

Household Hardship Relief Fund (HHRF)

Presented to: Honolulu Board of
REALTORS®



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Introduction



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- Welcome
- Overview
- Goals & Highlights



The screenshot shows the Aloha United Way website. At the top, there's a navigation bar with links: "OUR WORK", "GET INVOLVED", and "GET HELP/2-1-1". Below this is a large photo of a family (a man, a woman, and two children) sitting together. To the left of the photo is a sidebar menu with the following items: "OUR WORK", "COVID-19", "COVID-19 RESPONSE & RECOVERY PLAN", "COVID-19 ASSISTANCE PROGRAMS", and "COMMUNITY NET". The main content area has a breadcrumb trail: "home > our work > covid-19 > covid-19 assistance programs". The title "COVID-19 ASSISTANCE PROGRAMS" is displayed in large blue letters. Below the title, there's a paragraph: "In the wake of COVID-19 pandemic, we are facing a severe economic crisis. The only way to rise from this crisis is together. Government, businesses, foundations and nonprofits are rallying help those most vulnerable. The needs are far greater than the funding available. We also need the community to do what they can to build a stronger and more resilient Hawaii." Another paragraph follows: "Thanks to trusted partners and dedicated funders, Aloha United Way is administering several programs to help build resilience for our island community. Click on the programs to learn more." At the bottom, there are two bullet points: "Aloha United Way COVID-19 Rent & Utility Assistance" and "City & County of Honolulu – Household Hardship Relief Fund".

ay
nited Way

OUR WORK GET INVOLVED GET HELP/2-1-1

home > our work > covid-19 > covid-19 assistance programs

COVID-19 ASSISTANCE PROGRAMS

In the wake of COVID-19 pandemic, we are facing a severe economic crisis. The only way to rise from this crisis is together. Government, businesses, foundations and nonprofits are rallying help those most vulnerable. The needs are far greater than the funding available. We also need the community to do what they can to build a stronger and more resilient Hawaii.

Thanks to trusted partners and dedicated funders, Aloha United Way is administering several programs to help build resilience for our island community. Click on the programs to learn more.

- Aloha United Way COVID-19 Rent & Utility Assistance
- City & County of Honolulu – Household Hardship Relief Fund

HHRF Overview



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\$25 MILLION



**COUNCIL for
NATIVE HAWAIIAN
ADVANCEMENT**



Translation services:

(808) 440-3828

SusanF@helpinghandshawaii.org

Kalihi-Palama Health Center



Hale Ho'ola Hou
(House of New Life)

Partner Agency Support:

(808) 792-4518



VAIANAE COAST
COMPREHENSIVE
HEALTH CENTER

Partner Agency Support:

(808) 697-3736

HHRF Overview



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Rent

Mortgage

Emergency Monetary
Assistance due
to COVID-19 Hardship

Utilities

Licensed
Eldercare

DHS licensed childcare
(excl school age children)



Requirements



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- Prequalification: Applicant has experienced COVID-related financial hardship
- ☒ Resident of Oahu
 - ☒ 18 years or older
 - ☒ Less than \$15,000 in liquid assets (cash, checking and/or savings accounts and other investment accounts)
 - ☒ At or Below 100% Area Median Income (AMI)
 - ☒ Current income is LESS THAN Pre-Covid income
 - ☒ Request up to \$2000/month, plus up to an additional \$500/month for childcare
 - ☒ Not a duplicate application for the same of month
 - ☒ Provided vendor contact info
 - ☒ Includes info for all Adults in Household

[Required Documents for HHRF](#)

