



# HOMESTEAD SELF HELP PROGRAM



DEPARTMENT OF HAWAIIAN HOME LANDS

*Building Our Homes... Together*

## What Is Self Help Housing?

Individual houses are built under supervision by a group of families who will live in the dwellings. In short, it is a group mutually helping each other with the guidance of a construction expert. Each family will sign a membership agreement as evidence of a desire to participate in the self help housing program and furnish the required labor to complete the house. The membership agreement will also outline the overall operation of the project.

## What Must Self Help Members Do?

- Obtain loan approval to purchase building materials and for construction of dwelling
- Work as a group under the guidance of a construction supervisor
- Work the required hours necessary to complete the house
- Attend all preconstruction meetings
- Build their houses in the same community
- Carry out all responsibilities of home ownership after housing is completed

## Highlights of Program:

- Family labor helps keep costs down and home affordable
- Serves families earning up to 200% of the area median income
- Families receive free homeownership education
- Families receive free technical assistance in the construction of their homes
- Families receive help with finding home loan financing that fits



*Hawaiian Lending & Investments is a CNHA Program delivered in partnership with HCA, HWF and DHHL*



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# Homestead Self Help Program Anahola, Kauai



The Department of Hawaiian Home Lands has set aside 14 lots in the Pi'ilani Mai Ke Kai subdivision in Anahola, Kauai, for self help housing.

Call CNHA today and get started on your path to homeownership!

**Applications must be received by Friday, December 4, 2009**

## Featuring:

### Same floor plan for all 14 homes

- Single-story
- Four bedrooms
- Two bathrooms
- 1,858 Square Feet, total area
- 1,327 Square Feet, living space
- Carport and Laundry



### Energy-Efficient and Durable Design Features

- Termite Resistant
  - Concrete foundation and sidewalks
  - Steel frame construction
  - James Hardie cement fiber siding
  - Granite countertops
- Comfort
  - Low E, double-paned Pella windows
  - R-15 exterior insulation
  - Two solar attic fans
  - Solar water heating system, 120 gallons
  - Custom-designed cabinets



*Pi'ilani Mai Ke Kai Subdivision*

**For less than \$160,000 you can own a home in the Anahola homestead!\***



Home construction will be delivered in partnership with your ohana, Kahua Inc., and Build Systems International



*\*Income restrictions apply*