



## Hawai'i Home Advocates

"Understanding Makes All the Difference."™

### GRANTS & ASSISTANCE

# 25+ Programs for Hawai'i Homeowners

*Military, Federal, State & Nonprofit Help*

"Understanding Makes All the Difference."™

If you are facing foreclosure, behind on taxes, struggling with a lien, or just trying to keep your home, financial help exists. This guide covers 25+ military, federal, state, and nonprofit programs available to Hawai'i homeowners. Many people qualify for multiple programs — apply to everything you're eligible for.

#### **Hawai'i Home Advocates**

Barbara Coote, RS-81245 · Licensed Hawai'i REALTOR®

808-781-6951 · [hawaiihomeadvocates.com](http://hawaiihomeadvocates.com)

Free consultation. No sign-up. No obligation.

**⚠ Important:** Program details, eligibility requirements, and availability change frequently. Contact each program directly to confirm it is still active and that you meet current eligibility requirements. This guide is for informational purposes only and does not constitute financial or legal advice. Information current as of May 2026.

## MILITARY & VETERAN EMERGENCY PROGRAMS

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### **Navy-Marine Corps Relief Society (NMCRS)**

*Active duty / retired Navy & Marine Corps / Reservists / survivors*

Interest-free loans and grants for rent, utilities, food, emergency travel, medical/dental, and car repairs.

Quick Assist Loans (QALs) available walk-in at 200+ offices worldwide.

**1-800-654-8364** · [nmcrs.org](https://nmcrs.org)

### **Army Emergency Relief (AER)**

*Active duty Soldiers / retirees / survivors / Guard & Reserve on Title 10 orders*

Zero-interest loans and grants for basic needs, housing, emergency travel, and medical/dental. Apply

online or in-person anytime. Assisted 28,000+ Soldiers in 2025.

**1-866-878-6378** · [armyemergencyrelief.org](https://armyemergencyrelief.org)

### **Air Force Aid Society (AFAS)**

*Active duty / retired / Guard & Reserve Airmen and Guardians*

Emergency financial assistance with no-interest loans and grants. Falcon Loans up to \$1,000 for immediate needs. \$14.1M in assistance to 15,500+ families in 2024. Contact your First Sergeant or Family Readiness Center.

**1-800-769-2327** · [afas.org](https://afas.org)

### **VA Partial Claim Program**

*VA loan holders — veterans, active duty, survivors, Reservists, Guard*

No-interest, no-monthly-payment second lien to bring your loan current. VA advances funds; repaid only when you sell, refinance, or transfer the home. Maximum 25% of unpaid balance (30% for COVID-era arrears). Available through July 30, 2030. Requires a 3-month trial payment plan before funds are released.

**VA Regional Loan Center: 877-827-3702 (option 5)**

 **FEDERAL PROGRAMS**

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**HUD Section 203(k) Program**

*Homebuyers and existing homeowners*

Finance the purchase or refinance of a home plus necessary repairs through a single FHA-insured mortgage. Covers structural repairs, modernization, energy improvements, and more.

**HUD Hawai'i:** (808) 522-8000 · [hud.gov](http://hud.gov)

**FEMA Disaster Assistance**

*Residents impacted by declared disasters (e.g., March 2026 Kona Low storms)*

Emergency housing, temporary shelter, and recovery assistance for disaster victims. Apply as soon as a disaster is declared — deadlines are strict.

[ready.hawaii.gov](http://ready.hawaii.gov) · **Hotel Shelter:** (808) 900-3589

 **HAWAI'I STATE PROGRAMS**

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**Hawai'i Relief Program (TANF Housing & Utility Support)**

*Families with dependent children or third-trimester pregnant person in financial hardship*

Up to 4 months of financial assistance paid directly to landlord, mortgage lender, or utility provider.

Eligibility: families with dependent children, at least one U.S. citizen or qualified immigrant.

**O'ahu/Kaua'i/Hawai'i Island:** Catholic Charities (808) 521-4357 ext. 1 · **Maui:** MEO ·

[humanservices.hawaii.gov](http://humanservices.hawaii.gov)

**HHFDC: Homeowner Assistance Fund (HAF)**

*Homeowners experiencing financial hardship (COVID-19 related)*

Up to \$60,000 for mortgage reinstatement, legal fees, utilities, property taxes, and other housing-related expenses. Check current availability — funding is limited.

**HHFDC:** (808) 587-0595 · [haf.hawaii.gov](http://haf.hawaii.gov) · (808) 587-0600

**HHFDC: Hale Kama'āina Mortgage Program**

*First-time homebuyers*

Affordable mortgage rates: 5.4% (USDA/VA), 5.65% (conventional). Includes down payment assistance as low as 5%.

**HHFDC:** (808) 587-0595 · [dbedt.hawaii.gov/hhfdc](http://dbedt.hawaii.gov/hhfdc)

**HHFDC: Additional Housing Programs**

*Varies by program*

HOME Investment Partnership, Housing Trust Fund (HTF), and other homeownership programs. Contact HHFDC directly for current program availability and eligibility.

**HHFDC:** (808) 587-0595 · [dbedt.hawaii.gov/hhfdc](http://dbedt.hawaii.gov/hhfdc)

## NONPROFIT EMERGENCY ASSISTANCE

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### **Catholic Charities Hawai'i**

*Families, individuals, and seniors facing housing crisis — all islands*

Multiple programs including: State Homeless Emergency Grants (SHEG) for rental assistance and security deposits; Hawai'i Relief Program for up to 4 months housing/utility assistance; Housing Assistance Programs for emergency financial help, transitional housing, and case management.

