WHO IS ELIGIBLE TO APPLY?
• Businesses registered with the Hawaii Department of Commerce and Consumer Affairs and Sole Proprietors
• Must have been established and registered for business with the State of Hawai‘i prior to March 20, 2020, the effective date of the Mayor of the City and County of Honolulu’s Supplemental Proclamation of Emergency Disaster (COVID-19) (Novel Coronavirus).
• Annual Gross Revenue must be less than $2,000,000

IS THIS A GRANT OR A LOAN?
• This is a reimbursement program that offers up to $20,000 to businesses that qualify
• Businesses that received grants under this program previously can reapply for up to $20,000, less the amount previously received (i.e., if received only $8,000 previously, can apply again for $12,000)
• Reimbursement is one time only and applicant may not reapply (except as stated above)
• Applicants must show proof of payment for expenses being claimed

HOW DO I APPLY FOR THIS GRANT?
1. Go to www.oneoahu.org website, to the Small Business Relief and Recovery Fund webpage and follow instructions. You will need your Hawaii State GET number to select the Credit Union processing your application. The website will also inform you what personal and business information you should prepare beforehand as the actual Application will be handled by the Credit Union to which you will be directed.

CAN I SELECT WHICH CREDIT UNION TO GO FOR THE GRANT?
• Our partner Credit Unions are:
  o Aloha Pacific Federal Credit Union
  o HawaiiUSA Federal Credit Union
  o Honolulu Federal Credit Union
  o Hawaiian Financial Federal Credit Union
• To insure speed of application and payment, participating Credit Unions have agreed to handle requests based on the last two digits of the Applicant’s State GET number. Applicant will select the assigned credit union based on your GET number.

WHAT TYPES OF COSTS ARE REIMBURSABLE?
• Costs incurred from business interruption due to the COVID-19 Emergency Proclamations promulgated on March 20, 2020
• Examples of expenditures include Rent, Payroll, Utilities, and costs incurred to meet requirements of social distancing and employee/customer safety such as provision of hand sanitizers, disinfecting, installation of barriers/protection devices, signs and electronic/automation equipment

WHAT IS NOT REIMBURSABLE?
• Those costs in the listing for reimbursable expenses that have already been compensated for under Federally-funded CARES Act funds such as Paycheck Protection Plan (PPP) or Economic
Injury Disaster Loan (EIDL). Applicants must certify these funds, if received, did not pay for items being claimed. Also taxes, except for taxes on sales, are not reimbursable.

WHAT ARE THE QUALIFICATIONS?
• For full listing, see www.oneoahu.org Small Business Relief and Recovery Fund page

CAN NON-PROFIT ORGANIZATIONS APPLY?
• Only 501(c)3 and 501(c)19 non-profit organizations located on Oahu are eligible

HOW LONG WILL IT TAKE TO KNOW MY APPLICATION HAS BEEN APPROVED? HOW LONG TO RECEIVE FUNDS?
• The Credit Union assigned to you have been requested to inform you of application approval or denial within three (3) working days, and any payment to be sent to you within seven (7) working days. High volume of applications and need to follow up with additional documentation may delay processing time.

HOW LONG WILL THIS PROGRAM LAST?
• As long as the funds allocated to this program remain. By Federal Guidelines, all funds must be expended by December 30, 2020. End date for each segment will be announced separately.

MUST I PAY TAX ON THIS GRANT?
The Federal Government has not stated specifically what tax obligations result from receiving these grants. Applicant will need to fill out Form W-9 and will be issued a Form 1099

CAN BUSINESSES LOCATED ON OTHER PARTS OF THE STATE OF HAWAII APPLY FOR THIS GRANT?
• The program is for businesses located in the City and County of Honolulu only

HOW WILL ANNUAL GROSS INCOME BE DETERMINED FOR BUSINESSES THAT MAY NOT HAVE BEEN IN OPERATION FOR FULL CALENDAR YEAR 2019?
• For calculation purposes, each monthly gross revenue will be set at limit of $166,000