Applicants must be **BELOW 100% AMI**

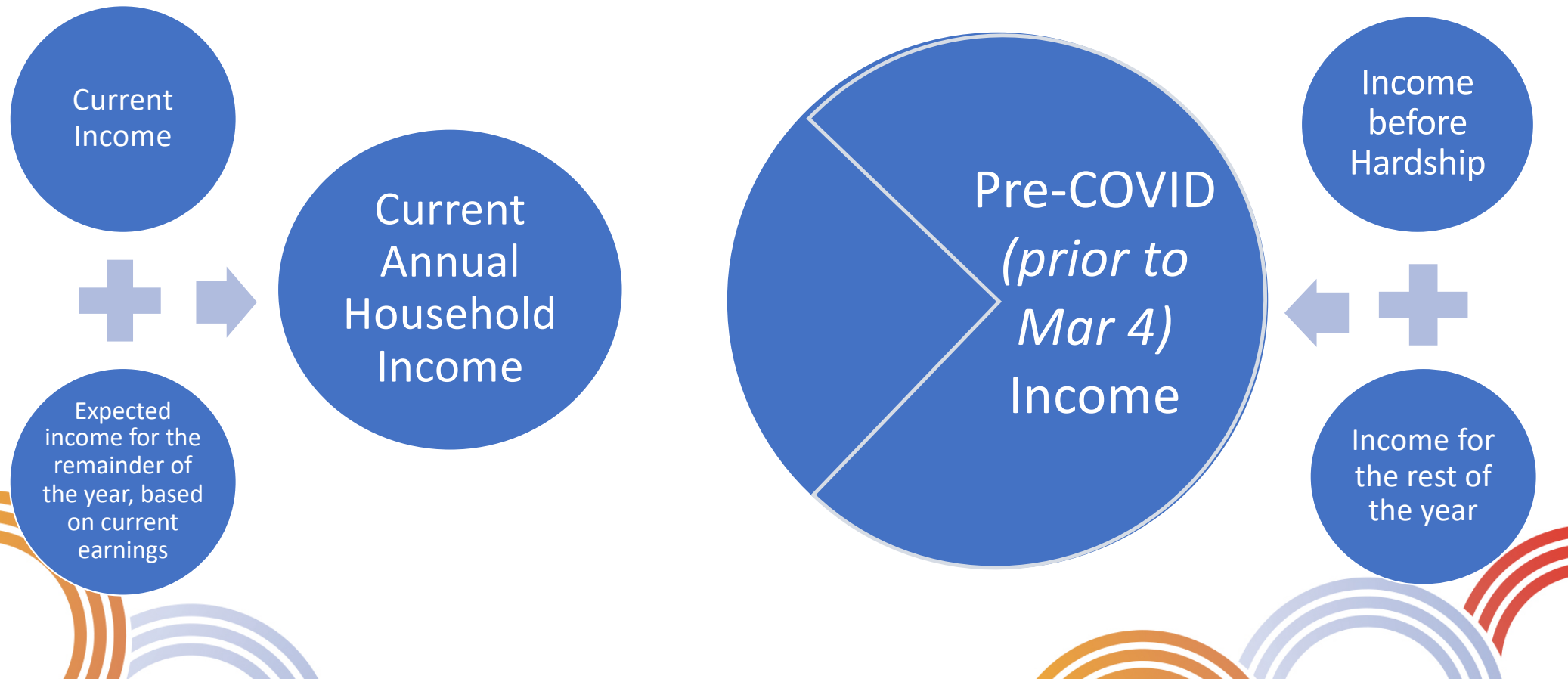


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- Area Median Income (AMI) limit
 - This pertains to current income, not pre-COVID

DEPARTMENT OF PLANNING AND PERMITTING										
CITY AND COUNTY OF HONOLULU										
INCOME GUIDELINES AND MAXIMUM RENTS - 100% OF MEDIAN INCOME										
Family Size	1	2	3	4	5	6	7	8	9	10
Annual Income	\$84,400	\$96,400	\$108,500	\$120,500	\$130,200	\$139,800	\$149,500	\$161,500	\$173,500	\$185,500

Current Income < Pre-COVID Income



Eligibility



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- Each approved household may apply for a maximum of 6 months.
- For each application month, the household must demonstrate economic hardship.
- Back payments (through April) are eligible
 - April, May, June 2020
 - Up to \$1000 each month applied to rent, utilities, and/or eldercare
 - Additional \$500 for childcare
 - Starting July 2020
 - Up to \$2000 each month
 - Additional \$500 for childcare



