



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, & increasing of rent are **prohibited** during this emergency.

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

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

Low-income families looking for information & support on housing & mortgage/rent payment, can contact:

- The [Hawai'i Rent Relief & Housing Assistance Program](#) (RRHAP) assists Hawai'i residents with rent and mortgage payments. Program currently at capacity. for updates, visit www.hihousinghelp.com or ☎ 211 - ☎ (808) 521-4357 - [Catholic Charities](#) ☎ (808) 241-4673.
- [Women in Need](#) for emergency assistance. Email 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
- The Department of Hawaiian Home Lands (DHHL) offers an Emergency Rental Assistance. Visit dhhl.hawaii.gov/covid-19/ or ☎ 211.
- For more information & other programs, contact the County Housing Agency ☎ (808) 241-4444
- To check eligibility for moratorium or forbearance, call a [HUD approved housing counselor](#) ☎ (800) 569-4287 or:
 - [Hawaiian Community Assets, Inc.](#) ☎ (808) 632-2770
 - [Legal Aid Society of Hawai'i](#) ☎ 1(800) 499-4302. Senior's line ☎ (808) 536-0011

Financial assistance programs for food, utilities, & other essentials for eligible families:

- [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 to those impacted by the pandemic.
- 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

