



Aloha,

Nā Hale O Maui is a non-profit organization that provides affordable housing ownership to low and moderate income households. NHOM retains ownership of the underlying land and sells the improvements (house) to the homeowner coupled with a sustainable long-term renewable and inheritable 99 year ground lease. The homeowner must occupy the home and has full exclusive use of the land.

Nā Hale O Maui has purchased 12 lots in the Kahoma Residential workforce housing subdivision in Lahaina, Maui in early March, 2017. In addition to Nā Hale O Maui's Homebuyer Selection guidelines, families on our qualified buyer list that work and/or live in West Maui and have gross annual income between 80.1% – 120% of the annual median income as determined by the County of Maui, will be the first to have the opportunity to purchase a home. A revised estimate is that the first homes may start construction the first quarter of 2019. Please visit our website from time to time to check for updates at [www.nahaleomaui.org](http://www.nahaleomaui.org) **ABOUT > Kahoma** for the Kahoma Residential subdivision.

It is most important that you work on completing our 4 Step Program so that you can be added to our list of qualified homebuyers. Once your name has been added to our qualified homebuyer list and units become available then you will be able to participate in our homebuyer selection process. You must meet the income qualifications for the particular unit you are interested in purchasing.

### **Nā Hale O Maui 4 Step Program for Affordable Housing includes the following:**

1. **Attend Nā Hale O Maui Homebuyer Seminar** - By attending our seminar you have completed the first step. **Next Free Homebuyer Seminar**

**2019 Seminar TBA**

Sign up on our website at [www.nahaleomaui.org](http://www.nahaleomaui.org), or Phone: 244-6110  
or Email: [info@nahaleomaui.org](mailto:info@nahaleomaui.org)

2. **Get a pre-qualification or pre-approval letter from your lender** – You may work with any lender you choose for this step, however they may not necessarily be willing to loan on leasehold community land trust property. The following lending institutions have reviewed our ground lease and are willing to provide competitive loans secured by mortgages on leasehold real estate property. We have other lending institutions that are in the process of reviewing our documents and we will make those names available as they are confirmed.

#### **Lenders:**

- **American Savings Bank –Lisa Carillo - 872-4991, cell 463-2296**
- **HomeStreet Bank – 872-1160**

*Information may be subject to change from time to time. Visit [www.nahaleomaui.org](http://www.nahaleomaui.org) for the most current updates.*  
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- 3. Attend a homebuyer education financial workshop** – Being offered by 2 different organizations. These classes are offered in 2 sessions, 4 hours each for a total of 8 hours.

You may attend a Homebuyer Educational Financial workshop before you attend our next homebuyer seminar or before obtaining a pre-qualification or pre-approval letter.

- **Hale Mahaolu In-Person Classes: \$75 per household**

**Schedule of Classes offered January - December 2019. See page 4 for all in-person classes being offered.**

**Contact information for Hale Mahaolu:**

Marlynn Tanji – 242-7027, email [mtanji@halemahaolu.org](mailto:mtanji@halemahaolu.org),  
Keri Kalilikane 661-5957, email [kkalilikane@halemahaolu.org](mailto:kkalilikane@halemahaolu.org)

**OR**

- **Online Homebuyers Ed course: \$75 for 1 or 2 persons**  
**Online class registration link: <https://halemahaolu.frameworkhomeownership.org>**  
(Requires a one on one counseling session with Hale Mahaolu before the certificate is issued)

**OR**

- **By Habitat for Humanity, \$55 for a total of 8 hr. HUD approved class.**  
**Contact Sophie of Habitat for Humanity at 242-1140 for registration and information**

**\*\* Offered in 2 sessions, the first 2 Saturdays of the month.**

- 4. Meet with NHOM staff to discuss the ground lease, resale formula and homebuyer selection policy** - This is the final step after you have completed the first 3 steps. Please make sure your pre-qualification or pre-approval letter is still valid then contact our staff to schedule a time to meet.

