



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. Do I have to pay for the workshops?

No, the workshops are **free** to the DHHL beneficiaries.

3. Who conducts the Homebuyer Education workshops?

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

4. If I live outside of Hawaii do I need to attend a workshop?

The homebuyer workshops are provided as a service to DHHL beneficiaries and their family members. The department understands you are not physically able to attend the workshops on Oahu so this information serves as notification of the available workshops. There will be more workshops throughout the year so if you plan a visit to Oahu and would like to attend a workshop, please contact the department for registration information.

5. 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 the DHHL beneficiaries and their family members.

However, if you have an Undivided Interest lease, per your lease agreement **you are required** to attend a HALE Homebuyer Education workshop.

6. I attended the HOAP homebuyer education workshop provided by the DHHL before. Do I have to attend another workshop?

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.

If you are an Undivided Interest lessee, then you have to attend a HALE workshop so that the department can obtain your **current** financial information. This will help the department assess your current homebuyer readiness.

If you are an applicant on the waitlist, you are not required to attend a HALE workshop. However, we encourage you to take advantage of these free workshops so you can prepare for the homebuyer process on or off the homelands.

7. 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.

8. I already attended a HALE workshop. Do I have to attend another workshop?

If you attended a HALE workshop in the past two years and received a certification of completion then you do not need to attend another workshop. However, if you attended a workshop but have not met with Helen Wai for a one-on-one counseling session, please contact Helen to complete this portion of the Homebuyer Education process.

The workshop and counseling session helps provide an overall assessment of your homebuyer readiness. In addition, when the department gets closer to awarding lots, you may be required to present appropriate financial information at that time.

9. If I attend a homebuyer education workshop, will I receive an offering for a Homestead 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 than later, as the department will be awarding lots in Kapolei within the next few years.

10. 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 the ability to provide you with tailored recommendations for your path to homeownership. While this is not mandatory, Helen and her team will not be able to provide you with an assessment of your homebuyer readiness and recommendations for your path to home ownership without this information. Please refer to 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.

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

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 you so that Helen can process the appropriate financial information.

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.