Proof of Financial Hardship



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- Eligible Documents:
 - Layoff or furlough letter from employer
 - Paystubs that show reduced/loss of income
 - Work schedule(s) that show reduction in hours
 - Submit schedule for EACH month you are requesting assistance
 - Bank statements showing proof of loss of income
 - Proof of unemployment insurance filing
 - Unemployment Insurance Certification/Verification Letter
 - W-9s that show loss of income
 - Increase in expenses directly related to COVID
 - Doctor's note would apply if it proved COVID-19 affected income



Business Owners: Financial Hardship



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- Eligible Documents:
 - For business owners, ledger of Profit and Loss after March
 - Report of monthly income statements showing less income since March
 - Proof of “non-essential” business
 - For gig economy workers, a copy of last year’s federal tax return or W2.



Who Does Not Qualify?



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- Applicant **does not** meet hardship criteria if:
 - Terminated for job performance/behavior
 - Terminated prior to March
 - Terminated for reasons unrelated to COVID
 - Hardship is due to inability to find employment during COVID public health emergency



HHRF Application



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- [Prequalification Application](#)
- [HHRF Application](#)
 - Documents can also be emailed to communityimpact@auw.org with the First and Last name of the applicant in the subject line.



Common HOLD Reasons



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Legibility

I've run into a few quirks with the 64 bit version of the LMDE (respin) RC and found the solutions as well either from other threads, comments on the .iso test posts on the Community website or ones I discovered myself. Not all might experience every one of these quirks but for those that do:

[1]NOTE: All the below solutions have worked for me without a hitch. Just thought I ought to put them all in one post. Will update if I found more.

Liquid Asset Documentation

1425 JAMES ST, PO BOX 4000
VICTORIA BC V8X 3X4 1-800-555-5555

CHEQUING ACCOUNT STATEMENT
Page: 1 of 1

Two months of most recent, consecutive bank statements for all accounts is required.

Only one month of statements

Nonconsecutive months

Not an official document

Not recent enough

NOTE: It is acceptable if client does not have bank account

Check Payee information is incorrect

Common HOLD Reasons



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- Current Income Documentation & AMI Verification

Income must prove hardship

Only one pay stub is provided

Only one pay stub for family member is provided

Above Area Median Income (AMI)

Form **W-2** Wage and Tax
Statement

Copy B—To Be Filed With Employee's FEDERAL Tax Return
This information is being furnished to the Internal Revenue Service

Common HOLD Reasons



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Invoices

An invoice must be attached, the requested amount must match the amount on the invoice (except in the case of rental backpay), and it must show the signature.

Missing invoice

Requested amount > amount owed on invoice provided

Does not show signature

Common HOLD Reasons



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Missing Household Information

3 adults' household info obtained, 4 adults listed

One more adult signed on lease –household member?

HHRF Exclusions



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- HHRF does not pay for City & County or Federally-funded entities



"Making Housing Dreams
Come True"

Rent To Work Program



State of Hawaii
Homelessness Initiative

Next Steps



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Client Liaison reviews
and contacts applicant
if issues exist

Approvals submitted
to Finance on Friday

Checks are mailed
by the next Friday

Payout notifications
are emailed



FAQs



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- What counts as income?
 - Employment, unemployment, alimony, SSI/SSDI, and re-occurring gifts are all considered income.
- What if the client's stated income seems strange (e.g., 0 for income, large post-COVID income vs. pre-COVID income, etc.)?
 - Please verify their income using their income documents. \$0 for income is acceptable, but there must be proof of COVID-19 need.
- What if the clients' liquid assets are under \$15,000 but we notice large transactions on the account?
 - If you are comfortable, ask the client about the large transactions to ensure they did not transfer money to another account to hide assets. Otherwise, advise the client that HHRF cannot process applications if bank statements show large transactions.
- Do you need income documents for each adult household member?
 - Yes, unless they have \$0 income.
- What is your typical processing time?
 - An application with no errors will be processed in just under two weeks.
- How can I help my client's application get processed as quickly as possible?
 - Ensure that all documents are uploaded correctly, leave an application note for unusual situations (e.g., the client started working recently and has only one paystub; the client has no bank account), and notify us if you learn new information.



More Questions?



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