

Covid Related Housing and Financial Assistance Programs

UPDATE OCTOBER 19, 2020: The State of Hawai'i is no longer accepting applications for CARES financial assistance, because funds may be exhausted. A separate program is being created for past-rent due and mortgage payments due back to March 1, 2020. The information will be announced by Governor Ige and updated on HiHousingHelp.com

This guide provides an overview of the larger Covid-19 rental and financial assistance programs, applications and document requirements.

Applicants should know that:

- Program application and documentation requirements differ for each program.
 - o For example, the City and County of Honolulu is requiring bank statements whereas the State CARES program is only requiring bank statements if other documents are not available to show loss of income.
- The types of assistance available differs between programs.
 - o For example, Hawaii County will provide up to \$2,000 per month in mortgage assistance and the State CARES program will provide up to \$1,500 for residents in Hawaii County for mortgage assistance, but only if assistance results in a loan modification.
- Only one program can be used to pay for a particular cost for a particular time period. Applicants should be able to access assistance for different months from different programs or in the same month for different kinds of assistance.
 - o For example, an applicant should be able to get rental assistance from the State CARES program and utility and child care assistance from the City and County of Honolulu CARES program for August.
- Applications can be made for multiple programs and must be made to access the different programs (i.e. State CARES and City and County of Honolulu CARES; State CARES and County of Hawaii CARES), but applications should not be submitted for the same program through different vendors (i.e. application for State CARES to both Aloha United Way and Catholic Charities).

In deciding which programs to seek assistance from, applicants should consider:

- What expenses they have that need to be covered;
- How much is available from the different programs they might be eligible for;
- Whether they can get access to the information that is needed for the application; and
- Whether they can get access to the documents that they need for the application or if not, they are able to seek assistance to get those documents.

All of these programs require income reduction that can be tied to Covid-19. Most programs listed in this guide require that current annual income is less than 100% of Area Median Income for the county that the applicant is applying from.

Family Size	1	2	3	4	5	6	Add'l Family Member
Oahu	\$88,200	\$100,800	\$113,400	\$125,900	\$146,100	\$156,200	+\$10,100
Hawaii County	\$58,400	\$66,700	\$75,000	\$83,300	\$90,000	\$96,700	+\$6,700
Maui County	\$71,800	\$82,000	\$92,300	\$102,500	\$110,700	\$118,900	+\$8,200
Kauai	\$68,000	\$77,700	\$87,400	\$97,100	\$104,900	\$112,700	+\$7,800

The Hawaii County CARES Act program, just increased their income limit to 140% AMI:

Family Size	1	2	3	4	5	6	Add'l Family Member
Hawaii County	\$81,760	\$93,830	\$105,000	\$116,620	\$126,000	\$135,800	+\$11,620

Application and Document Requirements

IMPORTANT: Applicants should do their best to fully complete the application and gather the documents that they need to ensure quicker processing of the application. Not having the required documents or fully completing the application can lead to significant delays.

Information for Applications

Most applications require the following information:

- Name
- Property Address
- Household Members, including names, relationship to applicant, date of birth, last 4 digits of SS# for all adults (or last 4 digits from any ID), and current gross annual income
- If previous financial assistance was received, from where, for what, how much and the dates for which the assistance was received for
- Covid-19 impact information: job loss, reduction in hours, furlough, self-employment revenue reduction amount
- Monthly Rent, Mortgage or HOA Amount
- Type of assistance requested for rent, mortgage, HOA, child care, elder care, utility bills
- Amounts owed for rent, mortgage, HOA, child care, elder care, utility bills
- Landlord/Property Manager, HOA, Mortgage Company, child care, elder care, or utility contact information (phone number, email address)

Documentation

Applicants should do their best to collect the information listed below.

