



KAUA'I HURRICANE LOWELL BUSINESS RECOVERY GRANT

Compiled by the Hawai'i Small Business Development Center for informational purposes only and is not to be construed as tax, legal or accounting advice.

CLIENT APPLICATION PREPARATION & DOCUMENT-GATHERING GUIDE

Use this guide now so your documents are ready to upload as soon as the application portal opens.

1. Confirm Basic Eligibility

- ☐ Non-agricultural business or eligible nonprofit impacted by Hurricane Lowell on September 7–8, 2026.
- ☐ Fewer than 500 employees and less than \$5 million in annual gross revenue.
- ☐ At least one owner is a Hawai'i resident.
- ☐ Business was physically operating on Kaua'i before September 7, 2026.
- ☐ Business was registered with DCCA before September 7, 2026.
- ☐ Business is current on state and federal taxes.
- ☐ Business sustained material, economic, or physical harm directly caused by Hurricane Lowell.
- ☐ Claim is for unmet storm-related needs not already covered by insurance or other public/private recovery assistance.

2. Required Documents — Exactly How to Gather Them

The program FAQ currently lists the following documents. Gather them before the portal opens where possible. Items marked "within 60 days" should be obtained close enough to application day to remain current.

1. DCCA business registration — prove registration before Sept. 7, 2026

Go to the Hawai'i DCCA Business Registration search.

Search the exact legal business name (and DBA/trade name if applicable).

Open the business record and save/print the record showing the entity and its registration/filing information.

Confirm the record establishes registration before September 7, 2026.

Keep this separate from the Certificate of Good Standing requested below.

Official link: <https://hbe.dcca.hawaii.gov/>

Updated October 10, 2026/ca



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2. 2025 Annual GET return — Form G-49

Locate the filed 2025 Form G-49 in your business tax records or Hawai'i Tax Online account.

Save a clear PDF/copy of the filed annual return. Use the filed return, not a blank form.

If your accountant/bookkeeper filed it, ask them now for a PDF copy.

Official link: <https://hitax.hawaii.gov/>

3. Federal or Hawai'i income tax return, if applicable

Locate the most recently filed return applicable to the business/entity.

Save a complete, readable PDF. If your tax preparer has the return, request an electronic copy now.

Do not substitute estimates for a filed return unless the program specifically instructs you to do so.

4. Signed W-9

Download the current IRS Form W-9.

Complete the name, business name (if different), federal tax classification, address and taxpayer identification number.

Sign and date it, then save the signed copy as a PDF.

Official link: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

5. NAICS code

Check the business tax return for the business activity/NAICS code.

Write the code down exactly as shown so it can be entered into the application.

If the return does not clearly show it, confirm the correct code before applying rather than guessing.

6. Employee-count documentation

If you had employees: obtain the filed 2025 4th-quarter Form 941.

If payroll is handled by a PEO: request an attestation letter stating the business has fewer than 500 employees.

If the business has no employees: use the program's signed no-employee attestation form referenced in the FAQ.

7. Federal & Hawai'i tax clearances — not over 60 days old

Hawai'i: sign in to Hawai'i Tax Online → "I Want To" → "Request a Tax Clearance Certificate" under Tax Clearance. Save the issued certificate.

Federal: the IRS now provides a Tax Compliance Report. For a sole proprietor, use the Individual Account; for a business, use the Business Tax Account and download the tax compliance report.

Alternative: the program FAQ says a Hawai'i Compliance Express Certificate of Vendor Compliance can satisfy both the tax-clearance and DCCA good-standing items.

Official link: https://tax.hawaii.gov/geninfo/a2_b2_3tax_clearance/

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8. Certificate of Good Standing (COGS) — not over 60 days old

Go to DCCA's certificate/document search.

Search the legal business name and open the correct entity record.

Choose the option to purchase/order the Certificate of Good Standing and save the resulting certificate.

Make sure the certificate is no more than 60 days old when you submit the grant application.

Official link: <https://hbe.ehawaii.gov/documents/search.html>

9. Corroborating hurricane-damage / impact documentation — at least one form

Choose records that directly connect the loss to Hurricane Lowell: photos, contractor estimates, insurance records, closure notices, utility outage records, or similar evidence.

