

## Homeowner Candidate Profile:

### *Joseph and Sharolyn Moises 'Ele'ele Iluna Subdivision*

Joe and Sharol are a young hard-working couple in their mid-30s. They are making ends meet with Joe's two jobs as a security guard at Pacific Missile Range Facility and Lieutenant in the Army National Guard which allows Sharol to be home to raise their two young beautiful boys, Jovin (7) and Javis (5).

The Moises' currently live with family on the west side of the island in a 3-bedroom, 2-bath extension of the main multi-family home. With a total of nine adults in the family home, most of the available lot space is used to park cars. There is no yard space for the kids to safely play outside. When the boys were smaller, indoor play was enough, but they are growing quickly and are involved in sports (soccer, baseball, and basketball) and other activities. The family dreams of the day when the boys will be able to play outside and practice goal kicks and jump shots in their own yard.

Three years ago Joe and Sharol began shopping for a home on the open market, but quickly realized that they wouldn't be able to buy a home without living paycheck to paycheck and trimming down not only extra expenses like extracurricular activities, but necessities as well. Fortunately a friend suggested they check with Kaua'i Habitat for Humanity and the Moises' found they could qualify for the program based on their annual income and household size of four people. When the application period approached for the 'Ele'ele Iluna Subdivision, they jumped at the opportunity to submit their application.

When asked how Habitat affordable housing would improve their lives, the couple responded, "With a place of our own, we can finally send the kids outside to play in the open yard and they can finally invite their friends over. We can finally invite friends and family over. Everyone will have their own space... It will be comfortable."

Statistics show that outdoor play is critical for children. Some benefits include: improved distance vision, learning social and behavioral skills, increased attention span, and reduction in stress levels. The Moises family is counting down the weeks until they can close on their low-interest USDA loan and provide this opportunity to their children.

On their free time, in between jobs, school pickups, and children's activities, Joe and Sharol have been busy putting in their Habitat down payment in the form of "sweat equity" hours. They have invested their own time helping to support our work in the administrative office, at the ReStore (our resale shop for new and used goods), and at the 'Ele'ele Iluna jobsite on the homes of four of their fellow homeowner candidates.

Joe's experience with the Army National Guard has quickly made him a valuable asset at the jobsite during the framing and wall standing process. Sharol's experience in administrative duties has been instrumental with the smooth running of the volunteer program. Kaua'i Habitat couldn't be more proud of this family who, by Spring 2016, will be able to welcome people into a home they can call their own, with a mortgage payment that is not only affordable, but will allow them to save for emergencies and for their future.



**This is why Habitat builds. What will YOU build?**