

# H · O · A · P

HOME • OWNERSHIP • ASSISTANCE • PROGRAM

BUILDING HOPE ON  
HAWAIIAN HOME LANDS

DEPARTMENT OF HAWAIIAN HOME LANDS

STATE OF HAWAII

## DEPARTMENT OF HAWAIIAN HOME LANDS



### MISSION STATEMENT

*To provide homebuyer education, financial literacy training, credit counseling, and necessary tools for successful home ownership. These services are available to both DHHL's beneficiaries on the wait list as well as existing homesteaders on Hawaiian Home Lands.*

#### **Micah A. Kane**

Chairman  
Hawaiian Homes Commission

#### **Ben Henderson**

Deputy to the Chairman

#### **Kaulana Park**

Executive Assistant



IN PARTNERSHIP WITH  
HOMEOWNERSHIP INTERMEDIARY,  
THE COUNCIL FOR NATIVE HAWAIIAN  
ADVANCEMENT

[WWW.HAWAIIANCOUNCIL.ORG](http://WWW.HAWAIIANCOUNCIL.ORG)

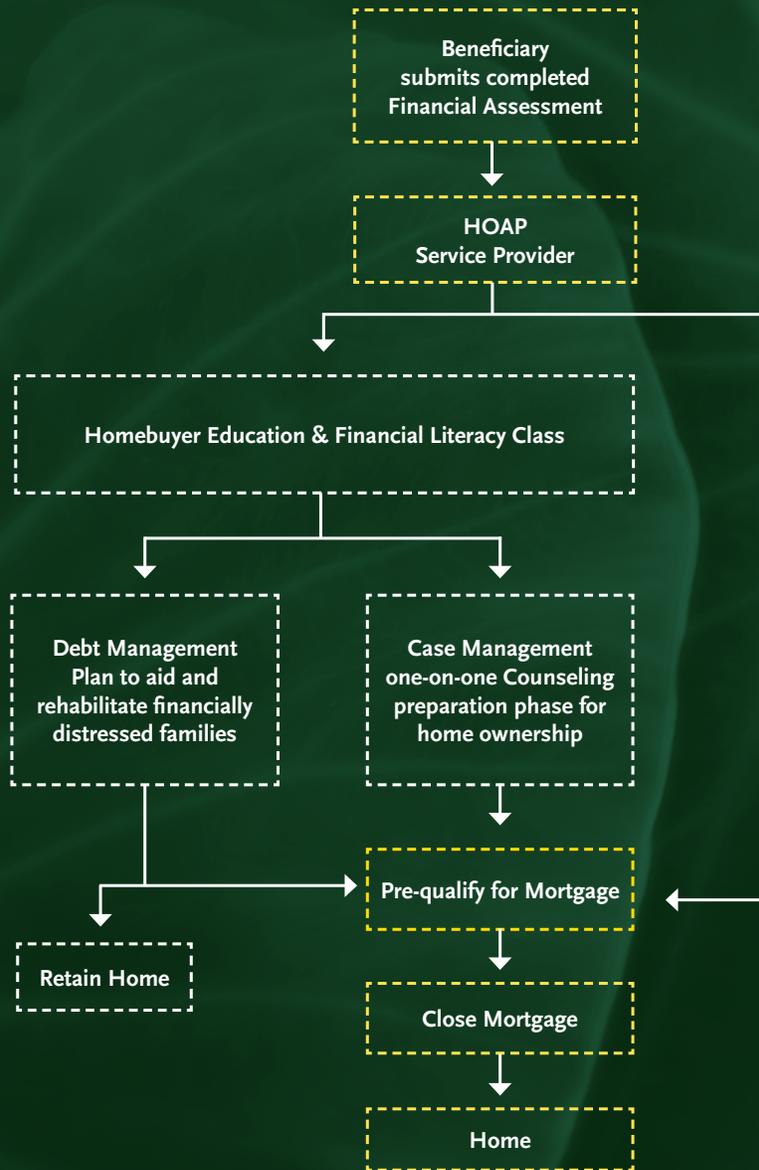
## **Home Ownership Assistance Program (HOAP)**

At DHHL, we understand that the home ownership process can often be frustrating and complicated. Thus, the Home Ownership Assistance Program was designed to ease your transition into home ownership and provide the support and resources to help you maintain your home.

