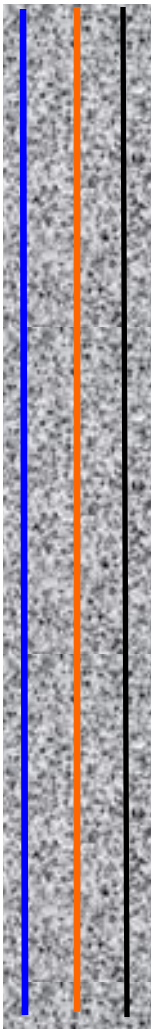




# Happy Holidays

*It has been a challenging year to say the least, but we look towards 2021 as a better year filled with hope and success. Best wishes for the Holidays, and for health and happiness throughout the coming year.*



TILE CONTRACTORS  
ASSOCIATION OF HAWAII

# MoneyMATTERS

Thank you to our association member, Samantha Haas for sharing her monthly newsletter. You will be receiving her newsletter via e-mail which explores the following topics.

- ◆ Big changes may be coming for retirement plans
- ◆ 2021 IRS tax rates, deduction amounts and more
- ◆ Planning your estate? What to tell your kids.
- ◆ How to survive an IRS audit
- ◆ Tax wrinkles for work-at-home employees during COVID-19
- ◆ 10 common myths about estate planning



**Samantha.haas@westpacwealth.com**

**808-206-9812**

**<https://www.westpacwealth.com/hawaii>**



**Coverings to be Held on  
July 7 – 9, 2021 in Orlando**

Perhaps it has been a long time since you have traveled outside the state for business. The industry tradeshow, Coverings 2021 has been rescheduled from April 2021 to July 7 - 9, 2021 in the North Hall of the Orange County Convention Center in Orlando, Florida. “The July timing allows us to maximize the rich experience that our attendees, exhibitors, partners and industry expect and deserve. We are committed to producing a robust Coverings experience that unites the tile & stone industry—both in-person and online—and fosters new business relationships”.

For complete details and FAQs, please visit [www.Coverings.com](http://www.Coverings.com).

**TILE CONTRACTORS  
ASSOCIATION OF HAWAII**

## **Bipartisan Emergency COVID Relief Act of 2020 at \$908 Billion**

Below is a condensed version of the Framework Summary. We have been hearing much talk about a stimulus package but it seems two sides of the aisle have come closer to reaching an agreement. Please contact [lisaakim@hawaii.rr.com](mailto:lisaakim@hawaii.rr.com) for the complete report.

### **Support for State, Local and Tribal Governments**

Agreement in principle to provide \$160 billion as the basis for good faith negotiations

### **Unemployment Assistance**

Extension of all pandemic unemployment insurance programs by 16 weeks, from their expiration at the end of December

Federal supplemental unemployment insurance benefits expanded by \$300 per week for 16 weeks, from the end of December into April 2021

\$1 billion for state systems for technology modernization and fraud prevention

Small administrative adjustments, e.g. to certification requirements and overpayment standards

### **Paycheck Protection Program & Small Business**

\$300 billion to Small Business Administration

Funding to allow to allow the hardest-hit small businesses to receive a second forgivable Paycheck Protection Program (PPP) loan.

Funding for independent live venue operators affected by COVID-19 stay-at-home orders.

Extension of Section 1112 of the CARES Act, which provides payment of principal, interest, and associated fees on qualifying Small Business Administration (SBA) 7(a), 504 and microloans.

Funding for SBA loan products to increase guarantees on SBA 7(a) loans and reduce fees on 7(a) and 504 loans; provide loan subsidies for 7(a) loans; and provide Economic Injury Disaster Loan grant advances.

