

# RESOURCES FOR VETERANS

*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.

Contact Senator Hirono's Office:

Washington D.C. Office  
109 Hart Senate Office Bldg.  
Washington, DC 20510  
Phone: (202) 224-6361  
Fax: (202) 224-2126

Hawaii Office  
300 Ala Moana Blvd. Rm. 3-106  
Honolulu, HI 96850  
Phone: (808) 522-8970  
Toll Free: 844-478-3478  
Fax: (808) 545-4683

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

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## DIRECT PAYMENTS

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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.



## HEALTH AND VACCINES

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The American Rescue Plan included \$14.5 billion for veterans' health – including vaccine distribution, mental health care, staffing, suicide prevention, and expanding telehealth services.

For the most up-to-date information about getting vaccinated as a veteran in Hawaii, see VA Pacific Island Health Care System's website [here](#).

If you are a veteran feeling anxious or alone, or considering self-harm, please contact VA's Veterans Crisis Line. To speak to someone via phone, call 1-800-273-8255 and press 1. To speak to someone via chat or text, visit the Crisis Line's website [here](#).



# EMPLOYMENT

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**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 Act 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 Act 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 Relations' website, which provides step-by-step guides for determining eligibility and filing your claim.

**VA Retraining:** The American Rescue Plan included \$400 million for the Department of Veterans Affairs rapid retraining program to assist veterans who are unemployed because of the pandemic.

# NUTRITION ASSISTANCE

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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.





# HOUSING & RENTAL ASSISTANCE

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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](#).

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**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](#).