

HOMEOWNER ASSISTANCE FUND



\$5 million
in emergency
funds available

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

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 help with:

- Past due mortgage
- Reduce mortgage payments
- Past due property taxes
- Past due HOA fees

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!

Kaua'i Financial Opportunity Center

2600 Kaunualii Highway
Suite E-12, Lihue, HI 96766
(808) 784-3841

Visit **www.hawaiicommunitylending.com**
or contact a Financial Opportunity Center.

Hawai'i Financial Opportunity Center

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

If you need an auxiliary aid/service or other accommodation due to a disability, call TTY: (877) 477-5990 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.

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

HOMEOWNER ASSISTANCE FUND

Requirements

- Live in your home on Hawai'i Island or Kaua'i.
- Own no other real property.
- **FOR MORTGAGE ASSISTANCE ONLY** - 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 (not required for past-due property taxes and past-due HOA fees).
- Meet the maximum annual household income requirements:

Hawai'i	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
100% AMI	\$90,000	\$90,000	\$90,000	\$95,200	\$102,850	\$110,450	\$118,050	\$125,700
150% AMI	\$100,000	\$114,250	\$128,550	\$142,800	\$154,250	\$165,650	\$177,100	\$188,500
Kaua'i	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
100% AMI	\$90,000	\$91,200	\$102,600	\$114,000	\$123,150	\$132,250	\$141,400	\$150,500
150% AMI	\$119,700	\$136,800	\$153,900	\$171,000	\$184,700	\$198,400	\$212,050	\$225,750

Apply in five steps

Visit www.hawaiicommunitylending.com or contact a Financial Opportunity Center.

1. Go to www.HawaiiCommunityLending.com/grants-and-loans to see if your mortgage servicer is participating in the Homeowner Assistance Program (not required for past-due property taxes and past-due HOA fees).
2. Enroll at a Financial Opportunity Center.
3. Complete a homeowner questionnaire to determine if you are eligible.
4. Receive free housing counseling to prevent foreclosure.
5. Work with Hawai'i Community Lending's Mortgage Loan Consultants to obtain up to \$30,000 to pay your past due mortgage, reduce mortgage payments, and past due property taxes and HOA fees.