### **CDFI / MDI Community Lenders**

\$12 billion in targeted emergency investments to help low-income and minority communities withstand the economic impact of the COVID-19 pandemic and respond to this unprecedented economic downturn

### **Transportation Funding**

### **Supporting Health Care Providers**

\$35 billion to the Provider Relief Fund (PRF)

\$7 billion for rural providers and \$1 billion for tribes, tribal organizations, urban Indian health organizations, and health service providers to tribes

Fix to PRF reporting guidelines, include clarification that PRF can be used for staffing, including child care staff

Allows health systems to move targeted Provider Relief Fund distributions within their system

Includes a directive to HHS to consider appropriate distribution of funds, including for health providers who were under-represented in previous allocations, or are at risk of imminent closure

### **Vaccine Development & Distribution**

\$3.42B for direct grants for states, local, territories, and tribes

\$2.58B for CDC vaccine distribution and infrastructure

Allows states to use USPS registry to help track vaccine distribution

# TILE CONTRACTORS ASSOCIATION OF HAWAII

## Continuation - Bipartisan Emergency COVID Relief Act of 2020 at \$908 Billion

### Testing and Tracing

\$7 billion in direct grants for states, territories, and tribes.

\$3.5 billion to states, territories, and tribes

\$2.32 billion to hot spots

\$825 million to be used at the Secretary's discretion to states

\$2 billion for nursing homes, long term care, HCBS, and assisted living facilities. Includes \$200 million for nursing home strike teams

\$300 million for Health Workforce programs, including the National Health

Service Corps and Nurse Corps, to support loan repayment to recruit clinicians for underserved areas

\$700 million to the Secretary for additional research, procurement and medical supply needs,



### Education Funding

Provides \$82 billion for education providers, funded similar to the CARES Act with provisions

### Student Loans

Extension of student loan forbearance provisions created in CARES and extended by Executive Order, from the current expiration date of January 31, 2020 through April 30, 2021

### Rental Assistance

Provide \$25 billion in rental assistance to states and local governments and Native American tribes through the Coronavirus Relief Fund

90 percent of funds must be used for payment of rent, rental arrears, utilities, utility arrears, and related housing stability services with 10 percent of funds available for housing stability services

Provide an eviction moratorium until end of January 2021

### Nutrition

#### Agricultural Assistance and Fisheries

\$13 billion to provide funding to address COVID-related impacts on farmers, ranchers, growers, etc., and rural communities

### USPS

Modify the CARES Act to specify that Treasury shall provide the \$10 billion at USPS's request without requiring repayment nor applying the terms or conditions agreed to in principle by USPS and Treasury in July 2020

Require the Board of Governors to present to Congress within 180 days of enactment a plan to ensure the USPS's long-term solvency

Require USPS to include information on the use of these funds as part of its quarterly and annual reports to the Postal Regulatory Commission

### Child Care Providers

\$10 billion to support child care providers struggling due to the COVID 19 pandemic

### Broadband

### Addiction and Mental Health

# TILE CONTRACTORS ASSOCIATION OF HAWAII

## International Surface Event (TISE): SURFACES | StonExpo/Marmomac | TileExpo Virtual Event January 26 - 28, 2021



The International Surface Event (TISE): SURFACES | StonExpo/Marmomac | TileExpo is producing a virtual event over the previously scheduled January event dates with an online product-focused programming and content line-up! This unique industry event will GO LIVE online with the future of floor covering, stone, and tile surfaces for 2021.

Register early to ensure first access to meetings and events. <https://www.intlsurfaceevent.com/virtual/home.html>



### SOURCE PRODUCTS

Watch product introductions from participating companies, review products spotlights, confirm meetings for the live dates of the event, and plan to discuss products virtually with industry manufacturers in video meetings. The system will even match you for suggested meetings based on the products you state you are interested in.



### MEET WITH MANUFACTURERS + THE INDUSTRY

This is your first-of-the-year chance to connect with manufacturers to hear more about the products being released for the year. Network with your current business partners or discover new opportunities with suppliers by reviewing the exhibit hall and company profile canvas and setting up meetings for the LIVE event.



