

HOMEOWNER ASSISTANCE FUND

*Are you a homeowner
on Kaua'i, experiencing
financial hardship?
Here are four ways to
a brighter tomorrow.*

 **\$3 million in emergency funds available**

If you live in your home on 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
- Lower monthly mortgage
- Past due property taxes
- Past due HOA fees

See details on back of this flyer.



Nothing worse than doing nothing



Three ways to apply – Visit **www.HawaiiCommunityLending.com**, call **808.587.7656**, or email **HAF@hawaiianCommunity.net**

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.



Requirements

- Live in your home on Kaua'i.
- Own no other real property.
- 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, **reverse mortgages allowed** (not required for past-due property taxes and past-due HOA fees).
- Meet the maximum annual household income requirements:

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
\$126,750	\$144,850	\$162,950	\$181,050	\$195,550	\$210,050	\$224,550	\$239,000

Apply in five steps

1. Go to **www.HawaiiCommunityLending.com/haf** 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. To apply; visit **www.HawaiiCommunityLending.com**, call **m808.587.7656**, email **mHAF@HawaiianCommunity.net**
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 team members to obtain up to \$30,000 to pay your past due mortgage, reduce mortgage payments, and past due property taxes and HOA fees.