- Photo identification
- Proof of Household Income, for all members receiving income: paystubs, unemployment certification with weekly benefit amounts, financial assistance statements, W-2s or tax returns
- Proof of Covid-19 impact for all household members:
 - employer letter noting layoff, reduction of hours, or
 - unemployment certification or proof of application,
 - pre- and post-Covid-19 pay stubs, or
 - pre- and post-Covid-19 bank statement showing loss of income (City and County of Honolulu requires), or
 - a letter certifying Covid-19 impact, if no proof is available (state program only, possibly others)
- Current lease, expired lease, or any other documentation of lease (evidence of past rental stubs), if applying for rental assistance
- Late notices from landlord/property owner, HOA, mortgage company, utility
- Bills or statements depending on assistance requested (HOA statement, mortgage statement, utility bills, child care bills, elder care bills, etc.)

If applicants have made their best efforts to get the documents or the required documents do not exist, applicants should reach out to the individual programs to see if alternate documentation will be allowed.

Contact Information:

Legal Aid Society of Hawaii
924 Bethel Street
Honolulu, Hawaii 96813
(808) 536-4302
www.legalaidhawaii.org

Larger Covid-19 Related Financial Assistance Programs (last update October 19, 2020)

The State of Hawai'i CARES has stopped taking new applications as of now.

Program	State CARES	City and County of Honolulu CARES	Maui County HELP	Hawaii County CARES	DHHL
Total Available Funds	\$85 million	\$25 million	\$5 million	\$8.5 million (rent/mortgage) \$1.5 million (utilities)	\$7 million
Covers	Rent/Past Due Rent Mortgage/Past Due HOA/Past Due DEVELOPING: A separate program is being created for past-rent due and mortgage payments due back to March 1, 2020. HiHousingHelp.com	Rent/Past Due Rent Mortgage/Past Due Utilities/Past Due Elder Care Child Care	Rent/Past Due Rent Mortgage/Past Due Utilities/Past Due Food Internet Medical Other Essential Needs	Rent/Past Due Rent Mortgage/Past Due Utilities/Past Due	Rent/Past Due Rent
Coverage Amount	Up to \$1,500 (Neighborhood) / \$2,000 (Oahu) per month for 10 months April – December 28, 2020	Up to \$2,000 for six months, Up to \$500 per month for child care April – December 28, 2020	Based on family size: 7+: \$3,000 5-6: \$2,500 3-4: \$2,000 1-2: \$1,500 3 times, separate apps	Up to \$2,000 per month for 10 months for rent or mortgage Up to \$500 for utilities (cannot receive LIHEAP) April – December 2020	30% of monthly adjusted income must be paid for rent, program will cover the remaining
Income Limits	100% AMI	100% AMI Must be less than pre-Covid income	Job loss or 25% income reduction	140% AMI for Rent/Mortgage Assistance 100% AMI for Utility Assistance	
Asset Limits	None	None	<\$5,000	None	
Other Criteria	Hawaii State Resident	City and County of Honolulu Resident	Maui County Resident	Hawaii County Resident	DHHL waitlist as of 12/31/18
Application Information	www.hihousinghelp.com Aloha United Way www.auw211.org ; 2-1-1 Catholic Charities: www.catholiccharitieshawaii.org Oahu: 521-4357 Maui: 873-4673 Kauai: 241-4673 Hawaii Island: 961-7050	Aloha United Way: Helping Hands Hawaii www.helpinghandshawaii.org Council for Native Hawaiian Advancement: www.hawaiiancouncil.org 596-8155; 800-709-2642	Maui Economic Opportunity: www.meoinc.org 249-2990; 249-2980	Rent/Mortgage Assistance: sites.google.com/view/hawaiicountyrmap/home Hawaiian Community Lending: 755-9031 Hope Services, Inc.: 935-3050 Hawaii First Federal Credit Union: 933-6600 Neighborhood Place of Puna: 965-5550 Hawaii Island Home for Recovery: 640-4443 Habitat for Humanity Hawaii Island: 450-2118 Utility Assistance: Hawaii County Economic Opportunity Council: hceoc.net ; 961-2681	Aloha United Way: www.auw211.org Phone: 211

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