

RESOURCES FOR INDIVIDUALS

UNDER THE AMERICAN RESCUE PLAN



The ongoing coronavirus pandemic is affecting virtually every aspect of life in Hawaii and across the country. These are challenging and uncertain times, but it's important to recognize and reaffirm that we are all in this together.

As we continue to take the difficult, but necessary steps to confront the spread of COVID-19, Congress has passed meaningful relief for affected families and businesses. The American Rescue Plan, signed into law by President Biden on March 11, 2021, provides billions of dollars in aid for Hawaii's families and communities.

This legislation will help Hawaii re-open schools safely; speed up vaccine distribution; expand access to health care; and provide immediate and long-term relief to those in need.

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or go to <https://www.hirono.senate.gov/coronavirus>.

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DIRECT PAYMENTS

Congress approved another round of direct payments for individuals and families impacted by COVID-19. Individuals earning up to \$75,000 should receive \$1,400 payments, and couples earning up to \$150,000 should receive \$2,800—with gradually smaller payments for individuals earning up to \$80,000, and couples earning up to \$160,000. Separately, families should receive up to \$1,400 for each qualifying dependent. Hawaii individuals and families are expected to receive \$1.6 billion (642,100 payments).

Learn more about these payments on the Internal Revenue Service's (IRS) website [here](#). More information is also available [here](#).

Please do not hesitate to contact my office with any questions or concerns.

You can also contact the IRS at 1-800-919-9835.

UNEMPLOYMENT INSURANCE

The March, 2020 CARES Act expanded unemployment benefits and programs, and subsequent legislation has extended these programs. Most recently, the American Rescue Plan Act extended Pandemic Unemployment Assistance (PUA) for gig workers and independent contractors, provided additional weeks of Pandemic Emergency Unemployment Compensation (PEUC) and an additional \$300 per week benefit through Federal Pandemic Unemployment Compensation (FPUC). These programs now run through September 6, 2021.

The American Rescue Plan also provided more flexibility for workers who have been offered an opportunity to go back to work but feel unsafe doing so due to lack of employer or state protections. Additionally, the American Rescue Plan provided a federal income tax exclusion on the first \$10,200 of unemployment benefits received in 2020 for households earning less than \$150,000. Please check back for guidance from the Internal Revenue Service regarding this provision, it will be updated as it's made available.

To file for UI, visit the Hawaii Department of Labor and Industrial Relation's website, which provides step-by-step guides for determining eligibility and filing your claim.



HOUSING & RENTAL ASSISTANCE

The American Rescue Plan provides funding for mortgage, rental, and utility assistance programs in Hawaii, in addition to the funding included in the relief legislation passed at the end of 2020. Previous bills and administrative actions have provided various kinds of support and relief for renters, homeowners, and landlords.

The Department of Hawaiian Homelands; Maui, Kauai, and Hawaii Counties; and the City & County of Honolulu have established programs to distribute federal funding for rental, mortgage, and utility assistance. More information on these programs will be available in the coming weeks.

If you are a renter or homeowner with questions, the Legal Aid Society of Hawaii has produced a frequently asked questions (FAQ) website with information on the policies put in place by the federal, Hawaii State, and local governments, available [here](#).

Homeowners: The American Rescue Plan provides \$9.961 billion for homeowner assistance, administered by state and local governments. This funding is available to those who are experiencing a financial hardship associated with the coronavirus pandemic and whose mortgage is below the conforming loan limit for their county. More information on these programs will become available in the coming weeks.

In early 2020, in response to the COVID-19 pandemic, Congress approved loan forbearance and related assistance for homeowners with federally-backed mortgages through the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Federal Housing Administration (FHA), the U.S. Department of Veterans Affairs (VA), and Fannie Mae and Freddie Mac. If your loan falls into this category, your lender or loan servicer cannot foreclose on you until after June 30, 2021.

More information about available assistance can be found on the Consumer Financial Protection Bureau's (CFPB) website [here](#).

Renters: The American Rescue Plan provided \$21.6 billion for rental, utility, and other housing assistance. These funds will be administered through state and local governments. More information on these programs will become available in the coming weeks.

The Centers for Disease Control (CDC) has issued an order temporarily halting residential evictions for nonpayment of rent. Renters seeking this option must complete this declaration and meet certain qualifications. The order has been extended through March 31, 2021. For more information on this order, visit CFPB's website [here](#).

Governor Ige has continued to extend Hawaii's eviction moratorium for nonpayment of rent, which now continues through April 13, 2021. However, if the landlord entered into forbearance on a federally-backed loan, the landlord cannot evict tenants for any reason during the forbearance, which may extend beyond April 13, 2021. For more details on these specific provisions, see CFPB's explainer [here](#).

PAID LEAVE

Private Employers: The American Rescue Plan gives employers the option to continue to access the paid leave tax credits that were included in the Family First Coronavirus Response Act (FFCRA) through September 30, 2021.

Consult with your employer to determine if these paid leave days are available to you.

Federal Employees: The American Rescue Plan establishes an Emergency Federal Employee Leave Fund for federal employees to take paid leave in order to respond to disruptions caused by the COVID-19 pandemic. This is a temporary provision to expand paid leave access through September 30, 2021. This fund covers most civilian employees, including postal workers and some DC employees. Transportation Security Administration, Veterans Health Administration, and Federal Aviation Administration employees will be eligible for similar benefits through other bill provisions.

Employees are allowed up to 600 hours of paid emergency leave or the proportional equivalent for part-time or seasonal employees. The benefit is capped at \$2,800 per biweekly pay period. Circumstances where employees are eligible for paid leave include: following quarantine or isolation orders, caring for an individual subject to quarantine orders, experiencing COVID-19 symptoms and seeking a medical diagnosis, caring for a child doing virtual instruction, or caring for a child or a disabled or elderly family member whose care is unavailable due to COVID-19.



PENSIONS

The American Rescue Plan establishes a new financial assistance program that is available for certain multiemployer pension plans, protecting retirement benefits for millions of workers and retirees in the United States—including at least 2,930 participants in Hawaii. These changes will preserve pension plans for 30 years with no cuts to the hard earned benefits of workers and retirees, which have been threatened during COVID-19. This financial assistance program will be administered by the Pension Benefit Guaranty Corporation at <https://www.pbgc.gov/>.

Additionally, the legislation includes funding relief for employers that contribute to private-sector pension plans. This allows flexibility for employers that are struggling with competing needs for their cash resources. Treasury and IRS will issue guidance on the funding relief.

*****Note:** The deadline for individuals to file federal income taxes is Monday, May 17, 2021. More information about how recent changes to these programs could impact your taxes is available on my website here.

NUTRITION ASSISTANCE

The American Rescue Plan provided \$12 billion to hungry families in need through important nutrition programs like SNAP, WIC, Pandemic EBT, and senior nutrition services.

SNAP: SNAP benefits have received an emergency increase of 15 percent for all participants – an average of \$27 more per month for each participant. The American Rescue Plan extended this increase through September 30, 2021. First time applicants can now apply for benefits online [here](#).

WIC: WIC vouchers for fruits and vegetables are increased to \$35 per month for four months under the American Rescue Plan. Prospective recipients can check for eligibility using this [tool](#), but to officially verify eligibility please contact your local WIC clinic location directly by phone. Contact information can be found [here](#).



Senator Hirono helps pack food pantry supplies in Maui, February 2019.