



Mālama Honua Disaster Fund (MHDF) Grant Frequently Asked Questions

- 1. What documents do I need to apply for the Mālama Honua Disaster Fund (MHDF) grant program?**
 - a. Photo ID & OHA Hawaiian Registry Program (HRP) Number**
 - Valid government-issued photo ID (State ID or driver's license)
 - OHA Hawaiian Registry Program number
 - b. Proof of Homeownership & Principal Residency**
 - Proof of homeownership (mortgage statement, DHHL lease, property deed, or property tax record)
 - Documentation confirming the **impacted residence was your principal residence** during the Kona Low storms (valid Driver's License; valid insurance statement/card; current vehicle Registration or Title; utility bill not more than 2 months old; financial statement not more than 2 months old; payroll check/check stub (not more than 6 months); current mortgage account or proof of home ownership; current real property tax assessment or bill; U.S. individual Income Tax Return, Hawaii individual Tax, HW-2, W-2 or, 1099 (from the previous year))
 - c. Proof of Damage/Kona Low Storm Impacts to Your Residence**
 - Photos of Kona Low storm impacted residence and damaged areas
 - Written explanation describing the damage to the residence from the Kona Low storms
 - d. Habitability Repair Scope & Cost Documentation From a Reputable Contractor/Business**
 - Quotes, invoices, receipts, or reasonable estimates from a reputable contractor/business related to home cleanup or habitability repairs tied to the Kona Low storms
 - Scope of proposed cleanup and/or repairs that utilizes a \$10,000 budget (can be part of a larger repair budget)
 - Contractor/business name specializing in home cleanup, mold remediation, or other service connected to storm/flood disaster-related habitability home repairs; contractor/business contact information; and contractor/business license number
 - DCCA registration documentation
 - e. Applicant's IRS Form W-9**
 - Applicants must submit a current, complete, and accurate signed IRS Form W-9
 - A fillable version is available at <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

It is important that the address listed on your documents is *consistent* (while allowing for applicants to have a *different* current mailing address vs. impacted residence address).

2. What is the total amount of MHDF grant funding available?

\$250,000.

3. How many total \$10,000 MHDF grant awards are available?

25.

4. How will the MHDF grant awards be distributed among the Kona Low Storm impacted islands?

OHA’s estimated percentage of Native Hawaiian households affected on each island by the Kona Low storms are based on county damage reports available as of May 15, 2026. These estimated percentages informed programmatic decision-making on island award allocations.

MHDF Grant Award Distribution by Kona Low Storm Impacted Islands

O‘ahu → 15

Hawai‘i Island → 3

Maui → 4

Moloka‘i → 1

*The remaining 2 MHDF grant awards will be held pending future determination based on documented eligible waitlisted demand exceeding the baseline island allocations.

5. When does the MHDF grant online application open?

Friday, May 22, 2026, at 12 a.m. on the OHA Grants website. See <https://www.oha.org/economic-self-sufficiency/grants/>.

6. What is minor damage?

Minor damage means the residence has non-structural damage and needs repair but is currently safe to live in.

7. What if my residence sustained major damage or was destroyed?

MHDF is not the right program for you. Please apply for the **OHA March 2026 Kona Low General Disaster Assistance program** that is facilitated by the Hawaiian Council. This program helps Native Hawaiian **owner-occupied homeowners** and **renters** who experienced **major damage** or **total loss** to their homes due to the Kona Low storms. **Major damage** means the property requires extensive repairs and is not safe to occupy without repairs. **Destroyed** means the property is a total loss and cannot be repaired. See: kakoomai.org/oha.

