



home build program

everyone
deserves a place to call home

Honolulu
 **Habitat for Humanity**[®]

808.538.7070

honoluluhabitat.org

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Honolulu, HI 96817

SECTION I: OUR MISSION

Our Mission

Habitat for Humanity is a global nonprofit housing organization working in local communities across the nation and in more than 70 countries around the world. Seeking to put God's love into action, Habitat brings people together to build homes, communities and hope. Our vision is of a world where everyone has a decent place to live. At Habitat, we work to achieve this by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable home.

Home Build Program: How it Works

Families in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity. Habitat qualifies families based on three criteria:



Need for housing

Families are currently living in substandard or cost-burdened housing



Willingness to partner

Families that partner with Habitat invest hours of sweat equity into building their home and the homes of other Habitat families

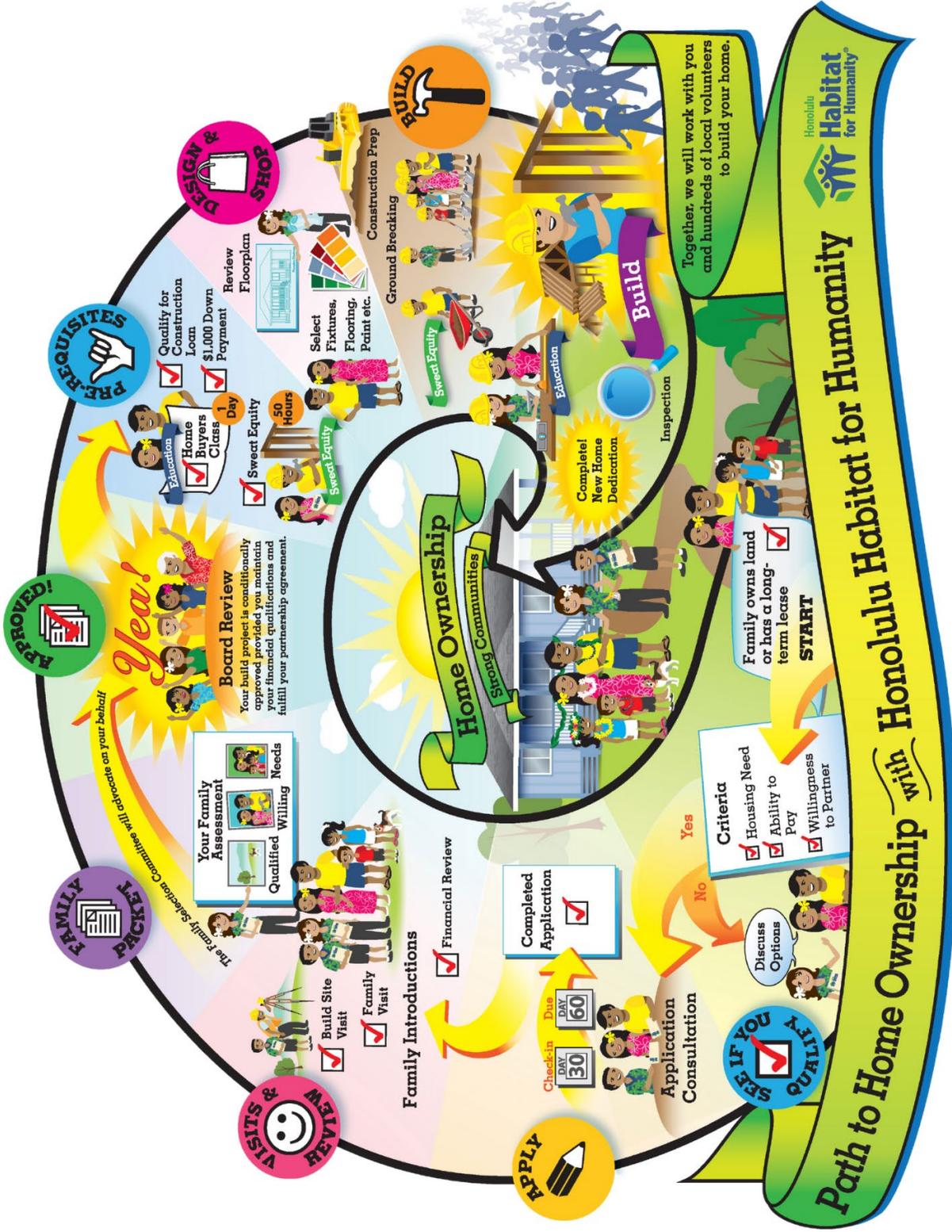


Ability to repay

Families must demonstrate steady income and be in good financial health

Quick Facts

- ✓ You must already own or lease land to build on
- ✓ Leasehold properties: the applicant must be listed as the lessee
- ✓ All properties must be free and clear; the mortgage must be paid in-full and any liens satisfied
- ✓ Habitat houses are not free; applicants must qualify for a construction loan during our Home Build process
- ✓ The house layout, size, and amenities included are determined by Honolulu Habitat's Construction Department



SECTION II: FINANCIAL INFORMATION

Affordability

Families who pay more than 30% of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

At Habitat, we ensure that the homeowner’s mortgage payment, which includes repayment of principal, property taxes, and homeowner’s insurance, does not exceed 30% of the homeowner’s income.

Income Qualifications

HHH programs are for individuals and families whose gross household income is within 30% to 80% of the area median income (AMI) of Honolulu County. Family size equals ALL persons living in the household, including children and those not working.

