



MEMORANDUM

TO: Island Lending Hawaii's MLOs, staffs, family members, clients, community

FROM: Island Lending Hawaii, Victor D. Davis | NMLS 380599 (Member/Owner)

DATE: March 23, 2020 (*Updated April 6, 2020*)

SUBJECT: **COVID-19, Updates, Measures, & Guidance**

Island Lending Hawaii values everyone's safety, health, and well-being. There are many concerns around the virus that causes COVID-19 and we want to assure you that we are doing all that we can to safeguard our employees and community as we strive to prevent the spread of the disease.

Guidance from state of Hawaii

In efforts to combat the spread of the Covid-19 virus, the Governor (David Ige) issued a mandatory Stay-At-Home order until April 30th and a 14-day quarantine for all visitors and returning residents. The governor has also encouraged social distancing and shut down of all non-essential businesses and recreational activities that involve large crowds.

Honolulu – A broad stay-at-home order will go into effect on Oahu starting Monday afternoon (March 23, 2020) as announced by Mayor Kirk Caldwell. The city's order is aimed at ensuring only employees who deliver essential services; healthcare, banking, groceries, gas, car repair, to name a few.

Maui – Mayor Victorino has issued a stay-at-home order which will go into effect on Wednesday, March 25, 2020. Critical services and operations will continue, and everyone will still be able to get groceries and essential supplies.

Kauai – Mayor Derek Kawakami has instituted an island-wide overnight curfew that was scheduled to go into effect Friday evening at 9 p.m., March 20, 2020. The curfew will be in effect daily from 9 p.m. to 5 a.m. This is in conjunction with a broad stay at home order and shut down of all non-essential businesses.

Hawaii/Big Island – Mayor Harry Kim has not taken any action yet. He has left it up to local businesses and county offices to decide whether to close based on their assessments.

Guidance from DFI/NMLS

The DFI commissioner for the state of Hawaii, Iris Ikeda, issued an emergency Interim Guidance effective March 4, 2020 through June 30, 2020.

This Interim Guidance expresses the Division's intent to allow Companies licensed by the DFI with physical locations in the State of Hawaii to reduce office hours or temporarily close offices during this Emergency Period.

Banking transactions such as accepting deposits or payments, check cashing and the like should occur at any licensed location.

***Guidance from ILHI**

Island Lending Hawaii will remain open as one of those essential services.

We will ensure the safety of our clients and staff by requiring all new loan application be taken online or on the phone. All contacts with clients will be limited to phone calls, emails or text messaging if applicable.

**Absolutely, no physical contact or in-person meetings with clients until further notice.*

What are **ESSENTIAL ACTIVITIES**

- getting medicine or seeing the doctor
- Getting food and necessary supplies
- Outdoor walking, hiking, or running
- Caring for a family member in another household

What are **ESSENTIAL BUSINESSES**

- Grocery stores, food banks, convenience stores
- Operation of public transportation and utilities
- Pharmacies, health care supply stores, and health care facilities
- Gas stations, auto repair facilities, and auto supply stores
- Banks and other financial institutions
- Refuse collection
- Hardware, lumber, and building materials stores
- Maintenance service providers, like plumbers, electricians, exterminators necessary to maintain safety, sanitation, and essential operation of residences and businesses.
- Laundromats and laundry services
- Businesses that primary delivers or ship groceries, food and goods
- Childcare facilities that enable essential employees to go to work
- Construction and maintenance, public and private
- Businesses that provide food, shelter, and other necessities of life for animals, including animal shelters, rescues, kennels, and adoption facilities.
- Public and private K-12 schools, colleges, and universities for distance learning and essential functions
- Hotels, motels and support services

Facilities and businesses **REQUIRED TO CLOSE** or **CHANGE OPERATIONS**

- All businesses not listed as 'Essential Businesses'
- Restaurants and cafes will be allowed to provide takeout and delivery services
- Bars, nightclubs, theaters, public gathering venues, and tourist attractions
- Gyms, recreation facilities, and other places of public gathering, regardless of size
- Parks, golf courses and beach parks

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