

What you can expect from the Undivided Interest Award Program:

UNDIVIDED INTEREST AWARD MEETING

You will receive a notification that undivided interest awards are available on the island wait list you selected. An orientation meeting will be held to let you know about all scheduled projects for the island and specific information about a particular project where Undivided Interest is available. You will then be given the opportunity to participate in the Undivided Interest Program based on your position on the island wait list. Upon acceptance, a lease and an addendum will be signed to secure your place and participation in the Undivided Interest Program.

ASSESSMENT

A case manager will contact you to create a home ownership assistance program specifically to meet your financial / homeownership needs, if necessary. For instance, if you have credit issues, you will be provided with financial literacy training, potential avenues for debt consolidation, and/or assistance to repair your credit. If you require monies for a mortgage down payment, you may enter into an IDA Savings program, which matches your contribution to the savings account dollar-for-dollar. However, if you are financially stable and simply wish to secure an award for your long-term / future plans, you may do so.

UNDIVIDED INTEREST PROGRAM

Once an assessment is completed, a program / training schedule will be provided to you based on your assessment.

DEVELOPMENT

DHHL will commit to the planning and development of the community. This includes roadways, parks, subdivision of lots and installation of infrastructure.

LOTS SELECTED

After completing the Undivided Interest Program, you will select a subdivided improved lot.

FINANCIAL PREPARATION

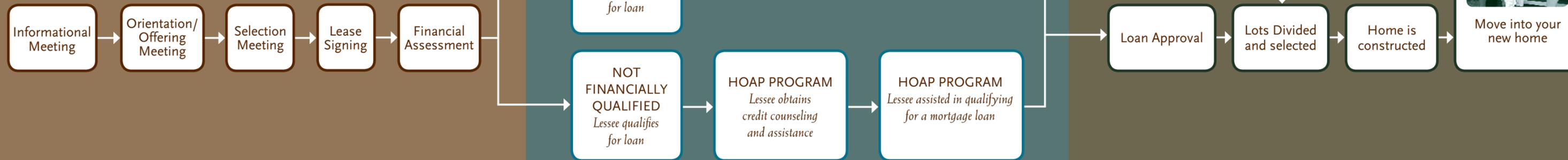
Case managers will assist you in the qualification and completion of an appropriate and affordable mortgage loan.

HOME CONSTRUCTION

Once your loan is secured, your home will be constructed.

WELCOME HOME

You and your 'ohana move into your new home.



PHASE 1 ➔

Ho'ohiki – to promise, vow

Should you choose to participate in the Undivided Interest Program, DHHL promises to prepare you for homeownership, and your homestead lot for construction.



PHASE 2 ➔

Ho'opaepae – to build upon a foundation

As construction and development commences, the foundation for your future home is laid. Through HOAP, home ownership preparation and training is provided to build upon your personal foundation of knowledge towards home ownership.



PHASE 3 ➔

Ho'okō – to fulfill, as a promise

The department honors its promise to you, the native Hawaiian homeowner. The foundation is completed, and your home is constructed.





BENEFITS

OF AN UNDIVIDED INTEREST AWARD

Time to prepare. Undivided Interest allows you and your 'ohana the time to plan, coordinate, and transition into a new home in a new neighborhood. For renters, it allows the time to transition from a renter to a homeowner.

Improve your credit history through HOAP.

Participate in programs that help to reduce personal debt.

Get assistance when completing mortgage loan applications for rates / monthly payments that are affordable for you.

Receive budgeting and saving assistance to ensure adequate financial stability for you, a future home owner.



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DEPARTMENT OF HAWAIIAN HOME LANDS

HO'OHIKI

UNDIVIDED INTEREST AWARDS PROGRAM

UNDIVIDED INTEREST HELPS TO ENSURE ECONOMIC AND HOME OWNERSHIP SUCCESS FOR OUR NATIVE HAWAIIANS BY PROVIDING THE NECESSARY TIME TO ADEQUATELY PREPARE FOR HOMEOWNERSHIP.

The Undivided Interest Award is an award to a group of individuals for a non-parceled land base.

The Undivided Interest homestead lease grants to you all the rights and conditions afforded to existing lessees in terms of: designation of successorship, transfer of lease to family members with 25% or more native Hawaiian blood, and a one-time right to rescind the lease and return to the wait list at your original date of application.

This award provides you time to prepare for home ownership, while DHHL develops the project. As development occurs, you will be provided with

FINANCIAL ASSISTANCE,
EDUCATION, and
PERSONALIZED CASE MANAGEMENT

that addresses your needs, through our Home Ownership Assistance Program (HOAP).

