

# Start the new year by getting one step closer to homeownership.



**Interested in buying  
a home?**

**Don't miss getting  
help to achieve that  
dream.**

**FOR MORE INFORMATION**

**523-9500 (Oahu)**

**877-523-9503 toll-free**

**[info@hihomeownership.org](mailto:info@hihomeownership.org)**

The Hawaii HomeOwnership Center is one of the partners providing services under the Hawaii Family Finance Project.

**Receive assistance to prepare for homeownership and take advantage of financial incentives including:**

- **\$500 closing cost reimbursement**
- **Matched-savings grant program**



**Hawai'i  
HomeOwnership  
Center**

NeighborWorks® HomeOwnership Center

Program details & eligibility requirements on the back.

NOTE: Hawaii HomeOwnership Center will provide homebuyer education and counseling for anyone regardless of income or HFFP eligibility.

\*Hawaii Family Finance Project administered by the Council for Native Hawaiian Advancement (CNHA)



## Hawaii Family Finance Project Hawaii HomeOwnership Center (HHOC) –Partner Agency

### Program Overview

The **Hawaii Family Finance Project (HFFP)** is focused on **increasing** homeownership and financial literacy in Hawaii. The project offers financial education services through group education sessions and one-on-one counseling. It also offers homeownership incentives like a savings-match program and a \$500 closing cost reimbursement.

The CNHA is administering the project – Hawaii HomeOwnership Center is one of the partner agencies providing direct services to clients and promoting access to the programs offered.

### Eligibility Requirements\*

- 18 years of age or older
- Do not currently own, hold title to, or pay a mortgage on a residence
- US citizen or permanent resident alien
- Low-to Moderate Income (below 80% of the HUD Area Median Income based on chart below) or Low-Wealth (total assets minus total liabilities equals less than \$120,300). See chart below.

| County   | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person  |
|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Hawaii   | \$38,750 | \$44,250 | \$49,800 | \$55,300 | \$59,750 | \$64,150 | \$68,600 | \$73,000  |
| Honolulu | \$55,650 | \$63,600 | \$71,550 | \$79,450 | \$85,850 | \$92,200 | \$98,550 | \$104,900 |
| Kauai    | \$45,150 | \$51,600 | \$58,050 | \$64,500 | \$69,700 | \$74,850 | \$80,000 | \$85,150  |
| Maui     | \$50,200 | \$57,400 | \$64,550 | \$71,700 | \$77,450 | \$83,200 | \$88,950 | \$94,650  |

*NOTE: HHOC will provide homebuyer education classes & counseling to anyone regardless of income or HFFP eligibility.*

### Getting Started

1. **Complete the HHOC intake packet (available at [www.hihomeownership.org](http://www.hihomeownership.org) – go to “join now” at bottom left corner)**  
**HHOC members – only send in copies of your income & asset account statements.**
2. **Submit intake packet with the financial documents noted on the HHOC intake cover to HHOC Honolulu Office (regardless of what island you live on – all processing done there)**  
 1259 Aala Street, #201, Honolulu, HI 96817  
 Fax: 866-873-4998

### Frequently Asked Questions

1. What if I am already a HHOC member?  
 You can still participate under the HFFP program – just submit the HFFP intake form and provide updated financial documents.
2. Do I need to be Hawaiian or live in a particular area?  
 No – this program is offered to all Hawaii residents regardless of ethnicity/race or where they live (as long as they meet the eligibility requirements noted above).
3. Which islands to you serve?  
 We will accommodate all Hawaii residents interested in HFFP. However, those in Kauai and Maui Counties will receive phone counseling. Maui clients will either utilize online homebuyer education or be referred to another agency for “live” classes.

\*Program guidelines may be changed by program administrator, CNHA.