

## FEDERAL GOVERNMENT SHUTDOWN RESOURCES

### Financial Relief and Support from Companies

- American Savings Bank has various ways to assist families impacted by the shutdown. Their bankers are personally working with impacted customers to assist with deferred loan payments, short term loans and modifying online bill pay, etc., on a case by case basis. They are also offering temporary employment to workers during the shutdown. Their plan is to hire immediately upon anyone reaching out to them and to pay weekly. For banking related issues, they can go to ASB Branch or contact our Customer Banking Center at (808) 627-6900 or toll free (800) 272-2566 for assistance

For the jobs, they can email resumes directly to [recruitment@asbhawaii.com](mailto:recruitment@asbhawaii.com) or call ASB's Recruitment Hotline at 808-538-2000.

- Bank of Hawaii has both a loan deferral program and a new loan application program for both Federal employee and Federal contractor employees impacted by the shutdown. They can visit any branch or go to [www.BOH.com](http://www.BOH.com) for details.
- Central Pacific Bank is offering a special loan program to assist State of Hawaii residents impacted by the partial federal government shutdown. The loan program features special rates, flexible terms, and fast application processing for loan amounts ranging from \$1000 to \$8000. This loan program is designed for quick access to funds to help residents who won't be receiving paychecks during this partial government shutdown. \*Customers affected by the shutdown can contact CPB by visiting any CPB branch or contact (808) 544-0500 or toll free 1(800) 342-8422.
- First Hawaiian Bank is providing government employees and contractors affected by the recent government shutdown with a number of customizable options that can provide payment relief on existing loans or quick access to cash as needed. Whether it's access to funds or an existing loan payment deferral, First Hawaiian Bank is offering support to the community in this time of need. To learn more about the different relief options available, stop by any First Hawaiian Bank branch or call Customer Service Center at 1-888-844-4444
  - \$2,500 to \$5,000 personal loan at a low 1.50% fixed interest rate for 24 months with option for payment deferral up to three months
    - Up to 3 months existing loan payment deferral
    - Up to 3 months waiver on credit card interest and fees
    - Up to 3 months payment forbearance on existing mortgages
- Hawaiian Electric understands that the federal government shutdown has made it difficult for some customers to pay their electric bill. Residents who find themselves in a challenging financial situation can contact HECO to set up a payment arrangement. If you set up a payment plan with HECO they will not disconnect your service during the government shutdown. Please call (808) 548-7311.

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- Hawaii Gas is committed to assisting customers affected by the Federal shutdown. Customers may call their Customer Care Line at 808-535-5933. Hawaii Gas will work with customers on payment, which may include choosing to setup a payment plan, where they pay a little bit at regular interval, or asking for deferred payment, where they have promised to pay when they get paid.
- Hawaiian Telcom is offering assistance to any Federal government employee who may be unable to pay his or her Hawaiian Telcom bill. During this deferment period Hawaiian Telcom will flag the customer's account to avoid disconnection and waive all late fees that would occur up to 30-days after the end of the U.S. Federal Government shutdown. For more information on how to submit a request to defer payment, visit <http://www.hawaiiantel.com/support> This is only available to residential customers.
- AT&T is providing flexible payment options for impacted customers to keep service including cellphones, television and internet running. Make payment arrangements online at [www.att.com](http://www.att.com).
- Sprint is prepared to work with federal government employees seeking short-term payment solutions. Impacted customers should contact us by calling 888-211-4727 or go online to chat with a Care representative. Additional information about Sprint payment options are available [Sprint.com](http://Sprint.com).
- T-Mobile is providing short-term account assistance for customers who are federal workers. Solutions are tailored to meet their needs, including flexible payment options that allow customers to spread their service payments over time. Payment deferral is also an option. Call customer care (61 from a T-Mobile device) or 1-877-746-0909
- Verizon is offering flexible payment options and a "Promise to Pay" (allows customer to set a future date for payment) program for customers which can be set up in the My Verizon app or website, or available by calling 866-266-1445.
- Chase is encouraging its customers to call to discuss certain hardship programs if they are employees of, or do business with, a U.S. federal agency and their income is affected by the shutdown. They should call the special care line at 1-888-356-0023.
- For mortgage assistance, homeowners should call the mortgage company to make a payment plan. They can visit: <https://www.bankrate.com/mortgages/government-shutdown-lender-assistance/>. Some mortgage, loan, credit and utility providers have indicated that customers may qualify for alternative arrangements. Please contact your providers for more information.

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### **Unemployment Benefits**

Please be advised that if Congress authorizes retroactive pay for furloughed employees, they will be required to pay back any unemployment benefits received, in accordance with State law.

<http://labor.hawaii.gov/wdd/home/layoff/>

<https://huiclaims.hawaii.gov/#/>

<https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/>

### **SNAP, WIC, Free & Reduced Price Lunch**

SNAP benefits will continue through February. If the shutdown continues through February, it is uncertain if SNAP and other food assistance programs will have the funds to continue the benefits.

### **Government shutdown triggers early distribution of food stamps**

Tens of thousands of Hawaii residents will get their February food stamp payments almost two weeks ahead of schedule on January 20. The state is warning recipients to carefully budget their grocery purchases. Once the payment is gone, it's unclear how much will be disbursed in March if the shutdown hasn't been resolved.

Benefits are still active, but check the link below for updated information.

<https://www.fns.usda.gov/pressrelease/2019/000319>

### **Public Housing/HUD (Section 8)**

The federal government shutdown could create a lapse in section 8 vouchers. If the shutdown is not resolved by the end of February PHAs will not be able to make timely payments to landlords expecting rent subsidies on March 1.

Per Section 8, February rent will be paid. At this time Section 8 is unsure about rent for March.

No new vouchers will be approved, due to the uncertainty around funding.

[https://nlihc.org/sites/default/files/FY19\\_Shutdown\\_Factsheet.pdf](https://nlihc.org/sites/default/files/FY19_Shutdown_Factsheet.pdf)

[https://affordablehousingonline.com/housing-](https://affordablehousingonline.com/housing-help/do-hud-offices-close-when-government-shutdown)

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### **Tax Filing Season**

The Internal Revenue Service confirmed that it will process tax returns beginning January 28, 2019 and provide refunds to taxpayers as scheduled.

<https://www.irs.gov/newsroom/irs-confirms-tax-filing-season-to-begin-january-28>

### **Support for Union and Credit Union Members**

<https://www.unionplus.org/hardship-help/layoff-assistance>

### **Pet Food Bank**

<https://www.hawaiianhumane.org/pet-food-bank/>