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.

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

The Hawaii County CARES Act program, just increased their income limit to 140% AMI:
**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:**
### Larger Covid-19 Related Financial Assistance Programs (last update October 19, 2020)

**The State of Hawaiʻi CARES has stopped taking new applications as of now.**

<table>
<thead>
<tr>
<th>Program</th>
<th>State CARES</th>
<th>City and County of Honolulu CARES</th>
<th>Maui County HELP</th>
<th>Hawaii County CARES</th>
<th>DHHL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Available Funds</strong></td>
<td>$85 million</td>
<td>$25 million</td>
<td>$5 million</td>
<td>$8.5 million (rent/mortgage) $1.5 million (utilities)</td>
<td>$7 million</td>
</tr>
<tr>
<td><strong>Covers</strong></td>
<td><strong>Rent/Past Due Rent</strong></td>
<td><strong>Mortgage/Past Due</strong></td>
<td><strong>HOA/Past Due</strong></td>
<td><strong>DEVELOPING: A separate program is being created for past-rent due and mortgage payments due back to March 1, 2020. HiHousingHelp.com</strong></td>
<td><strong>Rent/Past Due Rent Mortgage/Past Due Utilities/Past Due Elder Care Child Care</strong></td>
</tr>
<tr>
<td><strong>Coverage Amount</strong></td>
<td>Up to $1,500 (Neighbor Island) / $2,000 (Oahu) per month for 10 months April – December 28, 2020</td>
<td>Up to $2,000 for six months, Up to $500 per month for child care April – December 28, 2020</td>
<td>Based on family size: 7+: $3,000 5-6: $2,500 3-4: $2,000 1-2: $1,500 3 times, separate apps</td>
<td>Up to $2,000 per month for 10 months for rent or mortgage Up to $500 for utilities (cannot receive LIHEAP) April – December 2020</td>
<td>30% of monthly adjusted income must be paid for rent, program will cover the remaining</td>
</tr>
<tr>
<td><strong>Income Limits</strong></td>
<td>100% AMI</td>
<td>100% AMI</td>
<td>Job loss or 25% income reduction</td>
<td>140% AMI for Rent/Mortgage Assistance 100% AMI for Utility Assistance</td>
<td></td>
</tr>
<tr>
<td><strong>Asset Limits</strong></td>
<td>None</td>
<td>None</td>
<td>$5,000</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td><strong>Other Criteria</strong></td>
<td>Hawaii State Resident</td>
<td>City and County of Honolulu Resident</td>
<td>Maui County Resident</td>
<td>Hawaii County Resident</td>
<td>DHHL waitlist as of 12/31/18</td>
</tr>
</tbody>
</table>