



HAWAIIAN HOME LANDS

HAWAIIAN HOMES COMMISSION
DEPARTMENT OF HAWAIIAN HOME LANDS

HALE Program - Homebuyer Education Workshop Frequently Asked Questions

1. **Why is the DHHL offering Homebuyer Education workshops?**

The DHHL offers these free workshops as a service through the HALE Program to prepare beneficiary families for the homebuyer process **on or off** the Homelands.

2. **Am I required to attend the HALE Homebuyer Education workshops?**

If you are an Applicant on the Hawaiian Home Lands waitlist, ***you are not required*** to attend the homebuyer education workshops. The homebuyer workshops are provided as a service to DHHL beneficiaries and their family members.

However, if you have an Undivided Interest Lease, your lease agreement ***requires*** your attendance at one of the HALE Homebuyer Education workshops.

3. **Do I have to pay for the workshops?**

No, the workshops are FREE to DHHL beneficiaries and sponsored through the NAHASDA program.

4. **I'm not sure if I'm an applicant or if I have an Undivided Interest Lease?**

If you are not sure of your list status, please contact Debbie Joy by phone at 808-620-9515 or by email at Debra.a.Joy@hawaii.gov.

5. **What other services does the DHHL offer under the HALE Program?**

The HALE Program also offers one-on-one counseling with our service provider, Helen Wai. This service is provided free of charge and is not a requirement. However, we encourage you to take advantage of this one-on-one counseling so Helen's team can provide you with an assessment of your homebuyer readiness along with recommendations for your path to homeownership.

6. **Who is Helen Wai?**

Helen Wai is a trusted service provider for the DHHL and has assisted beneficiaries for over 15 years. Helen was selected as the service provider to assist DHHL beneficiaries with the homebuyer education process. See Helen's bio on the enclosed flyer to learn more.

7. **Why do I need to provide my financial information to the Helen Wai?**

Your financial information will allow Helen to conduct a financial assessment of your homebuyer readiness and provide you with tailored recommendations for your path to homeownership. However, it is not mandatory. See the checklist on the enclosed flyer for a list of recommended documents. Please bring copies of the information as there is no copy machine at the workshop.

8. **Do I have to attend anything else besides the home buyer education workshops?**

As a follow up to the home buyer education workshop, the HALE Program offers a one-on-one counseling with Helen Wai and her team. These are sessions in which Helen and her team can review your home buyer readiness and provide recommended solutions for you in a private setting.

9. **Are my family members eligible for one-on-one counseling with Helen Wai?**

No, the one-on-one counseling sessions are limited to the qualified Applicant or Undivided Interest Lessee on file. However, if other members of the household plan to participate in the loan process, then they should attend the one-on-one session with Helen's team so that Helen can process the appropriate financial information.

10. I've taken homebuyer education workshops provided by the DHHL before. Do I have to attend another workshop?

Yes, the HALE Program needs to collect your **current** financial information in order to assist you with the homeownership process. Some of you may have attended a homebuyer education workshop in the past through the HOAP program, however the HOAP program expired a few years ago and was replaced with the HALE Program.

11. If I attend a homebuyer education workshop, will I receive an offering for a lot award?

No, attending a HALE homebuyer workshop **DOES NOT GUARANTEE AN AWARD** for a lot on the homelands. However, we highly encourage beneficiaries to prepare themselves for homeownership sooner rather than later, as the department will be awarding lots in Kapolei within the next few years.

12. I'm not able to attend the next workshop. Will there be more workshops?

Yes, there will be additional homebuyer education workshops throughout the year. However, the sooner you get started in the process, the sooner you will know your status in the home buying process.

13. Can I bring my family to the workshops?

Yes, the HALE Program encourages homebuyer education for the entire household.

14. Can I bring snacks and a beverage?

The workshops are full-day sessions so you are encouraged to bring lunch, snacks, and a beverage/water. There will be short breaks throughout the day and a break for lunch. **Lunch, snacks and beverages will NOT be provided during the workshop!**

15. If I have more questions, who do I contact?

If you have any other questions, please contact Debbie Joy, HALE Assistant at 808 620-9515 or by email at hale@hawaiianhomelands.org.