***Gross income:** the amount of income you earn *before* deductions are taken

***Household gross income:** every person’s gross income combined

***Net income:** the amount of income you earn *after* deductions are taken

Calculate your annual *household gross income*:

$$\begin{array}{ccc}
 \$ \underline{\hspace{2cm}} & \times 12 = & \$ \underline{\hspace{2cm}} \\
 \text{Household monthly gross income} & & \text{Annual gross income}
 \end{array}$$

HUD Area Median Income (AMI) Brackets 2021									
\$106,000 4-person Household Median Family Income	Family Size	1	2	3	4	5	6	7	8
	Minimum (30%)	\$25,400	\$29,000	\$32,650	\$36,250	\$39,150	\$42,050	\$46,140	\$51,360
	Maximum (80%)	\$67,700	\$77,350	\$87,000	\$96,650	\$104,400	\$112,150	\$119,850	\$127,600

SECTION III: HOUSE DESCRIPTION

House Layout

Habitat houses are modestly sized; large enough for the family’s needs, but small enough to keep construction and maintenance costs affordable. The house layout (number of bedrooms and bathrooms) is based upon the demographic of who will be living in the home.

Bedroom guidelines:
(1) Couples will share a bedroom
(2) Individuals 16 and older will each have their own bedroom
(3) Children (under 16) of the same gender will share a bedroom (max. of 2 per room)

To determine what size house your family would qualify for, take note of who will be living in the home and refer to the guidelines above to determine your house size.

	Name	Age	Gender	Outcomes
1.				Family Size (# of people who will live in the house):
2.				
3.				
4.				
5.				Bedrooms (# of bedrooms you qualify for):
6.				
7.				
8.				

Layout Details

House Layouts	Approximate House Size
2 bedrooms/1 bath	approx. 900 square feet
3 bedrooms/1.5 bath	approx. 1,100 square feet
4 bedrooms/2 baths	approx. 1,300 square feet
5 bedrooms/2.5 baths	approx. 1,500 square feet
6 bedrooms/2.5 baths	approx. 1,700 square feet

SECTION III: HOUSE DESCRIPTION CONT.

**basic
 floorplans for
 2, 3, & 4
 bedroom
 houses**

Honolulu
Habitat for Humanity® standard floorplans:
two bedroom



Honolulu
Habitat for Humanity® standard floorplans:
three bedroom



Honolulu
Habitat for Humanity® standard floorplans:
four bedroom



Please note that these floorplans are subject to change at the discretion of Honolulu Habitat's Construction Department

SECTION III: HOUSE DESCRIPTION CONT.

Included

All Habitat houses include: bedrooms, bathroom(s), dining and living room area, kitchen, refrigerator and stove, washing and drying machines, and a solar water heater.

