

Homeowner Assistance Fund Program (HAF)

One-time funding

COVID-19 appropriation

Administered by the U.S. Department of the Treasury

Introduction and Purpose

HAF was established by Section 3206 of the American Rescue Plan Act of 2021.

Its purpose is to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

Service Provider

Catholic Charities Hawai'i (CCH) is the service provider for the Maui HAF Program.

CCH is partnering with Hale Mahaolu to provide HUD Certified Housing Counseling Services to interested homeowners.

Homeowner Impact

With an initial award of \$8 million, nearly \$7 million is for homeowner assistance. It is estimated that the funds will assist between 117 and 280 homeowners.

With an additional \$16 million, just over \$14 million will be for homeowner assistance. CCH will be able to assist between 240 and 570 additional homeowners.

The total revised award of \$24 million represents a little more than \$21 million in homeowner assistance. CCH will be able to assist between 357 & 850 homeowners in total.

State Plan Eligibility Requirements

The State Plan for the HAF Program itemizes the following eligibility requirements.

1. Single Family Homes or Condominium Units Only
2. Homes must be located in Maui County (includes Lānaʻi and most of Molokaʻi)
3. Owner occupied as primary residence*
4. No recorded interest in other real property suitable for living purposes.
5. First and Reverse Mortgages Only
6. Experienced a COVID-19 financial hardship, on or after, January 21, 2020 (including a hardship that began before, and continued after).
7. Household income of $\leq 150\%$ Area Median Income
8. Household liquid assets are less than five (5) months worth of housing expenses*

*Certain exceptions apply to homeowners displaced by the Maui Wildfires

HAF Adaptations for Maui County Wildfire Homeowners

Multiple requirements were adapted for Maui County Wildfire Homeowners

Owner Occupancy

Displaced wildfire homeowners meet this requirement if they occupied the home at the time the natural disaster occurred and intend to reoccupy the dwelling when possible.

Liquid Asset Limitation

Wildfire insurance payouts are not subject to the 5 months' worth of liquid assets limitation.

Loan Deferrals and Partial Claims

Homeowners who entered into Loan Deferrals or Partial Claims while waiting for Maui HAF may receive assistance to pay off those obligations.

Forbearance Assistance and Forward Payment Assistance

Homeowners actively in a forbearance plan may receive assistance with forbearance payments and up to 12-months of mortgage payment assistance

COVID-19 Impact

Homeowners in census tracts 314.02, 314.04, and 314.05 (all within the wildfire region) are assumed to meet this requirement. At the time of application, homeowners must disclose the type of impact in the form of a self-attestation.

Program Outreach

CCH and the County of Maui Mayor's Office issued a press release announcing the program's opening on May 6, 2024.

The program status will continue to be marketed through social media, the program website, and follow up press releases.

Interested homeowners may schedule in-person appointments to complete applications. Outreach visits may also be scheduled for persons unable to travel outside of their homes.

Phone: 808-873-4673, option 1 then option 3

Email: MauiHAFHelp@catholiccharitieshawaii.org

Services are by appointment only.

Application Intake Plan

Due to high demand, and to process applications thoroughly and timely, CCH may accept applications in intervals of at least 100. When the threshold is reached, the program website will be updated to reflect a temporary pause.

During temporary pauses, interested persons will be able to register for the waitlist. As much as possible, waitlist registrant information will be reviewed for program eligibility.

At the completion of the program eligibility review, waitlist registrants who do not meet program eligibility requirements will be notified. If eligibility requirements are met, waitlist registrants will receive prescreen links to apply in the order of registration submissions when the program resumes.

There are currently 309 waitlist registrants as of May 13, 2024.

Application Review Process

The application process is initiated when the homeowner submits a prescreen or registers for the waitlist.

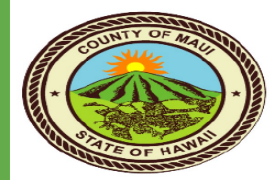
The prescreen will help determine if homeowners meet program eligibility requirements. If they do, they will receive an application link for completion. The application will validate the homeowner mortgage loan and request supporting documentation (E.g., identification, mortgage statements).

After applications are completed, CCH will review and determine if the homeowners' mortgage loan is eligible for assistance. If so, CCH will proceed by communicating with the Mortgage Servicer to validate mortgage loan information. If not, CCH will inform the homeowner.

Payments will be arranged based on Mortgage Servicer participation and validation of the mortgage loan. **Note:** Payments must go directly to the Mortgage Servicer and Mortgage Servicer participation is voluntary.

