary Election | Ballots must be received by 7 pm.
Oct 5 - Voter Registration | Final day voter registration is accepted online or by mail for the General Election.
Oct 16 - Mail Ballot Packet | Look for your General Election mail ballot to be delivered.



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GUIDE TO EVICTIONS AND FORECLOSURES

Can I be evicted from my residence during the emergency period?

Governor David Ige's April 16th Proclamation includes an eviction moratorium -- which prevents any eviction from a residential dwelling for failure to pay rent. Previously, all eviction proceedings and pending eviction orders were suspended with the closure of the Hawai'i State Judiciary during the COVID-19 crisis.

Can my landlord increase my rent during the emergency period?

The March 4th Proclamation prohibits rent increases unless the rent increase was pursuant to a provision contained in the rental agreement.

Are foreclosures halted during the emergency period?

Foreclosure proceedings (legal process by which lender takes action against borrower) have been placed on hold until April 30, 2020 by orders of the Hawaii State Judiciary.

Do I have to keep paying my mortgage during the emergency period?

The existing proclamations do not halt mortgage payments. There does not appear to be any authority in the law that would allow the Governor to halt mortgage payments. Such actions across the country have been undertaken in cooperation with private lenders, or through the federal government granting forbearance on Fannie and Freddie mortgages, which comprise about one half of the mortgages in the country. For more information, visit: www.freddiemac.com/about/covid-19.html

GUIDE TO HEALTH AND WELLNESS

Does everyone need to wear a face mask now?

Governor David Ige's April 16th Proclamation strongly encourages the use of face coverings per CDC guidance. The CDC recommends wearing a cloth face covering in public settings particularly where other physical distancing measures are difficult to maintain such as grocery stores, pharmacies, and takeout food establishments. Masks complement other physical distancing measures, which are the most effect means of containing community spread. Remember, my facemask protects you and your facemask protects me.

I lost my employer-provided health insurance. What do I do?

Go online to medical.mybenefits.hawaii.gov and complete the pre-assessment form to find out what your household qualifies for. Note: Unemployment benefits and stimulus checks DO NOT count towards your monthly income in this case. Follow the steps to create an account, log in, and complete the application. When your application is received, HealthCare.gov will contact you to let you know how to apply for private coverage and any tax credits you qualify for. You may also call 1-877-628-5076 to apply by phone.

Need help? Know someone who does?

If you, or someone you care about, are feeling overwhelmed with emotions like sadness, depression, or anxiety, or feel like you want to harm yourself or others: Call the Disaster Distress Helpline at 1-800-985-5990, or text TalkWithUs to 66746; call the National Domestic Violence



Support Food Establishments in Puna

Please consider ordering take-out from a food establishment in Puna. When we support our local businesses, we keep our neighbors employed. Below is a partial list of places that are still open:

