



Council for Native Hawaiian Advancement

2149 Lauwiliwili Street, Suite 200, Kapolei, Hawaii 96707

Tel: 808.596.8155 / 800.709.2642 • Fax: 808.596.8156 / 800.710.2642

info@hawaiiancouncil.org • www.hawaiiancouncil.org

Instructions to complete the required workshop documents:

Step #1: Fully complete, sign, and date the HIDA Intake Form

Step #2: Complete, sign, and date the Demographic Survey Form

- To complete the “AMI” box on this form, please refer to the 2016 HUD Area Median Income Tables provided.
- Identify the number in your household and county where you live; if your household income is equal to or less than the annual income you identified; then complete the percentile of AMI Income you fall under.
(If you need assistance please call Angie at: 596-8155 ext. 106)

Step #3: Read the For Your Protection Get A Home Inspection Form and acknowledge by signing in the designated signature line, print your name below your signature, and date the document at the bottom of the page. The 10 Important Questions To Ask Your Inspector, is yours to keep and read.

Step #4: Read the Counseling Client Disclosure Statement, sign, and date the bottom of page.

Step #5: Submit the following signed documents to HIDA@hawaiiancouncil.org

- **HIDA Intake Form**
- **Demographic Survey Form**
- **For Your Protection Get A Home Inspection**
- **Counseling Client Disclosure Statement**

***Please note that you will not be able to register for the online webinar if the above documents are not submitted to HIDA@hawaiiancouncil.org.**



Hawaii Individual Development Account

Preparing Hawaii Families for Homeownership and Financial Success
2149 Lauwiliwili St., Suite 200 Kapolei, Hawaii 96707~800.709.2642~808.596.8155
info@hawaiiancouncil.org ~ www.hawaiiancouncil.org

Hawaii Individual Development Account (HIDA) Program Application

The **Hawaii Individual Development Account (HIDA)** offers financial education services via group training and one-on-one counseling, as well as incentive to save money to receive matching grants for down payment assistance on the purchase of a home in the state of Hawaii. You may qualify for the HIDA matching grants toward a down payment on a home, if you are:

1. Native Hawaiian 18 years of age or older and do not own a home or hold a mortgage on a home; and
2. Your household income is less than 80% of the HUD Area Median Income; OR
3. Your household's Net Worth is less than \$120,300

If you would like to apply to enroll in the HIDA grant program, this application must be completely filled out and submitted directly to the Council for Native Hawaiian Advancement.

Section I. Applicant Information

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Cell Phone: _____

E-mail: _____ Birth Date: _____

English Proficiency? Yes No Choose not to respond

Section II. Applicant Demographic Data. Please check all boxes that apply to you.

1. Gender: Male Female
2. Marital Status: Married Unmarried Separated
3. Disabilities: Disabled Disabled Dependent
4. Ethnicity Hispanic or Latino Non-Hispanic or Latino
5. Race: American Indian / Alaska Native Native Hawaiian
 Other Pacific Islander Caucasian
 Asian American African American
 Other: _____
6. Citizenship: U.S. Citizen Other
7. Residency: Hawaii Resident Non-Resident
8. Education:

- No High School Diploma or GED
- Some College
- High School Diploma / GED
- Bachelor Degree or higher

9. Employment:
- Employed
 - College Student
 - Unemployed
 - Retired

10. Military Status:
- Enlisted
 - Active Duty
 - Veteran
 - Not Applicable

11. Current Housing Situation:
- Own
 - Rent
 - Military Housing
 - Assisted Living / Kupuna Housing
 - Homeless
 - Shelter/Transitional Housing
 - Living with Family

No. of Years in above selection _____ Housing Payment: \$_____

Are you a first time homebuyer: Yes No

12. Please indicate if you have ever participated in the following types of programs or services:

I have participated in: Provider:

- Financial or Homebuyer Education Training Yes No _____
- One-on-One Financial Education Counseling Yes No _____
- A Saving Match Type Program Yes No _____

If yes, please provide amount saved and purpose (i.e. education, down payment, etc.).

-
- Applied for Loan to Purchase a Home Yes No _____
 - Claimed EITC and CTC Tax Credits Yes No _____
 - On Hawaiian Homes waitlist? Yes No Island? _____

11. Please indicate if you are interested in any of the following services:

- Free Homebuyer Education Training Yes No
- Free Financial Education Counseling Yes No
- Free Assistance to Improve my Credit Score Yes No
- Post Purchase Counseling/Workshop Yes No
- Grants for Down Payment Assistance Yes No
- Homestead Loan Products Yes No

Section III. Client Eligibility under HIDA. List all Household Members and include yourself:

Name	Age	Full Time Student	Source of Income (Employer Name, Social Security, Alimony, etc)	Monthly Income (\$)	Months/ Years Employed
1.		<input type="checkbox"/>			
2.		<input type="checkbox"/>			
3.		<input type="checkbox"/>			
4.		<input type="checkbox"/>			
5.		<input type="checkbox"/>			
6.		<input type="checkbox"/>			
Total Number of Household Members:			Monthly Income:	\$	
			Annual Income:	\$	

Household Balance Sheet (Listing of Assets and Liabilities)

Assets	Amount	Liabilities	Balance	Payment
Checking Account:		Auto Loan:		
Savings Account:		Auto Loan #2:		
Certificate of Deposit:		Education Loan:		
Stocks:		Personal/other Loan:		
Bonds:		Credit Card:		
Retirement:		Credit Card #2:		
Real-estate:		Other:		
Vehicles:		Other:		
Personal Items:		Other:		
Other:		Other:		
NET WORTH= (Total Assets – (minus) Total Liabilities)	Total Assets: \$	Total Liabilities: \$	\$	NET WORTH \$