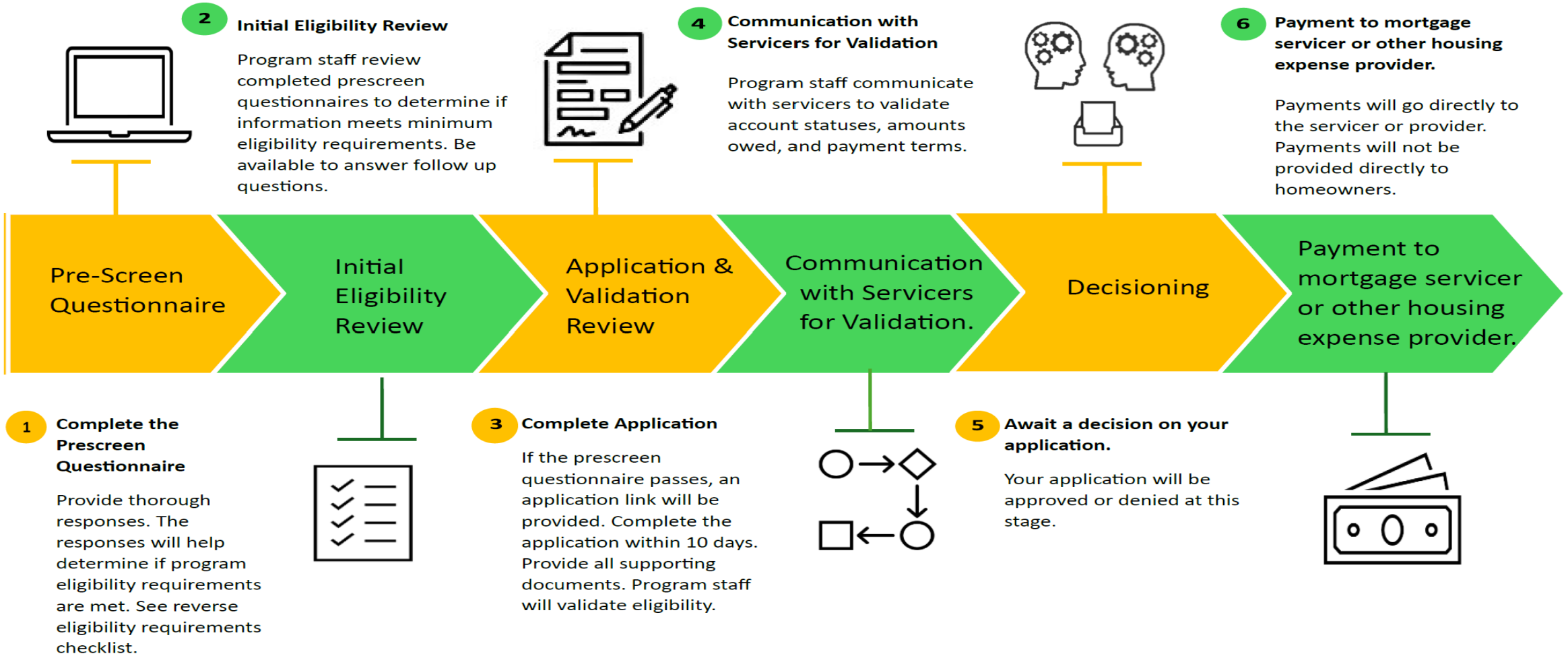
The total estimated time in between prescreen submission and assistance payout is **12 to 16 weeks**. Homeowners will be able to check the status of their application online.

See application process flow on next slide.



MAUI HOMEOWNER ASSISTANCE FUND APPLICATION PROCESS

This chart shows the application process when applying for the Maui Homeowner Assistance Fund for COVID-19 related mortgage assistance. It may take up to 12-16 weeks for the entire process to be completed.



*Phone: 1-808-873-4673
*Select option 1, then option 3

Email: mauihafhelp@catholiccharitieshawaii.org
Website: <https://www.catholiccharitieshawaii.org/maui-homeowner-assistance/>

Preparing to Apply for Assistance

Preparedness is key!!

Assistance is provided on a first-come, first-served basis.

Application links are accessible for 10 calendar days. The sooner the application is completed, the better.

Homeowners can prepare to apply by reviewing the eligibility requirements and gathering necessary documentation in advance.

See eligibility and document checklist on next slide.