**(808) 521-HELP (4357)** · [catholiccharitieshawaii.org](http://catholiccharitieshawaii.org) · M–F 8am–4:30pm

### **Salvation Army — Hawaiian & Pacific Islands**

*Families and individuals in financial crisis*

Emergency utility and rental assistance; Community Assistance Center (food, clothing, hygiene kits, case management); Pathway of Hope long-term support for families breaking the poverty cycle.

**(808) 841-5565** · [hawaii.salvationarmy.org](http://hawaii.salvationarmy.org)

### **Aloha United Way 211 Helpline**

*All Hawai'i residents — statewide, all islands, 24/7*

Free resource connection to 4,000+ local programs. Trained specialists match you to housing assistance, financial help, food, utilities, childcare, and more based on your island and specific needs. Safety Net Fund and ALICE Fund provide direct emergency funding through nonprofits.

**Dial 2-1-1 from any phone** · **(808) 543-7000** · [auw211.org](http://auw211.org)

### **Hawai'i HomeOwnership Center (HHOC)**

*Homeowners and renters in distress*

HUD-approved nonprofit providing foreclosure prevention and rental counseling, emergency budgeting, and guidance on housing options. Free post-crisis counseling. Counselor contacts within 72 hours.

**(808) 523-9500** · [hihomeownership.org](http://hihomeownership.org)

For housing legal help, contact:

**Volunteer Legal Services: 808-528**

*Qualifying low-income residents*

Free civil legal help including housing and debt issues. Know your legal options before applying for assistance — a legal question answered early can save your home.

**(808) 536-4302** · [legallaidhawaii.org](http://legallaidhawaii.org)

## QUICK REFERENCE — WHO TO CALL BY SITUATION

Your Situation	First Call
<b>Military or Veteran</b>	Navy Relief (800-654-8364), AER (866-878-6378), AFAS (800-769-2327), or VA Partial Claim (877-827-3702)
<b>Have Dependent Children</b>	Hawai'i Relief Program (808) 521-4357 or Aloha United Way 211
<b>Facing Foreclosure</b>	HHOC (808) 523-9500 or Catholic Charities (808) 521-4357
<b>Need Immediate Rental Help</b>	Salvation Army (808) 841-5565 or Catholic Charities SHEG (808) 521-4357
<b>Behind on Mortgage</b>	HHFDC/HAF (808) 587-0595 or HHOC (808) 523-9500
<b>Not Sure Where to Start</b>	Dial 2-1-1 — Aloha United Way connects you to ALL resources

### IMPORTANT NOTES

**Apply to multiple programs.** If you qualify for more than one program, apply to each. You may receive assistance from more than one source simultaneously.

**Start early.** Some programs process in days; others take weeks. Apply as soon as possible — funding is often limited and awarded first-come.

**Programs change frequently.** Always confirm eligibility, availability, and amounts directly with each program before applying.

For housing legal help, contact:  
 Volunteer Legal Services: 808-528-7046 (O'ahu) | vlsh.org  
 HSBA Lawyer Referral (free consult): 808-537-9140

## FREE RESOURCES

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*About free legal help in Hawai'i: Free legal representation for housing matters is very limited. Most free resources provide information or referrals, not an attorney who will represent you.*

### **Aloha United Way 211**

Dial 2-1-1. Statewide, all islands, 24/7. Connects to 4,000+ programs.  
Dial 2-1-1 | [auw211.org](http://auw211.org)

### **Hawai'i HomeOwnership Center (HHOC)**

Free HUD-approved counseling on grants, mortgage, and financial options.  
808-523-9500 | [hihomeownership.org](http://hihomeownership.org)

### **Volunteer Legal Services Hawai'i**

Free civil legal help for qualifying low-income residents — housing, landlord-tenant, bankruptcy, and more. Apply online or call for intake.  
808-528-7046 (O'ahu) | 1-800-839-5200 (Neighbor Islands) | [vlsh.org](http://vlsh.org)

### **Hawai'i State Bar — Lawyer Referral Service**

Get matched with a licensed Hawai'i attorney. Many offer a free or reduced-fee first consultation. Available Mon–Fri 8:30 a.m.–4:30 p.m.  
808-537-9140 | [hawaiilawyerreferral.com](http://hawaiilawyerreferral.com)

### **Legal Aid Society of Hawai'i — Elder Law Services Only (age 60+)**

Confirmed services: Advance Health Care Directive, Power of Attorney, and Simple Wills for residents 60+. Does not cover housing, foreclosure, or benefits.  
808-536-4302 | [legalaidthawaii.org](http://legalaidthawaii.org)

### **HHFDC — Hawai'i Housing Finance & Development Corporation**

HAF, Hale Kama'āina, and other state housing assistance programs.  
808-587-0597 | [hhfdc.hawaii.gov](http://hhfdc.hawaii.gov)

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## Barbara Coote

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Licensed Hawai'i REALTOR® RS-81245

Coldwell Banker Realty

Founder, Hawai'i Home Advocates

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*"When God closes a door, He opens a window."*

I want to be that window for you.

*"Informed Decisions are the Best Decisions."™*

**808-781-6951**

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*Free. No sign-up. No obligation. Ever.*