This program supports DHHL's development plans and homestead communities across the state by partnering with various non-profit organizations. HOAP provides homebuyer education, financial literacy training, and one-on-one credit counseling — financially preparing our beneficiaries for home ownership. Our program's comprehensive training sessions offer valuable information that will aid in every aspect of becoming a homeowner on Hawaiian home lands.

Through HOAP, DHHL will help native Hawaiian families of every size and income category to achieve home ownership and maintain their homes for generations to come.

## HOAP'S PATH TO HOME OWNERSHIP



# Pre-Home Ownership

Homebuyer education and financial literacy classes are provided by qualified non-profit organizations across the state. These service providers specialize in training beneficiaries on how to navigate through the home ownership process.

*Through these service providers, HOAP offers the following services:*

## **Homebuyer Education**

Learn the A to Zs of the home buying process. You will understand your readiness to buy a home and what it takes to get a mortgage.

## **Financial Literacy Training**

By understanding your own financial picture, credit history, and spending habits, HOAP will assist you in creating a budget plan that will help you to achieve home ownership on Hawaiian home lands.

## **Personalized Assistance**

One-on-one counseling helps to keep you on track towards your goal. It also opens doors to mortgage lenders and other programs designed to help you reach your home ownership goal.

## **Debt Management Plan**

HOAP can assist you in creating a debt management plan that includes credit counseling, setting a budget, and negotiating with your creditors (to set a payment plan to reduce your credit).

## Existing Homeowners

Life as a homesteader takes on a whole new meaning once your dream of home ownership is realized. Through home ownership, it has been proven that families are strengthened, communities improve, and Hawai'i's economy prospers.

*For existing homeowners on Hawaiian home lands, HOAP offers the following services:*

### **Credit Counseling**

Financial hardship can happen at anytime and HOAP is there to help you through those rough times by assisting you with a budget and debt management plan.

### **Home Repair and Maintenance**

HOAP service providers offer classes on minor home repair and maintenance.

*For more information on how HOAP can help you or for a list of HOAP Service Providers, contact the HOAP Information Call Center or visit our web site at [www.dhhlhoap.org](http://www.dhhlhoap.org).*



## Benefits of Home Ownership

### **Strengthens Families**

Home ownership greatly influences families' social and psychological well-being. In our society, buying a home is a symbol of success — a sign of having “made it” into mainstream life. This sense of accomplishment is reinforced quickly by the actual security and independence ownership represents. Home ownership provides stability for families. Homeowners typically live in a community longer and can secure a dependable and consistent environment so necessary for their children's development.

### **Improving Communities**

With homeowners having a financial stake in their home and neighborhood, home ownership has a positive influence on communities. Homeowners are much more likely to repair or improve their homes, and other activities that enhance the attractiveness of the neighborhood.

Owners are also more involved in civic affairs because of their long-term investment in their communities. They are more likely to vote, volunteer, attend public meetings, and solve local problems.

### **Hawai'i's Economy**

When families first move into a home, they generally spend several thousand dollars on home goods, hardware, furniture and appliances. And every year after buying a home, these homeowners will spend more on home supplies, repairs, and improvements.

The construction of homes also provides jobs, and the supplies used to build these homes provide revenue for businesses both locally and nationally. First-time homebuyers will use mortgages to finance their homes and these moneys generate revenue for banks and mortgage lenders.



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**Home Ownership Assistance Program**

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HOME OWNERSHIP ASSISTANCE PROGRAM  
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