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16-565 Old Vocano Rd (808) 966-8812 15-2668 Keaau-Pahoa Rd (808) 965-9881 18-1319 Old Volcano Rd (808) 965-6554 15-2929 Pahoa Village Rd (808) 965-7611 15-2955 Pahoa Village Rd (808) 965-7633 15-2891 Pahoa Village Rd (808) 965-9533 15-2857 Pahoa Village Rd (808) 965-9533 15-2955 Pahoa Village Rd (808) 965-9533 15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 982-88999 16-586 Old Volcano Rd (808) 982-89969 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 965-9659 16-586 Old Volcano Rd (808) 965-9659 16-586 Old Volcano Rd (808) 965-9659 15-1500 Akeakamai Loop (808) 983-7247 16-586 Old Volcano Rd (808) 983-7247 16-586 Old Volcano Rd (808) 983-7247	Ma'ona Lunch Counter	16-203 Wiliama Pl	(808) 640-4244	No
15-2668 Keaau-Pahoa Rd (808) 965-9881 18-1319 Old Volcano Rd (808) 965-6554 15-2955 Pahoa Village Rd (808) 965-6554 15-2955 Pahoa Village Rd (808) 965-7611 15-2670 Keaau Pahoa Rd (808) 965-733 15-255 Pahoa Village Rd (808) 965-733 15-2955 Pahoa Village Rd (808) 965-733 15-2955 Pahoa Village Rd (808) 965-7033 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 965-9553 16-586 Old Volcano Rd (808) 965-9659 15-1500 Akeakamai Loop (808) 983-7247 16-586 Old Volcano Rd (808) 983-7247	McDonald's	16-565 Old Vocano Rd	(808) 966-8812	No
18-1319 Old Volcano Rd (808) 968-6353 15-2929 Pahoa Village Rd (808) 965-6554 15-2955 Pahoa Village Rd (808) 965-7611 15-2955 Pahoa Village Rd (808) 965-7611 15-2955 Pahoa Village Rd (808) 965-7611 15-2955 Pahoa Village Rd (808) 965-7033 15-2891 Pahoa Village Rd (808) 965-7033 15-2891 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-7033 16-586 Old Volcano Rd (808) 982-8899 16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8896 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 982-7247 16-586 Old Volcano Rd (808) 983-7247 16-586 Old Volcano Rd (808) 983-7247	Mighty Sushi	15-2668 Keaau-Pahoa Rd	(808) 965-9881	No
15-2929 Pahoa Village Rd (808) 965-6554 15-2955 Pahoa Village Rd (808) 965-7611 15-2670 Keaau Pahoa Rd (808) 965-733 15-257 Pahoa Village Rd (808) 965-7033 15-2955 Pahoa Village Rd (808) 965-9533 15-2955 Pahoa Village Rd (808) 965-9533 15-2955 Pahoa Village Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8969 15-1500 Akeakamai Loop (808) 983-7247 12-5038 Kalapana-Kapoho Rd (808) 982-3551 16-586 Old Volcano Rd (808) 983-7247 16-586 Old Volcano Rd (808) 982-3551	Mt View Bakery Inc	18-1319 Old Volcano Rd	(808) 968-6353	No
15-2955 Pahoa Village Rd (808) 965-7611 15-2670 Keaau Pahoa Rd (808) 965-8248 15-2891 Pahoa Village Rd (808) 464-4239 15-2955 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 982-8899 16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8896 15-1500 Akeakamai Loop (808) 965-9659 15-1503 Kalapana-Kapoho Rd (808) 983-7247 16-586 Old Volcano Rd (808) 982-3551	Nicoco Hawaiian Gelato	15-2929 Pahoa Village Rd	(808) 965-6554	Yes
15-2670 Keaau Pahoa Rd (808) 965-8248 15-2891 Pahoa Village Rd (808) 464-4239 15-2955 Pahoa Village Rd (808) 965-7033 15-2955 Pahoa Village Rd (808) 965-9533 15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8969 15-1500 Akeakamai Loop (808) 966-5861 12-5038 Kalapana-Kapoho Rd (808) 983-7247 16-586 Old Volcano Rd (808) 982-3551	Nings Thai Cuisine	15-2955 Pahoa Village Rd	(808) 965-7611	No
15-2891 Pahoa Village Rd (808) 464-4239 15-2955 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 643-1111 16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8896 16-586 Old Volcano Rd (808) 982-8869 16-586 Old Volcano Rd (808) 982-8969 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Pahoa Fresh Fish	15-2670 Keaau Pahoa Rd	(808) 965-8248	No
15-2955 Pahoa Village Rd (808) 965-7033 15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 643-1111 16-586 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 966-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 983-7247 16-586 Old Volcano Rd (808) 982-3551	Pahoa Smoothie Shack	15-2891 Pahoa Village Rd	(808) 464-4239	No
15-2874 Pahoa Village Rd (808) 965-9533 16-586 Old Volcano Rd (808) 643-1111 16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-88969 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 982-8969 15-1500 Akeakamai Loop (808) 965-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Paolo's Bistro	15-2955 Pahoa Village Rd	(808) 965-7033	No
16-586 Old Volcano Rd (808) 643-1111 16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 966-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Pho' 19	15-2874 Pahoa Village Rd	(808) 965-9533	No
16-569 Old Volcano Rd (808) 982-8899 16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 966-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Pizza Hut	16-586 Old Volcano Rd	(808) 643-1111	Yes
16-586 Old Volcano Rd (808) 982-8969 16-586 Old Volcano Rd (808) 966-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Spoonful Café	16-569 Old Volcano Rd	(808) 982-8899	No
16-586 Old Volcano Rd (808) 966-5861 15-1500 Akeakamai Loop (808) 965-9659 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Subway	16-586 Old Volcano Rd	(808) 982-8969	No
ry 15-1500 Akeakamai Loop (808) 965-9659 n 12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	The Coffee Bean & Tea Leaf	16-586 Old Volcano Rd	(808) 966-5861	No
12-5038 Kalapana-Kapoho Rd (808) 987-7247 16-586 Old Volcano Rd (808) 982-3551	Tin Shack Bakery	15-1500 Akeakamai Loop	(808) 965-9659	No
16-586 Old Volcano Rd (808) 982-3551	Uncle's Kitchen	12-5038 Kalapana-Kapoho Rd	(808) 987-7247	No
	Yasuhiro Sushi	16-586 Old Volcano Rd	(808) 982-3551	No



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