Not Included

Certain features are not included in our Habitat homes:

- ↗ Dishwasher
- ↗ Air conditioning
- ↗ Garages / carports (unless required by City & County of Honolulu or Residential Association)
- ↗ Fences and retaining walls (unless required by City & County of Honolulu)
- ↗ Grading (unless required by the City & County of Honolulu)

Exceptions

- ✓ The only exceptions to the above criteria will be made by the Board of Directors and/or Executive Director for Honolulu Habitat for Humanity
- ✓ Any donated materials deemed to be an upgrade and that diverge from the Habitat basic premise of “simple, decent” will not be permitted
- ✓ Safety or City & County codes require changes
- ✓ The selected family has additional needs related to health or well-being

Mission Driven Standard

Honolulu Habitat for Humanity floorplans adhere to a Mission Driven Standard. Each floorplan offered complies with local ordinances, building, and zoning codes as well as the Habitat International Design Policy of providing simple, decent, affordable homes.

Building in Partnership; Honolulu Habitat for Humanity will consider modifications to the Standard Floorplans when a partner family demonstrates a unique need. Alteration request to the standard floorplans require Honolulu Habitat’s Board of Director’s approval.

SECTION IV: SWEAT EQUITY

At Honolulu Habitat for Humanity, sweat equity is a new homeowner investing in their home or the homes of other Habitat families. It's not a form of payment, but an opportunity to work alongside volunteers who give their time to bring to life a family's dream of owning a home.

Sweat equity can take many forms for partner families working with Habitat. It can mean construction work on their home or on a home for another family, cleaning up the build site, working in our Habitat ReStore, assisting in administrative duties, or countless other ways of helping out. Sweat equity should never deter someone from applying; modified plans can be made on a case-to-case basis as approved by the executive director.

Homeownership classes — learning how to manage a home or finances — also count as sweat equity. Families invest their time in the long-term success of their homeownership. Throughout the process of purchasing their home, Habitat partner families can earn sweat equity hours as they learn about their mortgage, insurance, budgeting, and more.

The idea behind sweat equity, families working side by side with volunteers to build their homes, was created before Habitat existed. Clarence Jordan — the founder of Koinonia Farm, where Habitat began, placed an emphasis on the *co-worker approach*: all of us working together so that homeowners can achieve the strength, stability, and independence they need to build a better life for themselves and for their families.

All adults (18+) must complete 275 hours of sweat equity throughout the Home Build program. These hours are divided into 3 phases with a specific number of hours during each phase:

Phase 1 - prior to the build: 50 hours
Phase 2 - during the build: 200 hours (Required: Saturdays 8:00AM-4:00PM)
Phase 3 - after the build: 25 hours
= 275 hours

Sweat equity requirements will be discussed with Habitat's staff prior to project approval.

At Habitat, we believe that sweat equity should never deter a family from applying; accommodations are made on a case-to-case basis as approved by the Executive Director.

SECTION V: FINANCIAL EDUCATION

Homeownership and financial education classes are available to the public and highly beneficial to those interested in pursuing homeownership. The purpose of these classes is to provide education, information and support to create successful first-time homeowners. By addressing barriers and increasing rates of homeownership, these workshops aim to build stronger families and communities throughout Hawaii.

Please note that these classes are NOT required to apply.

Homeownership and financial classes cover the following:

- *Managing Your Money* – Preparing a budget and setting financial goals
- *Understanding Credit* – Credit reporting, managing debt and the cost of credit
- *Getting a Mortgage Loan* – Steps to get a loan, how to select a lender, understanding lending ratios and other lending terms
- *Insurance* – Types of insurance and what is covered

For more information on financial classes and resources:

Hawai'i HomeOwnership Center:

Website: <https://www.hihomeownership.org/>

Phone: (808) 523-9500

Email: info@hihomeownership.org

Hawaiian Community Assets:

Website: <http://www.hawaiiancommunity.net>

Phone: (808) 587-7886

Email: info@hawaiiancommunity.net

Nanakuli Housing Corporation:

Website: www.nanakulihousing.org

Phone: (808) 520-2607

Council for Native Hawaiian Advancement (CNHA):

Website: www.hawaiiancouncil.org

Phone: (808) 596-8155