



## What is Honolulu Habitat for Humanity?

Honolulu Habitat for Humanity (HHH) is a nonprofit affordable housing agency committed to providing safe, decent, affordable homeownership opportunities to hardworking families on Oahu. HHH works with individuals from all backgrounds and walks of life to build strength, stability and self-reliance through shelter. We partner with volunteers, donors, and future homeowners to carry out our mission. We build homes side-by-side partners and finance the homes we build at a 0% APR mortgage so that we can all have a decent, affordable place to call home.

## What are the qualifications to build with HHH?

- Currently own land without a mortgage, **or** be named as the lessee on a long-term leasehold (through Department of Hawaiian Homelands, or other). Property must not have any liens or delinquent real estate property tax.
- Currently living in substandard, unsafe, rent-burdened or overcrowded housing
- Meet State of Hawaii Housing and Urban Development (HUD) income requirements (see chart below)
- Must be a U.S. citizen or permanent resident currently residing in Hawaii
- Any prior bankruptcies must be fully discharged for a minimum of 2 years
- Debt-to-income (DTI) ratio must be 43% or less
- Demonstrate a good credit history
- Pass a background check
- Willing to partner with HHH and contribute 275 hours of sweat equity (per adult) during the partnership term; working side-by-side with staff and volunteers at the job site, ReStore, office, or other opportunities as they become available.
- Attend a homeownership preparedness class (more information available after submission of application)

### **Program Minimum and Maximum Income Limits**

Family Size	Minimum (30% median income)	Maximum (80% median income)
1	\$26,450	\$70,500
2	\$30,200	\$80,600
3	\$34,000	\$90,650
4	\$37,750	\$100,700
5	\$40,800	\$108,800
6	\$43,800	\$116,850
7	\$46,850	\$124,900
8	\$49,850	\$132,950