



HOMEBUYER EDUCATION WORKSHOP

Designed to help families prepare for home ownership

Hosted by the Department of Hawaiian Home Lands, HALE Program and facilitated by the department's designated service provider Hawaii HomeOwnership Center, the workshop will cover topics such as managing your finances, understanding your credit, obtaining a mortgage loan and protecting your investments. All attendees will earn a Certificate of Completion at the conclusion of the workshop.



Hawai'i
HomeOwnership
Center



WORKSHOP DATES:

FRI. MARCH 17, 2017

SAT. MARCH 18, 2017

TIME:

FRIDAY (5:00 PM – 9:30 PM)

SATURDAY (9:00 AM – 1:30 PM)

***ATTENDANCE ON BOTH DAYS
REQUIRED TO COMPLETE CLASS**

LOCATION:

COUNTY OF KAUAI

PIIKOI BUILDING

4444 RICE STREET

LIHUE, HI 96766

**REGISTRATION REQUIRED
FIRST REGISTERED
FIRST SERVED**

**REGISTER BY CALLING
HAWAII HOMEOWNERSHIP
CENTER
AT
1-877-523-9503**

**ALL WORKSHOP FEES ARE
WAIVED FOR THE DEPARTMENT
OF HAWAIIAN HOME LAND
BENEFICIARIES**

**FUNDS FOR THE HALE
WORKSHOPS ARE MADE
AVAILABLE THROUGH THE
NAHASDA PROGRAM**

THE DEPARTMENT OF HAWAIIAN HOME LANDS

91-5420 Kapolei Parkway
Kapolei, HI 96707
www.dhhl.hawaii.gov

For more information contact
Debbie Joy at 808-620-9515 or
debra.a.joy@hawaii.gov

The Hawaii HomeOwnership Center (HHOC) is a 501(c)(3) non-profit organization with a mission of supporting first-time buyers into sustainable homeownership. HHOC's program components of classes, individual coaching, and post-purchase services provide the foundation that Hawaii homebuyers need to attain homeownership and to keep their homes, too. Over the past 13 years, 1,500 of HHOC's 4,200 members statewide have become homeowners. This is a significant achievement since the majority (57%) of its members were considered "low or moderate income" when they started services with HHOC. HHOC staff works with its clients to reduce debt, improve credit scores and connect them with various assistance programs to make homeownership possible. HHOC has helped make homeownership a reality for many who believed it to be an impossible dream.



GETTING STARTED:

After submitting the intake form AND copies of the following, you will be contacted within 10 business days to schedule an assessment appointment.

- Income documentation (2 months of pay stubs, award letters, etc).
 - a) As applicable, most recent social security benefit letter, financial assistance letter, unemployment benefit statement, disability statement and documentation verifying non-employment status (may require affidavit and/or verification of employment), divorce decree to document alimony or child support received.
- Asset account statements (2 months of checking, savings, retirement, investment)
- 2 years of federal tax return including ALL forms, W-2's, schedules
- Credit report from all 3 credit bureaus (Experian, Equifax, Trans Union) – we can pull a report for you at no charge and there will be no impact to your credit score. You can also pull your own reports through annualcreditreport.com

Note on your intake form that you are a DHHL beneficiary or are on the waitlist to ensure your lifetime membership fee is waived.

For more information please log onto: www.hihomeownership.org or email us at info@hihomeownership.org.