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PRESS RELEASE
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Homeowner Assistance Fund expands to \$21M to help Maui, Moloka'i, and Lāna'i homeowners

Even more homeowners may be eligible for mortgage or other qualified housing expense assistance through the Maui County Homeowner Assistance Fund Program. Homeowners on Maui, Moloka'i and Lāna'i who were affected negatively by the impacts of the COVID-19 pandemic may be eligible for assistance and other resources to help avoid foreclosure.

Eligible homeowners may receive up to \$60,000 in assistance through the program's contracted service provider, Catholic Charities Hawai'i (CCH).

The program started in May with an initial allocation of \$7 million and recently received an additional \$14 million. The additional funding will allow the program to serve between 240 and 570 more homeowners who experienced a financial hardship associated with the COVID-19 pandemic. The total number of homeowners to be assisted by the full \$21 million in funding is between 357 and 850.

"These additional funds will support Maui homeowners who were negatively impacted by the COVID-19 pandemic and are having difficulty covering their mortgage expenses, property tax and other eligible housing expenses," said County of Maui Mayor Richard Bissen.

The County is encouraging Maui homeowners who may need financial assistance to apply for the MHAF waitlist, Mayor Bissen said. CCH will initially contact waitlist registrants to prescreen for eligibility as capacity allows. Since opening the program on May 6, 2024, CCH has received 563 waitlist registrations. After screening the waitlist for eligibility and providing prescreen eligibility questionnaire links, a total of 307 prescreen questionnaires and 142 applications were received, representing \$545,000 in assistance to date.

"There has been genuine interest in the county's COVID-19 mortgage assistance program since it began in May, and we encourage County of Maui homeowners financially impacted by the pandemic to apply to see if they qualify," said Catholic Charities Hawai'i CEO and president Rob Van Tassell.

Assistance is primarily for mortgage loans but can be provided for other qualified housing expenses. Assistance is prioritized to arrears first and then to future mortgage payments, for up to 12 months or until the maximum assistance amount is reached, whichever occurs first. Future payments for other qualified housing expenses are limited to a maximum of three months or until the maximum assistance amount is reached, whichever occurs first.

Homeowners are not required to have a mortgage to receive other qualified housing expense assistance but must meet all other program eligibility requirements. Other qualified housing expenses include Homeowner Association (HOA) fees, Planned Unit Development (PUD) Community Association Fees, leasehold fees, property taxes, utilities (water, sewer, trash, gas, electric), and homeowners insurance. Other services may be offered, including HUD-certified housing counseling or legal services.

More information is available at <https://www.mauicounty.gov/housing>; scroll down to “Hot Topics” – Maui County Homeowner Assistance Fund.

The program recently launched an online dashboard that can be viewed by visiting <https://bit.ly/3LtbGbT>. The dashboard reports the number of applications, zip codes represented, funding allocated, and more in real time. Homeowners affected negatively by the impacts of COVID-19 and are located on Maui, Molokaʻi and Lānaʻi are encouraged to apply regardless of race, ethnicity, or religious affiliation.

Questions can be directed to CCH by email at mauihafhelp@catholiccharitieshawaii.org or phone at (808) 873-4673, option 1, then option 3, between 8 a.m. and 4 p.m. daily, including weekends.

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