

March 22, 2021

Aloha,

Kauai Habitat is announcing its upcoming **2021 Housing Offering** for interested homebuyers in our Waimea Huakai Subdivision and other subdivision projects/lots depending on availability. We plan to begin construction on lots in this offering by Summer 2021; however this timeline may be subject to change.

To become a Habitat partner homebuyer, you must meet these program requirements:

1. You must be a “first time homeowner”, meaning that you have NOT owned a home or had your name on the title of a home in the last 3 years.
2. Your “Total” projected household income must be between 30% and 80% of Kauai Median Income (see chart). Note, “Total” gross income means the income (before deductions) from all people that will be living in the house who are 18 or older, or net income for self-employed members.
3. Sweat Equity Requirement: You (and your adult household members) must be willing to partner, in good faith, with Kauai Habitat to build your home and put in a minimum 30 hours of sweat equity per week in all areas of our mission during the course of the project.
4. You must have sufficient income after your debt and bills to be able to make the mortgage payment on your home. See chart for the estimated purchase price of these homes.

Basic Income Guidelines:

The suggested allowable gross income to qualify (according to household size) is shown below. Please note that this chart is a BASIC guideline. We recommend you submit a Program Eligibility Form *even if you think your household does not fit these income guidelines.*

Information in this chart is effective as of May 1, 2020 and may be subject to change.

Household Size	1	2	3	4	5	6	7	8
<i>Not Less Than 30%</i> of Kauai's Median Income	\$20,450	\$23,350	\$26,250	\$30,130	\$35,280	\$40,430	\$45,580	\$50,730
<i>Not More Than 80%</i> of Kauai's Median Income	\$54,400	\$62,200	\$69,950	\$77,700	\$83,950	\$90,150	\$96,350	\$102,600

House and Lot Sales Prices (estimated):

Below are the estimated sales prices for houses and lots in this housing offering. Please note that these amounts are estimates and may be subject to change.

Size of Home	2 Bedroom/1 Bath	3 Bedroom/1.5 Bath	4 Bedroom/2 Bath
Estimated Cost	\$255,080	\$265,650	\$274,420

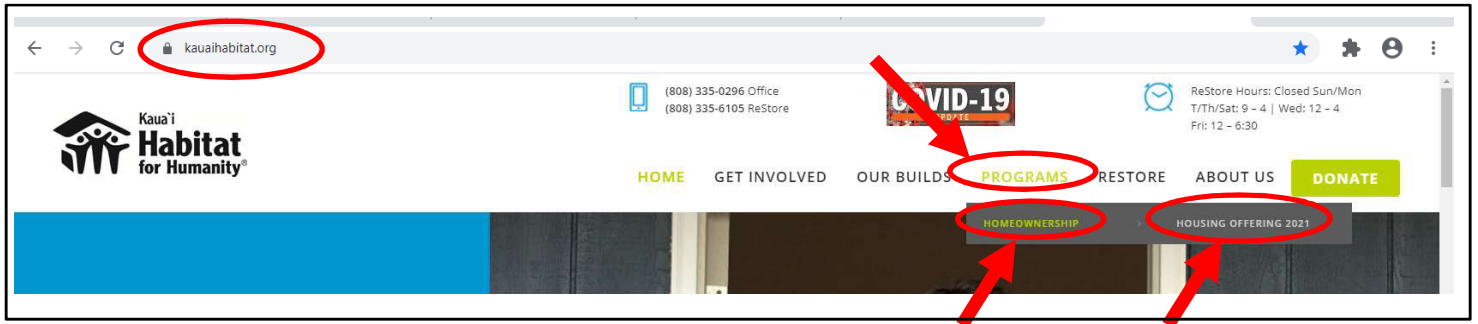
SEE REVERSE SIDE FOR MORE INFORMATION

What You Need to Know About the Process:

All information about Habitat for Humanity and this Housing Offering will be provided through a REQUIRED *virtual* Homebuyer Information Session. Due to the current COVID-19 restrictions we are not able to host in-person informational meetings. **Registration is required.**

How to Register for the Required Virtual Homebuyer Information Session:

To register and begin the process, visit our website at: www.kauaihabitat.org/housingoffering2021 or go to www.kauaihabitat.org, select Programs, then choose Homeownership, and click on Housing Offering 2021.



Steps to Follow if You Are Interested in Pursuing an Opportunity in this Housing Offering:

Step 1: Register online, then view the video provided by link in your email.

Step 2: After completing the Virtual Homebuyer Information Session, a Program Eligibility Form will be sent to you by email. Complete the form with all required information and sign and date it.

Step 3: To confirm your interest in this Housing Offering, you must submit it to our Administrative office **by or before the deadline of Friday, May 14, 2021.**

How to Submit Your Program Eligibility Form:

Your completed form may be submitted on or before the deadline of Friday, May 14, 2021 by mail, email, or drop off according to the instructions below:

Submit by Mail (must be received on or before deadline of Friday, May 14, 2021)

Kauai Habitat for Humanity, Attn: Homeowner Services, P.O. Box 28, Eleele, HI 96705

Submit by Email

Email a scan of your completed, signed form to: housingoffering@kauaihabitat.org

Forms submitted to email addresses other than housingoffering@kauaihabitat.org will not be accepted. Program Eligibility Forms must be submitted to this email address above only.

Drop Off to Administrative Office

1-3410 Kaumualii Hwy., Hanapepe

Administrative offices are located next door to ReStore in Hanapepe (across from Salt Pond Country Store). Look for the wheelchair ramp entrance and drop in mail drop slot on lower right side of door. Individuals will not be admitted into the office due to COVID-19 restrictions. Forms will NOT be accepted at ReStore – use the administrative office entrance drop slot ONLY.

If you do not have email or computer access, please contact Homeowner Services directly.

For questions, contact Homeowner Services:

Keala (808) 335-0296 ext. 1006 or Shana at (808) 335-0296 ext.1011



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.