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State of Hawai‘i and Council for Native Hawaiian Advancement launch assistance program for O‘ahu homeowners

HONOLULU -- O‘ahu homeowners affected negatively by the impacts of the COVID-19 pandemic may be eligible to receive financial assistance, mortgage counseling and other resources to help them avoid foreclosure under a new program that launches at 10 a.m. on Friday, January 21.

Based on their eligibility, program applicants may be able to receive up to $30,000 in funding through the program to help cover mortgages, property taxes, utility payments, homeowner association fees and other expenses.

Priority will be for those homeowners who are behind on their mortgages due to the pandemic, and in particular those who earn at or below 100% area median income (AMI) or are considered socially disadvantaged.

Others may also be eligible for the O’ahu Homeowner Assistance Fund (O’ahu HAF) program based on funding availability.

Through funding from the American Rescue Plan Act, the federal government is providing Hawaii with $50 million for homeowner assistance. The nonprofit Council for Native Hawaiian Advancement (CNHA) has been contracted by the state Hawaii Housing Finance and Development Corp. (HHFDC) to administer the program for O‘ahu homeowners.

O‘ahu homeowners will only be able to qualify for mortgage assistance if their bank or loan servicer signs up to participate in the program.

O‘ahu homeowners should go www.hawaiiancouncil.org/oahuhome to see if they meet the minimum criteria to qualify for the program. Those who believe they meet the criteria should then review the documents they will need to apply. Once they have collected the required documents, they may submit their applications through the electronic portal set up by CNHA at www.hawaiiancouncil.org/oahuhome.

The web site is accessible now but applications won't be accepted before 10 a.m. Friday.

For more details on the O‘ahu HAF program, go to the CNHA web site at www.hawaiiancouncil.org/oahuhome. O’ahu homeowners should direct questions about the program to CNHA by emailing ohaf@hawaiiancouncil.org or calling 808-596-8155 option 1 during regular business hours.

“Helping people avoid foreclosure and displacement during this pandemic is a top priority, and we want to be able to help those homeowners with the greatest need so they can remain in their homes,” said HHFDC Executive Director Denise Iseri-Matsubara.

“CNHA is pleased to partner with the state on the O‘ahu Homeowner Assistance Fund program to provide assistance to O‘ahu homeowners at risk of losing their homes due to the financial hardships caused by the COVID-19 pandemic,” said J. Kuhio Lewis, CNHA president and chief executive officer.

“CNHA has been at the forefront of these federally-funded housing assistance programs and we’re looking forward to working with HHFDC on mortgage relief,” Lewis said.

Homeowner assistance programs are underway in Hawai‘i, Kaua‘i and Maui counties.

Homeowners on those islands should contact:

Hawai‘i County: http://hawaiicommunitylending.com/grants-loans/

Kaua‘i County: http://hawaiicommunitylending.com/grants-loans/

Maui County: https://www.meoinc.org/programs-services/community-services/housing-assistance/

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Media inquires should be directed to:
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Dawn Hirai, dawn@strykerweiner.com or 808-722-9445.

About HHFDC:
The Hawaii Housing Finance and Development Corp. is the State of Hawaii's agency dedicated to increasing and preserving the supply of affordable housing across the state by providing the leadership, tools and resources to facilitate housing development. Since its inception in 2006, HHFDC has facilitated the development of 12,209 affordable and workforce units statewide and has a production plan in place to add approximately 7,500 units over the next five years. The agency is administratively attached to the Department of Business, Economic Development and Tourism. For more information, go to dbedt.hawaii.gov/hhfdc.

About CNHA:
The Council for Native Hawaiian Advancement (CNHA) is a member-based 501(c)3 non-profit organization with a mission to enhance the cultural, economic, political, and community development of Native Hawaiians. Headquartered in Kapolei, CNHA is a Native Community Development Financial Institution (CDFI) certified by the U.S. Treasury department and a HUD-Certified Housing Counseling agency. We provide access to capital, financial education and individualized financial counseling services with a focus on low and moderate-income families. CNHA serves as a National Intermediary, providing grants and loans targeting underserved communities in Hawai‘i. For more information, visit www.HawaiianCouncil.org.