

HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION

JOSH GREEN, M.D.
GOVERNOR / KE KIA'ĀINA

DEAN MINAKAMI
INTERIM EXECUTIVE DIRECTOR

For Release: June 13, 2023
Contact: Gordon Pang, gordon.pang@hawaii.gov or 808-341-4069

More Homeowners Eligible for Mortgage Assistance as Homeowner Assistance Fund Program Expands



After more than a year in operation, the Homeowner Assistance Fund (HAF) Program is expanding to provide more assistance and expand eligibility to help even more homeowners in Hawai'i. Now there are more ways for homeowners who didn't qualify before, to qualify for much-needed assistance.

Effective immediately, the program is expanding in four significant ways:

- ✓ The maximum assistance amount per household has been increased to \$60,000 from \$30,000
- ✓ Forward payment mortgage assistance is available for up to 12 months
- ✓ Homeowners do not have to be delinquent to qualify for assistance
- ✓ Reverse mortgage homeowners are now eligible

Since the program's inception, service providers Council for Native Hawaiian Advancement (CNHA) and Hawai'i Community Lending (HCL) have been serving the neediest homeowners by providing essential mortgage assistance to homeowners who experienced financial hardship caused by the COVID-19 pandemic. This expansion will provide more Hawai'i homeowners with access to essential mortgage assistance.

Through the program, homeowners may receive assistance with their mortgages, certain property charges, or utilities. Homeowners do not have to have a mortgage to qualify for certain property charges

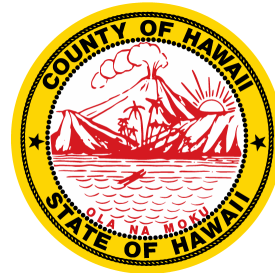
or utility payment assistance, as long as all other program eligibility requirements are met. Homeowners must have experienced a financial hardship caused by the COVID-19 pandemic and meet other eligibility requirements to qualify.

Homeowners who previously applied are encouraged to contact their local program service provider to find out if they are now eligible for assistance or additional assistance. The program is currently available in three Hawai'i counties. Find out more and learn how to apply by contacting your local county program.

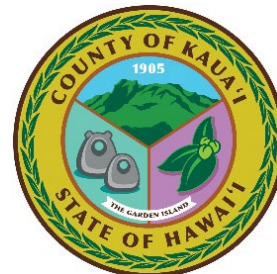
O'ahu Council for Native Hawaiian Advancement
(808) 596-8155
www.hawaiiancouncil.org/oahuhome



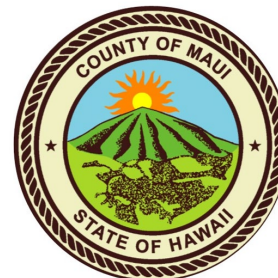
Hawai'i County Hawai'i Community Lending
(808) 587-7656
<https://hawaiicommunitylending.com/haf/>



Kaua'i County Hawai'i Community Lending
(808) 587-7656
<https://hawaiicommunitylending.com/haf/>



Maui County published an RFP for its HAF Program on Monday, May 8, 2023. The RFP closed on Saturday, May 24, 2023, at 2 pm Hawai'i Standard Time (HST). A proposal was not received in response to the RFP. Maui County is exploring alternate options to stand up the program.



If you live in Hawai'i or Kaua'i County and need an auxiliary aid/service or other accommodation due to a disability, call TTY: (877) 477-5990 or email HAF@hawaiiiancommunity.net as soon as possible. If you live on O'ahu and need an auxiliary aid/service or other accommodation due to a disability, call (808) 596-8155 or email OHAF@hawaiiancouncil.org as soon as possible. Requests made as early as possible will allow adequate time to fulfill your request. Upon request, this notice is available in alternate formats such as large print, Braille, or electronic copy.