



## HOUSING

Loan services & landlords are encouraged to work with mortgage holders & renters affected by the COVID-19 emergency to find the best options.

### Shelters

For emergency shelter & support:

- [Kauai Economic Opportunity INC](#) (KEO) ☎ (808) 245-4077
- [YWCA](#) for people experiencing domestic or sexual violence. ☎ (808) 245-5959
- [Women in Need](#) for women & children. ☎ (808) 245-1996
- Houseless Hawai'i residents who wish to shelter in place at a County campground, please call first to request a permit. ☎ (808) 241-4460

### Renters

Moratorium on evictions: Evictions for failure to pay rents, leases, or other related charges, & rent increase are **prohibited** during this emergency.

- Public Housing, Section 8, USDA rural housing, or Low- Income Housing Tax Credits program are also eligible.
- After the moratorium ends, renters will be responsible for making payments.

For questions or legal advise, contact Legal Aid ☎ 1(800) 499-4302.

### Homeowners

Government-guaranteed mortgages such as FHA, USDA, VA, HUD Sec 184, [Fannie Mae](#), or [Freddie Mac](#), are eligible for interest & **penalty-free forbearance** (payments can be paused) for at least 6 months & up to one year.

### Assistance

Families looking for information on housing assistance, please ☎ 211 and contact:

- The [Hawai'i Rent Relief & Housing Assistance Program](#) (RRHAP) for assistance to Hawai'i residents with rent and mortgage payments. For updates, visit [www.hihousinghelp.com](http://www.hihousinghelp.com) or ☎ 211 or (808) 521-4357
- [Women in Need](#) for emergency assistance and transitional housing opportunities. Email [sharon.winkauai@gmail.com](mailto:sharon.winkauai@gmail.com) or call ☎ (808) 245-1996
- The Office of Hawaiian Affairs (OHA) offers [Emergency Assistance](#) for Native Hawaiians. ☎ (808) 784-4464 or visit [www.hawaiiancouncil.org/kahiau](http://www.hawaiiancouncil.org/kahiau)
- The Department of Hawaiian Home Lands (DHHL) offers an Emergency Rental Assistance. Visit [dhhl.hawaii.gov/covid-19/](http://dhhl.hawaii.gov/covid-19/)
- More information & other housing programs, contact the County Housing Agency ☎ (808) 241-4444
- To check eligibility for moratorium or forbearance, call:
  - [HUD approved housing counselor](#) ☎ (800) 569-4287
  - [Hawaiian Community Assets, Inc.](#) ☎ (808) 632-2770
  - [Legal Aid Society of Hawai'i](#) ☎ 1(800) 499-4302. Senior's line ☎ (808) 536-0011



**Service providers are willing to waive late fees & maintain service for those affected by the pandemic.**

Contact each one directly to find out your options. Other assistance for eligible families:

- [Catholic Charities](#) can help with costs such as rent, security deposit, or utilities. HOPE line ☎ (808) 241-4673
- [Temporary Assistance for Needy Families](#) (TANF) can provide monthly cash benefits. ☎ 1(855) 643-1643
- [Helping Hands Hawaii](#) offers an Emergency Assistance Program. ☎ (808) 440-3835
- The Kaua'i Economic Development Board (KEDB) offers [the Home Energy Retrofit Savings \(HERS\)](#) program for energy saving equipment.
- The Low-Income Home Energy Assistance Program (LIHEAP) offers support with electric or gas bills. Contact KEO at ☎ (808) 245-4077 or [keo@keoinc.org](mailto:keo@keoinc.org)