



**2023 HOUSING OFFERING
ANNOUNCEMENT**

P.O. Box 28, 'Ele'ele, HI 96705 | www.kauaihabitat.org | T: 808.335.0296

January 27, 2023

Aloha,

Kauai Habitat for Humanity (KHFH) is announcing our upcoming **2023 Housing Offering** for affordable homeownership opportunities in the following Habitat projects:

1. **Kalaheo Pu'ū Maluhia** new construction project which features six (6) CPR* units.
 *A brief explanation of CPR can be found on our website www.kauaihabitat.org .
 We plan to begin construction for this project during 2023-2024 after homebuyers are selected, however this timeline may be subject to change. General details on the project will be available on our website at www.kauaihabitat.org.
2. **Any additional lots or units on Kauai** that may become available during the year during property acquisitions.

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

1. **Need for Housing:** 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. **Ability to pay:** Your “Total” projected household income must be between 30% and 80% of Kaua'i Median Income limits (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. **Partner with Habitat, Sweat Equity Requirement:** You (and your adult household members) must be willing to partner, in good faith, with Kaua'i 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.
5. Must be a U.S. citizen or a legal permanent resident.

Deselection: Affiliates may deselect partners only in the following cases: demonstrated fraud on the application, failure to complete requirements set forth in the letter of acceptance, negative change in financial condition that would significantly impact the ability to pay, or presence on a sex offender database.

NOTE: **We are still processing our 2021 offering. However, if you have not been selected or contacted we recommend you apply for our 2023 Housing offering.**

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 Application *even if you think your household does not fit these income guidelines.*

| | | | | | | | | |
|---|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| <i>Information in this chart is effective as of June 15, 2022 and may be subject to change.</i> | | | | | | | | |
| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| <i>Not Less</i> Than 30% of Kauai's Median Income | \$23,950 | \$27,400 | \$30,800 | \$34,200 | \$36,950 | \$39,700 | \$42,450 | \$45,150 |
| <i>Not More Than</i> 80% of Kauai's Median Income | \$63,850 | \$73,000 | \$82,100 | \$91,200 | \$98,500 | \$105,800 | \$113,100 | \$120,400 |

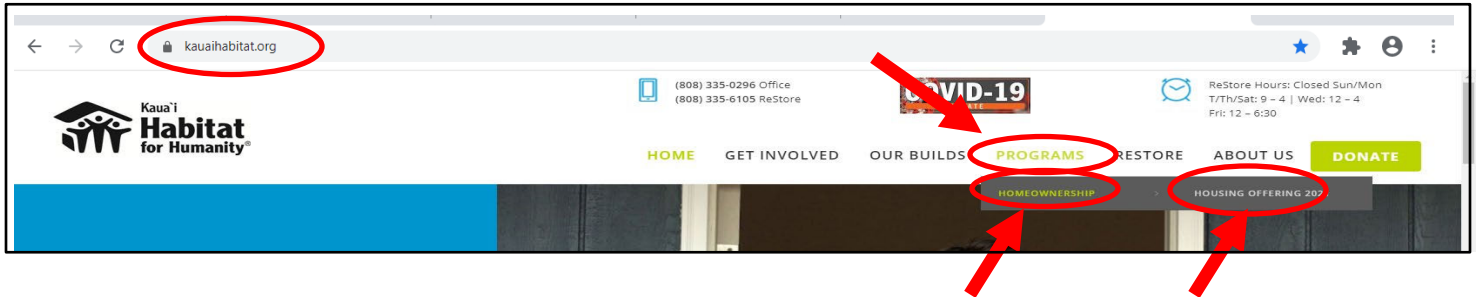
SEE REVERSE SIDE FOR MORE INFORMATION

House and Lot Sales Prices (estimated):

Below are the estimated sales prices for units 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 | \$263,177 | \$274,588 | \$283,539 |

Kauai Habitat for Humanity- Accepting Applications for 2023 Homeownership Program: (January 27th – March 1st)



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

Step 1: Download Program Eligibility applications, by visiting www.kauaihabitat.org/housingoffering2023 or go to www.kauaihabitat.org, select **Programs**, then choose **Homeownership**, and click on **Housing Offering 2023**. If you do not have access to a computer or printer we will have Program Eligibility applications available in our pick-up bin at the ReStore during normal business hours **Tuesday, Thursday & Saturday from 9am-4pm, Wednesday & Friday from 12-4pm, closed SUNDAY & MONDAY**. *Should you have questions regarding Program Eligibility application pick-up please call Homeowner Services Staff member*
(DO NOT ASK RESTORE ASSOCIATE FOR HELP)

Step 2: **How to Submit Your Program Eligibility Application:** Your completed application may be submitted on or before the **deadline of Wednesday, March 1, 2023**, by MAIL ONLY.

*****FORMS THAT ARE EMAILED OR DROPPED OFF WILL NOT BE ACCEPTED!*****

Applications must be postmarked no later than Wednesday, March 1, 2023

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

(We highly suggest when you are mailing your application that you send a certified receipt & postmarked no later than Wednesday, March 1, 2023)

For questions, contact Homeowner Services directly

Keala (808) 335-0296 ext. 1006 || Shana (808) 335-0296 ext.1011 || Shai (808)335-0296 ext.1014



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.