

# HOMEOWNER ASSISTANCE FUND

Are you a homeowner on Hawai'i Island or Kaua'i, experiencing financial hardship?



**\$5 million**  
in emergency  
funds available

If you live in your home on Hawai'i Island or Kaua'i and are experiencing financial hardship you may be eligible for **up to \$30,000 in grant funds** to pay your past due mortgage or reduce your monthly mortgage payment. *See details on back of this flyer.*

**Hawai'i Community Lending** co-locates with **Hawaiian Community Assets** at its **Financial Opportunity Centers** across the state. Certified counselors provide free tools and training to obtain rentals, purchase homes, and gain financial stability.



Take the first step today!

Visit [www.hawaiicommunitylending.com](http://www.hawaiicommunitylending.com) or contact a Financial Opportunity Center.

## Kaua'i Financial Opportunity Center

4523 Ioane Road  
Anahola, HI 96703  
808-784-3841

## Hawai'i Financial Opportunity Center

1315 Kalaniana'ole Avenue  
Hilo, HI 96720  
808-934-0801

**Hawai'i Community Lending** is a nonprofit US Treasury certified community development financial institution that specializes in providing loans to local residents who cannot qualify at other banks or credit unions. We offer grants and loans to consumers, renters, homebuyers, nonprofits, businesses, & affordable housing builders.



HAWAII COMMUNITY LENDING

## Requirements

- Live in your home on Hawai'i Island or Kaua'i.
- Own no other real property.
- Have a first mortgage that was originated before January 21, 2020.
- Have experienced financial hardship (i.e. a 10% decrease in annual income or 10% increase in household expenses since March 2020).
- Have less than \$25,000 in assets (i.e. retirement, savings, pension) or less than five times your monthly mortgage payment.
- Have a mortgage with one of the qualifying mortgage servicers on our website.
- Meet the maximum annual household income requirements:

**Hawai'i County** Add \$10,250 per person above 8 persons in the household.

1 Pers	2 Pers	3 Pers	4 Pers	5 Pers	6 Pers	7 Pers	8 Pers
\$89,900	\$102,750	\$115,600	\$128,400	\$138,700	\$148,950	\$159,250	\$169,500

**Kaua'i County** Add \$12,500 per person above 8 persons in the household.

1 Pers	2 Pers	3 Pers	4 Pers	5 Pers	6 Pers	7 Pers	8 Pers
\$107,000	\$122,300	\$137,600	\$152,850	\$165,100	\$177,350	\$189,550	\$201,800

## Apply in five steps

- Go to [www.HawaiiCommunityLending.com/grants-and-loans](http://www.HawaiiCommunityLending.com/grants-and-loans) to see if your mortgage servicer is participating in the Homeowner Assistance Program.
- If your mortgage servicer is listed, enroll at a Financial Opportunity Center.
- Complete a homeowner questionnaire to determine if you are eligible.
- Receive free housing counseling to prevent foreclosure.
- Work with Hawai'i Community Lending's Mortgage Loan Consultants to obtain up to \$30,000 to pay your past due mortgage or reduce your monthly mortgage payment.

For more information, visit [www.HawaiiCommunityLending.com](http://www.HawaiiCommunityLending.com)