8. What are examples of habitability repairs?

Habitability repairs include minor repairs needed to make a home safe, sanitary, and livable again after flooding, water intrusion, wind damage, mud, or debris impacts from the March 2026 Kona Low storms. Common examples may include:

- Water extraction and drying after flooding
- Mold remediation and mildew treatment
- Removal and replacement of damaged drywall
- Repair or replacement of baseboards and interior trim
- Minor flooring replacement (laminated, vinyl, carpet)
- Cleaning and sanitizing flood-impacted areas
- Debris, mud, or sediment removal
- Replacement of damaged insulation
- Interior painting after water damage repairs
- Minor roof patching to stop leaks
- Replacement of damaged doors or windows
- Repair of damaged cabinetry or countertops
- Electrical outlet, switch, or lighting repairs caused by water exposure
- Plumbing fixture repairs from flood impacts
- Dehumidification and moisture control work
- Appliance replacement if damaged by flooding

Minor habitability repairs do not include:

- Major structural reconstruction
- Foundation repair
- Full roof replacement
- New additions or remodels
- Luxury upgrades unrelated to storm damage
- Complete home rebuilding

9. What if I want to apply for the MHDF grant but do not have access to a computer?

OHA beneficiaries may visit one of the applicable OHA offices (O‘ahu, Hawai‘i Island, Maui, Moloka‘i) and the Waialua Recovery Center to access a computer. OHA staff may also assist with scanning any documents the beneficiary may need to upload as part of the online MHDF grant application. It is the OHA beneficiary’s kuleana to complete the online MHDF grant application, but OHA staff may provide a copy of the *MHDF Grant FAQs* and the *Step by Step Guide – How to Apply for Mālama Honua Disaster Fund (MHDF) Application* to assist the beneficiary.

10. How will the MHDF grant applications be considered?

On a *first assessed, first served* basis. This is also subject to the number of MHDF grant awards allocated per Kona Low storm impacted island.

11. Can I apply for someone else who is the homeowner?

No. The homeowner must apply themselves (although you can help them) as the MHDF grant funding will go to the homeowner. The homeowner must agree to the MHDF grant terms and conditions; certify that the information provided in the application and all supporting documents are true, accurate, and complete to the best of their knowledge; and e-sign the application.

12. Can someone apply for reimbursement if they already hired someone to complete the repairs?

Yes, so long as they can meet all the MHDF program requirements and provide all the required proof/documentation that the habitability repair work/cleanup was done by a reputable contractor/business (scope of work, receipts, DCCA registration, etc.), and they provide before/after pictures and a description of the repairs/cleanup that was needed and the work that was done by the contractor/business.

13. How do I check if I am already registered with the OHA Hawaiian Registry Program (HRP) program?

You can contact our OHA HRP staff via phone at **(808) 594-1835** or via email at **hireg@oha.org**. See the website: <https://www.oha.org/resources/hawaiian-registry/>.

14. Will only one person on Moloka‘i receive the MHDF grant?

At this time, there is only one MHDF grant award allocated for Moloka‘i. However, there are 2 additional awards that will be allocated based on the data OHA receives about eligible waitlisted demand that exceeds the baseline island allocations.

15. If it is a minor repair, do we have to use a contractor or can we use a handyman business that is registered with the DCCA?

So long as it is a reputable business that you can find in the DCCA and the business is in good standing and so long as they are committing to do the type of work that falls within the MHDF grant requirements, that is fine.

16. Will MHDF grant awards be based on need?

OHA considers all MHDF grant applications on a case-by-case basis and grant awards are based on a *first assessed, first served* basis (also subject to the number of MHDF grant awards allocated per Kona Low storm impacted island). OHA uses the MHDF grant requirements to make a determination, and having a certain income level is not one of the requirements.

17. O‘ahu has 15 MHDF grants potentially to be awarded. Are there specific geographic areas that have priority for receiving grants over other areas?

As part of the MHDF grant application review, OHA will determine if the applicant has an impacted residence that is located within an OHA-identified area that was highly impacted by the Kona Low storms.

18. If someone is awarded an MHDF grant, is the income taxable?

OHA advises all potential grantees to consult with a tax professional about this question. Disaster relief grants and assistance payments are generally not taxable at the federal level and under IRS rules, qualified disaster relief payments are excluded from your gross income.

19. How long from the MHDF grant application submission, review, vetting, and acceptance will the MHDF grant funds take to be given to the grantee?

It should take about 2 weeks for an applicant to get through the MHDF grant application review process and possibly an additional week for the MHDF grant funds to be given to the grantee.