

Three ways that you can complete your financial assessment by **January 27, 2026**.

1. Link

- The online portal link for the financial assessment intake was sent to the email address you provided to Hawaiian Homelands. Two notifications were issued: one on January 15, 2026, and another on November 28, 2025. Please look for an email with the subject line "Aloha – Begin Your DHHL Financial Assessment," sent by Helen Homestead. Ensure that you check all email folders, including spam and junk mail. Your username is the email address to which the link was sent. If necessary, you may use the "forgot password" option to reset your password.

2. In-person appointment

- **Scan the QR code to register.** You can also call 808.867.8021 or email kokua@helenhomestead with your name and email to get a registration link.
- Appointments are scheduled on the specified dates at the DHHL Hale Pono'i Building in Kapolei.
 - Thursday January 22, 2026
 - Friday January 23, 2026
 - Saturday January 24, 2026
 - Sunday January 25, 2026
 - Tuesday January 27, 2026



3. By Mail

- Complete the financial assessment intake forms and include copies of all required documents. Please return these materials to:
Helen N. Wai, LLC
P.O. Box 2524
Waianae, HI 96792
Send your submission by certified mail with signature confirmation.

For in-person appointments, submit only relevant documents for yourself and future household members. Ensure all paperwork is clear, complete, and up to date. Documents won't be returned, and missing items may delay your financial assessment.

Document Checklist

1. Identification:

- ☐ Driver's license or state identification (Primary Lessee & Co-Lessee)
- ☐ Name & birth date (All other Household Members)

2. Income: (All Household Members)

- ☐ One month of the most recent paystubs
- ☐ 2026 Social Security, Pension, Disability, etc. benefit or statement letter
- ☐ 2024 Federal Tax Returns (pages 1 & 2 of your 1040 only)
- ☐ 2024 Schedule C, Schedule 1, Schedule E, Schedule F or Schedule K (business owners)
- ☐ Year to Date Profit and Loss Statement for business owners

3. Assets: (Primary Lessee, Co-Lessee, Co-Applicant or Co-Signer only)

Most recent statements – to verify funds for down payment & closing cost

- ☐ Most recent bank statement(s)
- ☐ Gift letter if someone will help you with funds.
- ☐ Proof of other savings (retirement, etc.)
- ☐ Most recent IRA / 401(k) / Investment account statements

4. Debts: (Primary Lessee, Co-Lessee, Co-Applicant or Co-Signer only)

Most recent statements

- ☐ Mortgage
- ☐ Loans (student, personal, and auto)
- ☐ Personal lines of credit and home equity lines of credit
- ☐ Credit cards and charge accounts

Simple Definitions

A co-applicant applies with the primary lessee and helps to qualify. They share the loan and will live in the home. A co-signer helps you qualify but does not live in the home. They promise to pay the loan if you cannot. A co-lessee is someone who shares the DHHL lease with you and will be required to be on mortgage loan with the primary lessee.

For assistance contact kokua@helenhomestead.com or 808.867.8021