RESOURCE LIST
Rapid Response Landlord Tenant Mediation Program

COVID-19 RELATED ASSISTANCE PROGRAMS (coverage and eligibility requirements vary by program)

- Hawai‘i Resilience Fund (up to $1,000 per household for mortgage, rent, utilities, or certified child care paid directly to creditor for bills issued after March 15, 2020)
  (808) 933-7349 / https://www.hawaiifirstfcu.com/contact-us/#grant

- Hawai‘i County Emergency Resilience Loan Program (loans up to $2,500 for individual workers & up to $5,000 for self-employed persons – NO interest)
  (808) 934-0801 / http://hawaiiancommunity.net/

- Emergency Loans & Debt Consolidation Loans (loans up to $5,000 for emergency housing payments & debt consolidation loans up to $25,000 – interest at 8-15% APR)
  (808) 934-0801 / http://hawaiiancommunity.net/

- Hawai‘i Emergency Loan Program (HELP) – Security Deposit Collateral Loan (up to $5,000 to help pay monthly rent using tenants’ security deposits as partial collateral – interest at 10-15% APR)
  Landlords contact Jeff Gilbreath: (808) 587-7653 / jeff@hawaiiancommunity.net

- Hawai‘i County Economic Opportunity Council – Low-Income Home Energy Assistance Program (LIHEAP)
  (808) 961-2681 ext. 303 / gshioshita@hceoc.net / http://hceoc.net/programs/energy/

- Council for Native Hawaiian Advancement (1-time assistance for rent, mortgage, utility up to $1,500 – if Native Hawaiian)
  (808) 784-4464 / kahiau@hawaiiancouncil.org / https://www.hawaiiancouncil.org/kahiau

- Lili‘uokalani Trust (emergency stabilization financial assistance – if Native Hawaiian child living in the house)
  (808) 466-8102 / info@onipaa.org / https://onipaa.org/pages/covid-19-resources

- Department of Hawaiian Home Lands (3 programs: 1) Emergency Rental Assistance to Hawaiians on DHHL Waiting List, 2) Rental Relief Deferrals for Lessees, Licensees, Permittees, 3) Direct Loan Payment Deferrals)
  (808) 620-9500 / https://dhhl.hawaii.gov/covid-19/lmd/

STATE OF HAWAI‘I DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS (DCCA)

- Residential Landlord-Tenant Information Center
  (808) 974-4000 ext. 62634 (toll free) / https://cca.hawaii.gov/ocp/landlord_tenant/

- COVID-19 Landlord Tenant FAQs
  https://cca.hawaii.gov/ocp/landlord-tenant-faqs/


LEGAL AID SOCIETY OF HAWAI‘I (800) 499-4302 (intake hours M-F 9:00-11:30 am & 1:00-3:30 pm)


- Legal Aid Q & A COVID-19 Impact - Housing Issues (including Federal eviction and foreclosure moratoriums)
  https://sway.office.com/f4jj3BIv3Iuuz1if?ref=Link


rev. 6-4-20
As per excerpt from link above, the CARES Act provides for:

- **Mortgage Forbearance** - Borrowers of government-backed mortgages (Fannie Mae, Freddie Mac, HUD, VA and USDA) can request up to 360-day payment forbearance without proof of hardship. No additional fees, interest, or penalties can be assessed for the forbearance. Except for abandoned or vacant property, there may be no foreclosure actions for 60 days from March 18, 2020 [to May 17, 2020].

- **Owners of multifamily properties** who were current on their mortgage payments as of February 1, 2020, and have federally insured, assisted, or supplemented loan (Fannie Mae, Freddie Mac, FHA or any loans backed or assisted by any branch of the federal government, including LIHTC) may request forbearance for 30 days due to financial hardship, with extensions of up to a total of 90 days. Borrowers receiving the forbearance may not evict or charge late fees to tenants for the duration of the forbearance period.

- **Moratorium on eviction filings, or fees or penalties for tenants for nonpayment of rent** for 120 days [from March 27, 2020 to July 25, 2020] on properties insured, guaranteed, supplemented, protected, or assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, covered by the Violence Against Women Act of 1994.

- More details on the CARES Act info above at Legal Aid: [https://sway.office.com/f4jj3BIV3Iuuzlif?ref=Link](https://sway.office.com/f4jj3BIV3Iuuzlif?ref=Link)

FORBEARANCE REPORT: FIND CORONAVIRUS MORTGAGE RELIEF GUIDELINES BY SERVICER
[https://forbearancereport.com/](https://forbearancereport.com/)

HUD-APPROVED HOUSING COUNSELORS

- Hale Mahalo
  (808) 242-4377
  [www.halemahaolu.org](http://www.halemahaolu.org)

- Hawai‘i HomeOwnership Center
  (808) 523-9500
  [https://www.hihomeownership.org/](https://www.hihomeownership.org/)

APPLYING FOR UNEMPLOYMENT

- DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS:
  - For an online application form: [https://huiclaims2020.hawaii.gov/initial-claim](https://huiclaims2020.hawaii.gov/initial-claim)
  - If you already filed, you can check the status of your claim: [https://huiclaims2020.hawaii.gov/status](https://huiclaims2020.hawaii.gov/status)
  - For people who are newly unemployed or unable to access the online form, call (808) 762-5752.

- UNEMPLOYMENT INFO: [https://www.schatz.senate.gov/coronavirus/unemployment-insurance](https://www.schatz.senate.gov/coronavirus/unemployment-insurance)


- PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) FOR SELF-EMPLOYED: [https://pua.hawaii.gov/](https://pua.hawaii.gov/)

ALOHA UNITED WAY 211 (comprehensive, statewide community information and referral service)

- Call 2-1-1 / [http://www.auw211.org/](http://www.auw211.org/)

CALL CENTER – COUNTY OF HAWAI‘I (up-to-date information on local, state, and federal programs)

- (808) 961-8665