### INSPIRING + EDUCATIONAL CONTENT

Open up the opportunity to the full line-up of CONVERGE sessions, specialty research and trend-focused programming, and on-demand content. Go behind the scenes in retail showrooms, tour designer homes, go around the world on quarry tours, and dive in on business, installation, and marketing topics. It's all included!

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# TILE CONTRACTORS ASSOCIATION OF HAWAII



## Hawaii Masons & Plasterers Training

1188 Sand Island Parkway, Honolulu, HI. 96819 Phone:  
(808)848-0565 Fax: (808)847-7068

### Local 1, IUBAC 1st Quarter 2021 Safety Training

Listed below are the safety classes that are being offered to all Local 1 members. We will try to accommodate additional classes on a case by case basis. Contact Training Coordinator Ikaika Castillo at (808) 479-6640 or Patrick Coronas at (808)741-6971 to submit your request. **NOTE:** All scheduled classes are subject to change. Due to the Covid-19 pandemic, classes may be scheduled specifically for each contractor and are limited to 10 students per class.

#### First Aid/CPR/AED

Date	Day	Time	Location
Jan. 6 (FULL)	Wednesday	4:30p.m.-8:00p.m.	Sand Island
Jan. 7	Thursday	4:30p.m.-8:00p.m.	Hawaii CC
Jan. 13	Wednesday	4:30p.m.-8:00p.m.	Kauai CC
Jan. 14	Thursday	4:30p.m.-8:00p.m.	Maui CC
Jan. 20	Wednesday	4:30p.m.-8:00p.m.	Sand Island

#### Fall Protection

Feb. 3	Wednesday	4:30p.m.-8:00p.m.	Sand Island
Feb. 4	Thursday	4:30p.m.-8:00p.m.	Hawaii CC
Feb. 10	Wednesday	4:30p.m.-8:00p.m.	Maui CC
Feb. 11	Thursday	4:30p.m.-8:00p.m.	Kauai CC
Feb. 17	Wednesday	4:30p.m.-8:00p.m.	Sand Island

#### Forklift/Rough Terrain

Mar. 4	Thursday	12:30p.m.-5:00p.m.	Kauai CC
Mar. 5	Friday	12:30p.m.-5:00p.m.	HCC
Mar. 10	Wednesday	12:30p.m.-5:00p.m.	Hawaii CC
Mar. 11	Thursday	12:30p.m.-5:00p.m.	Maui CC
Mar. 26	Friday	12:30p.m.-5:00p.m.	HCC

**Aerial Work Platform Safety, New Silica Standard, OSHA 10 hour and ACI Certifications** are also available. Contact the coordinators to be placed in the next available class.

**To Register, contact Training Coordinator Ikaika Castillo at (808) 479-6640; [icastillo@masonsunion.com](mailto:icastillo@masonsunion.com) or Patrick Coronas at (808) 741-6971; [p.coronas@yahoo.com](mailto:p.coronas@yahoo.com)**

## **Over Half of Hawaii's Workers' Comp COVID-19 Claims Are Initially Denied**

Coronavirus-related claims are being denied at higher rates than other claims because it's hard to prove whether an employee caught the virus at work. More than 400 Hawaii workers have filed workers' compensation claims related to COVID-19 since the pandemic started in Hawaii in February. But more than 55% - 230 out of 425, were initially denied pending investigations, according to the state Department of Labor and Industrial Relations.

Bill Kunstman, spokesman for DLIR, said typically fewer than 10% of workers' comp claims are denied pending investigations. Employers and insurance carriers have the option to request investigations as part of their due process rights, he explained. The initial denial rate is much higher for COVID-19-related cases in part because employers and insurance companies want to investigate where the employee may have caught the virus, Kunstman said. "When somebody breaks their leg at work it's pretty difficult for somebody to deny that that occurred at work. A virus is a little bit different," he said.

While several states including California have amended their laws to make it easier for workers who test positive for COVID-19 to obtain workers' compensation, Hawaii isn't among them.