Eligibility and Document Checklist

ELIGIBILITY REQUIREMENTS	DOCUMENTS NEEDED TO APPLY
<p>HOMEOWNERSHIP</p> <ul style="list-style-type: none"> <input type="checkbox"/> Single Family Homes or Condominium Units. <input type="checkbox"/> Must primarily reside in the home (exceptions apply to those displaced by Maui Wildfires) <input type="checkbox"/> Cannot own other property suitable for dwelling purposes. <input type="checkbox"/> Must own or have a recorded interest in the home. <p>MORTGAGE</p> <ul style="list-style-type: none"> <input type="checkbox"/> First <ul style="list-style-type: none"> <input type="checkbox"/> Partial Claims <input type="checkbox"/> Loan Deferrals <input type="checkbox"/> Forbearances <input type="checkbox"/> Reverse <p>COVID-19 FINANCIAL HARDSHIP</p> <ul style="list-style-type: none"> <input type="checkbox"/> Household experienced a qualifying COVID-19 financial hardship. <p><i>A qualifying COVID-19 financial hardship is a 10% reduction in income or a 10% increase in household expenses related to the COVID-19 pandemic.</i></p> <p>HOUSEHOLD INCOME</p> <ul style="list-style-type: none"> <input type="checkbox"/> Household income ≤ 150% Area Median Income (AMI) <input type="checkbox"/> Household does not have more than 5 months' worth of liquid assets (<i>exceptions may apply</i>) <p><i>1st Priority is given to households at 100% AMI or less, then to socially disadvantaged individual households, then to all others as required by section 3206 of the American Rescue Plan Act of 2021.</i></p>	<p>IDENTIFICATION</p> <ul style="list-style-type: none"> <input type="checkbox"/> Hawaii State ID or Driver's License, <input type="checkbox"/> Passport, Military ID, Out of State ID (with support of Oahu residency), <input type="checkbox"/> Social Security Card or Tax Documents verifying your social security number. <p>MORTGAGE AND OTHER QUALIFIED HOUSING EXPENSES*</p> <p><i>*Invoices or Statements dated within the past 30 days</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Mortgage <input type="checkbox"/> Homeowner Association (HOA) Fees <input type="checkbox"/> Planned Unit Development (PUD) Community Association Fees <input type="checkbox"/> Leasehold Fees <input type="checkbox"/> Property Tax <input type="checkbox"/> Utility bills (water, sewer, trash, gas, electric) <input type="checkbox"/> Homeowners Insurance <p>HOUSEHOLD INCOME*</p> <p><i>*Exceptions may apply</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Statement of household income <input type="checkbox"/> Income for Calendar Year 2023, IRS Form 1040 <input type="checkbox"/> Wage statements (i.e., paystubs) <input type="checkbox"/> Interest statements <input type="checkbox"/> Unemployment Compensation statements <input type="checkbox"/> Documents verifying net income from the operation of a business or profession (i.e., Profit & Loss Statement) <input type="checkbox"/> Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts. <input type="checkbox"/> Temporary Assistance for Needy Families (TANF) <input type="checkbox"/> Child Support payment statements, <input type="checkbox"/> Depository institution (bank) statements demonstrating regular income, <input type="checkbox"/> Attestation from an employer.

Maui Homeowner Assistance Fund								
2024 HUD-Established Area Median Income (AMI) Limits								
Household Size	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
AMI Limit	\$ 130,950	\$ 149,650	\$ 168,350	\$ 187,050	\$ 202,050	\$ 217,000	\$ 231,950	\$ 246,950

Program Performance

Since opening on May 6, 2024, a total of 167 applicants submitted prescreens.

Of those, 49 homeowners passed the prescreen eligibility requirements. These homeowners received application links to provide mortgage loan information and necessary documentation. A total of 15 applications have been received as of May 13, 2024.

MAHALO!

Phone: 808-873-4673, option 1 then option 3

Email: MauiHAFHelp@catholiccharitieshawaii.org

Website: <https://www.catholiccharitieshawaii.org/rental-assistance/>

BFED Committee

From: LoriAnn Tsuhako <LoriAnn.Tsuhako@co.maui.hi.us>
Sent: Tuesday, May 14, 2024 9:12 AM
To: BFED Committee; James G. Krueger; Kasie M. Takayama
Cc: Paul Y.Kobayashi; danielle.e.guthrie@hawaii.gov; Yukilei Sugimura
Subject: BFED Committee meeting of May 15, 2024
Attachments: Maui HAF PPT_general overview 2024 for Council Meeting.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Hi OCS friends,

Attached please find a powerpoint for Wednesday's meeting. The information will be delivered by Danielle Guthrie, Housing Finance Specialist at the Hawaii Housing Finance and Development Corporation (HHFDC). Also present at the meeting will be Paul Kobayashi, Vice President of Finance at Catholic Charities Hawaii. Danie, Paul and I will be on the meeting to answer questions/clarify information, etc.

Please call me if you have any questions. Otherwise we will see you on Wednesday.

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