For economic loss, also prepare objective business records such as POS/sales reports, cancellations, booking records, bank deposits or P&Ls that support the amount claimed.

Label files clearly (example: "POS Sales Sept 2025 vs Sept 2026.pdf").

10. Primary owner's Hawai'i driver's license or state ID

Make a clear scan/photo of the front (and back if the portal requests it).

Confirm the name is readable and the ID is current.

Store it securely because it contains personal information.

11. Banking information for ACH deposit

Have the business bank name, routing number and account number available.

A voided business check or bank document showing the routing/account information is useful to have ready if requested.

Double-check ACH information before submitting.

Good option for many clients

Hawai'i Compliance Express (HCE) can produce a Certificate of Vendor Compliance covering IRS, Hawai'i DOTAX, DCCA and DLIR compliance. The grant FAQ specifically identifies this as an alternative for the tax-clearance and COGS requirements. HCE currently charges a \$12 annual fee and requires an IRS Tax Compliance Report or other accepted federal documentation.

HCE: <https://vendors.ehawaii.gov/hce/>

If the COGS is delayed

The program FAQ currently says an applicant may submit a DCCA filing receipt plus a DCCA record showing Filing Year 2026 as "pending" if a current COGS/HCE certificate is delayed. The application can be treated as complete if nothing else is missing, but grant disbursement is withheld until the updated COGS/HCE certificate is received. Confirm this exception remains in effect when applying.

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3. Document Economic Loss Clearly

Because the program includes economic harm, a business claiming lost revenue should prepare a simple, supportable comparison that connects the loss to Hurricane Lowell. Use records generated in the normal course of business whenever possible.

- ☐ Sales/POS reports for the affected period.
- ☐ Comparable sales from the same period in 2025 and/or a reasonable pre-storm baseline.
- ☐ Booking or cancellation records.
- ☐ Bank deposits or merchant-processing reports.
- ☐ P&Ls or other accounting reports.
- ☐ Closure notices, utility outage information, or other records connecting the interruption to the storm.

Keep the calculation simple

Example format: Expected/normal sales for affected period – actual sales = estimated economic loss. Explain the basis for “expected/normal” sales and attach the records used. Do not claim amounts already reimbursed by insurance or another recovery source.

4. Prepare a Short Impact Statement

Prepare 3–5 factual sentences that answer:

- ☐ How Hurricane Lowell directly affected the business.
- ☐ Whether the impact was physical damage, economic loss, or both.
- ☐ Approximate dollar amount of the unmet loss and how it was calculated.
- ☐ Whether insurance or other assistance covered any portion of the loss.

5. File-Naming Checklist

Create one folder named “Lowell Grant Application” and use simple file names so the documents are easy to identify during upload:

- 01_DCCA_Registration.pdf
- 02_2025_G49.pdf
- 03_Income_Tax_Return.pdf
- 04_Signed_W9.pdf
- 05_2025_Q4_941_or_Attestation.pdf
- 06_Tax_Clearances_or_HCE.pdf
- 07_DCCA_COGS.pdf

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08_Damage_or_Economic_Loss_Support.pdf

09_Owner_ID.pdf

10_ACH_Banking.pdf

6. When the Portal Opens

- ☐ Go to the Chamber's online application portal and create an account.
- ☐ Review the live application before uploading; requirements can change.
- ☐ Complete every question accurately. Incomplete or inaccurate applications do not qualify.
- ☐ Upload clear, readable files and keep a copy of everything submitted.
- ☐ Save the submission confirmation and application/reference number.
- ☐ Watch email closely. If additional information is requested, the current FAQ gives applicants 10 business days to respond; the resubmission date becomes the new application submission date.

Portal: <https://chamberofcommercehawaii.submittable.com/submit>

Program assistance

Kaua'i SBDC application assistance: Will Smith, Kaua'i Center Director • will.smith@hisbdc.org • 808-241-3148. Program questions: lowell@cochawaii.org • 808-210-6839.

Preparation guide based on the official Kaua'i Hurricane Lowell Business Recovery Grant flyer and Chamber FAQ available September 30, 2026. Final portal instructions control if requirements change.

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