**(see next page for Income Eligible Guidelines)**

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**2018 Income Guidelines**

Prepared by Housing Division, Dept of housing and Human Concerns,  
County of Maui. effective date May 1, 2018

**Maximum Income:** To be considered for selection, a household must have a combined annual income which does not exceed one of the following: 80%, 120% or 140% of the HUD median income of households of equal size residing in Maui County ... as adjusted by the Department of Housing and Human Services. The grant funding agency for the property determines the maximum income limit. The HUD income calculation method also includes income from assets. Listed below are the maximum income guidelines per household size using gross annual income.

Max AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80%	\$45,580	\$52,100	\$58,610	\$65,120	\$70,330	\$75,540
120%	\$68,380	\$78,140	\$87,910	\$97,680	\$105,490	\$113,310
140%	\$79,770	\$91,170	\$102,560	\$113,960	\$123,080	\$132,190

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- **RE: KAHOMA HOMES**, income limits will be based on the previous 2016 guidelines below. Prepared by Housing Division, Dept of housing and Human Concerns, County of Maui. 5/1/2016

**Maximum Income:** To be considered for selection, a household must have a combined annual income within one of these 2 groups: 80.1% to 100%, and 100.1% to 120%, of the HUD median income of households of equal size residing in Maui County ... as adjusted by the Department of Housing and Human Services. The grant funding agency for the property determines the maximum income limit. The HUD income calculation method also includes income from assets. Listed below are the maximum income guidelines per household size using gross annual income.

Max AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80%	\$45,640	\$52,160	\$58,680	\$65,200	\$70,420	\$75,630
100%	\$57,050	\$65,200	\$73,350	\$81,500	\$88,020	\$94,540
120%	\$68,460	\$78,240	\$88,020	\$97,800	\$105,620	\$113,450

- Participants must be a US citizen or registered alien.
- Kahoma Homes selection priority will be given to buyers who live or work on the West Side of Maui
- Owner occupancy required.



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**HALE MAHAOLU**  
WHERE ALOHA LIVES

**Homeownership/Housing Counseling Program**

615 West Papa Avenue, Kahului, HI 96732

Phone: 808-242-7027 Fax: 1-808-442-0740

2019 January – June Homebuyers Education Classes

**In-person Classes:**

To register for the in-person class: <https://halemahaoluhbclass2.eventbrite.com>

\*\* Class dates and times are subject to change. Cost: \$75.00 per household

<p><b><u>Hale Mahaolu Ehiku Community Hall**</u></b>  <u>56 Ehiku Street, Kihei, HI 96753</u>  <b>8:30 am – 12:30 pm</b>          Sunday – January 13 &amp; 20          Sunday – February 10 &amp; 17          Sunday – March 10 &amp; 17          Sunday – April 7 &amp; 14          Sunday – May 12 &amp; 19          Sunday – June 9 &amp; 16</p>	<p><b><u>Hale Mahaolu Elima Community Hall**</u></b>  <u>11 Mahaolu Street, Kahului, HI 96732</u>  <b>5:00 pm – 9:00 pm</b>          Wednesday – January 16 &amp; 23          Wednesday – February 6 &amp; 13          Wednesday – March 6 &amp; 13          Wednesday – April 10 &amp; 17          Wednesday – May 15 &amp; 22          Wednesday – June 12 &amp; 19</p>
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**Parking Note:**

**Hale Mahaolu Elima Community Hall, 11 Mahaolu Street, Kahului, HI 96732**

If parking on property, please park in un-numbered stalls to avoid being towed. You may also do street parking outside the property.

**Hale Mahaolu Ehiku Community Hall, 56 Ehiku Street, Kihei, HI 96753**

If parking on property, please park in un-numbered stalls to avoid being towed. You may also do street parking outside the property.

\*\* To get more information to setup a class at our other Hale Mahaolu sites on the island, call Marlynn at 808-283-2665.

**Online Course - Cost \$75.00 per Household**

Framework is the only online home buyer course designed by experts in online learning. It's comprehensive, so you'll have all the fact's you'll need to navigate every step of the home buying process. You can also learn on your tablet and cell phone at your own pace. **Online class registration:** <https://halemahaolu.frameworkhomeownership.org/> Cost \$75.00 per Household Effective January 1, 2018 a one-to-one counseling session is required before the **online** Homebuyer Certificate can be issued.

Contact info: Marlynn at 808-242-7027 or Keri at 808-661-5957 Monday – Friday or 808-283-2665 the day of the event.