Kunstman said in the first couple of months of the pandemic, employers and insurance carriers were automatically approving coronavirus-related claims, but that the trend reversed over the summer as the pandemic sped up and claims grew. Just one coronavirus-related claim was filed in February. That jumped to 31 in March. In August, more than 232 claims were filed.

Coronavirus is mainly caught through airborne respiratory droplets, which can make it hard to prove where a worker got sick. "We had a lot of inquiries from insurance carriers trying to get us to draw bright lines of what we would consider to be coronavirus-related illnesses," he said. "Our response was, we have to do it on a case by case basis."

Between February and October, Kunstman said the bulk of claims, 166, were filed in the health care and social assistance industries. Just 17 were filed in the accommodations and food service industry.

Over that same time period, 82 claims were filed by government employees, and 54 claims were filed in the financial industry. Manufacturing had 39 claims and transportation and warehousing had 29 claims.

Attorney Dennis Chang said it makes sense that employers would want to investigate coronavirus-related claims, but noted the high initial denial rate raises concerns about cases being left in limbo. "Two hundred is outrageous," he said.



STATE OF HAWAII  
**Department of Labor  
and Industrial Relations**



## **CORONAVIRUS (COVID-19) INFORMATION & UPDATES**

### **Governor's Proclamation on Face Coverings Fines up to \$5,000 if Not Compliant**

All individuals shall wear face coverings over their noses and mouths when in public settings. The only exceptions to this requirement are:

A. Individuals with medical conditions or disabilities where the wearing of a face covering may pose a health or safety risk to the individual;

B. Children under the age of 5;

C. While working at a desk or work station and not actively engaged with other employees, customers, or visitors, provided that the individual's desk or workstation is not located in a common or shared area and physical distancing of at least six (6) feet is maintained;

D. While eating, drinking, smoking, as permitted by applicable law;

E. Inside private automobiles, provided the only occupants are members of the same household/living unit/residence;

F. While receiving services allowed under a State or county order, rule, or proclamation that require access to that individual's nose or mouth;

G. Where federal or state safety or health regulations, or a financial institution's policy (based on security concerns), prohibit the wearing of facial coverings;

H. Individuals who are communicating with the hearing impaired while actively communicating (e.g., signing or lip reading);

I. First responders (police, fire fighters, lifeguards, etc.) to the extent that wearing face coverings may impair or impede the safety of the first responder in the performance of his/her duty;

J. While outdoors when physical distance of six (6) feet from other individuals (who are not members of the same household/living unit/residence) can be maintained at all times; and

K. As specifically allowed by a provision of a State or county COVID-19 related order, rule, or proclamation.





## TILE CONTRACTORS ASSOCIATION OF HAWAII

Continued...

An owner or operator of any business or operation shall refuse admission or service to any individual who fails to wear a face covering, unless an exception applies under this section.

Businesses or operations may adopt stricter protocols or requirements related to face coverings and face shields.

Businesses or operations not enforcing this rule may be subject to enforcement, including fines and mandatory closure.

Definition: "Face covering" as used herein means a tightly woven fabric (without holes, vents, or valves) that is secured to the head with either ties or straps, or simply wrapped and tied around the wearer's nose and mouth. Face coverings must comply with the recommendations of the Center for Disease Control and Prevention ("CDC"), as such recommendations may change from time to time. The current CDC guidelines are available at <https://www.cdc.gov/coronavirus/2019>

A medical grade face-covering is not required.

Face shields (plexiglass/clear plastic shields, etc.) are not permitted as substitutes for face coverings unless an exception to the face covering requirement applies. Individuals who are unable to wear a face covering due to medical conditions or disabilities where the wearing of a face covering may pose a health or safety risk to the person, or other exception, are encouraged to wear a face shield instead.

The wearing of face coverings is intended to complement, not serve as a substitute, for physical distancing and cleanliness. Any seller of face coverings, or materials or supplies to make or manufacture such face coverings, shall abide by Haw. Rev. Stat. §127A-30.

