

Governor David Ige's recent emergency proclamations concerning the coronavirus has invoked special legal requirements applicable to landlords and tenants in Hawai'i. The following resources provide landlords with assistance during the COVID-19 crisis.

## LANDLORDS SHOULD:

- 1 Encourage tenants to reach out if they think they might not be able to pay rent.
- 2 Owners should contact their mortgage servicers/lenders to discuss their options. Local financial institutions also offer various relief options (deferral and forbearance programs and more) for customers facing payment challenges during this time.
- 3 Be compassionate. Have candid conversations about how to make it work.

The **OFFICE OF CONSUMER PROTECTION** created a list of [Frequently Asked Questions](#) about how Gov. David Ige's emergency proclamation has impacted landlords and tenants' legal relationship.

## IF YOU ARE UNABLE TO MAKE YOUR MORTGAGE PAYMENT OR NEED TO ACCOUNT FOR A LOSS OF INCOME SEVERAL RESOURCES ARE AVAILABLE:



- If tenants aren't able to pay rent due to COVID-19, [SBA Economic Injury Disaster Loan and Grant](#) may be an option.
- If you are experiencing difficulty making on-time mortgage payments due to the national coronavirus emergency, [CARES Act mortgage forbearance](#) may be an option for you. A guide to coronavirus mortgage relief options is available at the [Consumer Financial Protection Bureau](#) website.
- Mortgage and Personal Finance frequently asked questions are available at the [National Association of REALTORS®](#) website.

## QUICK LINKS:

[Federal Housing Finance Agency](#)

[Fannie Mae](#)

[Freddie Mac](#)

[HUD](#)

[Federal Housing Administration](#)

[USDA Rural Development - SFH](#)

[Department of Veterans Affairs](#)



**CONGRESS** has established several types of relief for the economic and housing pressures brought on by the 2019 Novel Coronavirus (COVID-19). [Assistance for certain homeowners and renters](#) is available on Senator Brian Schatz's website.

## MEDIATION SERVICES

**MEDIATION CENTER OF THE PACIFIC'S [Rapid Response Program](#)** is a free mediation program to assist tenants and landlords, who have been impacted by the COVID-19 crisis, negotiate plans to help tenants pay rent and stay in their homes.