Net Worth is at or less than \$120,300

Net Worth is greater than \$120,300

Section IV. Applicant Certification

I authorize this application and all data provided by me to be released to the Hawaii Individual Development Account Program and its administrator, the nonprofit Council for Native Hawaiian Advancement (CNHA). I understand the HIDA eligibility requirements and believe I am eligible because I am:

- 18 years of age or older; and
- Do not currently own, hold title to, or pay a mortgage on a residence; and
- Low – Moderate income or Low-Wealth
 - Below 80% HUD AMI based on the chart below
 - Low-Wealth Calculation – Total assets minus my total liabilities are less than \$120,300

80% AMI County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Honolulu	\$56,350	\$64,400	\$72,450	\$80,450	\$86,900	\$93,350	\$99,800	\$106,200
Hawaii	\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650	\$69,100	\$73,550
Molokai	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750
Kauai	\$45,950	\$52,500	\$59,050	\$65,600	\$70,850	\$76,100	\$81,350	\$86,600
Maui	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050

I would like to apply for the HIDA grant program for down payment on a home and/or to reduce eligible debt that would help improve my credit scores. I certify that the above information is true and correct to the best of my knowledge.

Applicant Signature: _____ Date: _____

FOR CNHA/HIDA USE ONLY
Section V. Certification

- Application Received Date: _____
- Application Received By: _____

Using information provided by the client, I certify/ cannot certify that the client is 18 years of age or older, a resident of the State of Hawaii, with household income less than 80% of the HUD Area Median Income or of low wealth and with household income less than 200% of the HUD Area Median Income, and does not own a home.

Time counseled for this service: _____ (Please use 15 minute increments)

HIDA Rep. Name: _____ Title: _____

HIDA Rep. Signature: _____ Date: _____



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HIDA AUTHORIZATION & CONSENT

Applicant Name: _____ Date: _____

Photo/Video Release: I/We hereby give permission for images captured during events through video, photo and digital camera, to CNHA to be used solely for the purpose of promotional material and publications, and I waive any rights of compensation or ownership thereto at any time.

Authorization: I/We authorize HIDA and its Project Partners to obtain any information received through its HIDA Program Application or by any other means of the Program. Any information obtained about me will be held confidentially and stored in a secure facility. We further authorize HIDA and its' Project Partners to transmit information about me to our funders for reporting/ statistical purposes and between each other for the purpose of the mission of the HIDA. HIDA and its Project Partners have adopted industry standard policies, procedures and practices to ensure your information is stored in a secure facility to protect the confidentiality of your nonpublic information. Only HIDA and Project Partners will have access to this information.

I/We authorize HIDA to pull a credit report in connection with HIDA and to re-verify any and all information and documentation contained in this application at any time. Such information includes, and is not limited to, verification of employment, income, bank accounts, investment accounts, credit history, and copies of income tax returns. A photocopy of this signed authorization may be deemed to be the equivalent of the original and shall be as effective as the original, which we have signed.

I/We also authorize the Hawaii Individual Development Account Program to obtain a copy of the HUD-1 Settlement Statement, Appraisal, Sales Contract, Loan Approval Letter, Good Faith Estimate/Truth-in-Lending Statement, Real Estate Note(s), and other documents should I purchase a home, from the lender who made me a loan and/or the title company that closed the loan.

Disclaimer: I understand that the Council for Native Hawaiian Advancement (CNHA) and its employees' role is to administer HIDA, by providing support, education, and resources to help me reach my goals, as identified under the HIDA Program. CNHA's goal is to meet the needs of all clients whenever possible. However, I understand CNHA does not guarantee that I will be approved for any services. This information does not constitute an application for mortgage financing or mortgage insurance.

Client Certification: I certify that I have read this form, and that I understand and agree to the contents.

Client Signature/Date: _____

HIDA Certification: I certify that the signed client has read this form and signed it, indicating that they understand and agree to the contents therein.

Signature/Date: _____

Print Name/Title: _____



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Demographic Survey

Name:	
Address:	
Phone Number:	Email Address:

Ethnicity:	
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Non-Hispanic
Race of Client:	
<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Asian American
<input type="checkbox"/> American Indian/Alaska Native	<input type="checkbox"/> Caucasian
<input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> African American
<input type="checkbox"/> African American and Caucasian	<input type="checkbox"/> I prefer not to provide this information
<input type="checkbox"/> Other Multiple Race	

Number of Household Members:	
Annual income:	
AMI:	
Referred by:	
First Time Homebuyer:	<input type="checkbox"/> Yes
	<input type="checkbox"/> No

The information CNHA obtains is only to be used in the processing of my request for assistance. The counseling services, lending products, affordable housing and other forms of assistance that may be offered by the Council for Native Hawaiian Advancement, its subsidiaries, affiliates, directors, officers, employees or agents. These services may be offered by other providers. You are under no obligation to accept any of these services even though they may be recommended by the counselors, lenders or any and all affiliates. CNHA makes no Promises of any kind.

Signature

Date



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2016 HUD Area Median Income Tables

80% of HUD Area Median Income

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Honolulu	\$56,350	\$64,400	\$72,450	\$80,450	\$86,900	\$93,350	\$99,800	\$106,200
Hawaii	\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650	\$69,100	\$73,550
Molokai	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750
Kauai	\$45,950	\$52,500	\$59,050	\$65,600	\$70,850	\$76,100	\$81,350	\$86,600
Maui	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050

Source: HUD established Income Limits for the Native Hawaiian Housing Block Grant (NHHBG) Program

50% of HUD Area Median Income

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Honolulu	\$35,200	\$40,200	\$45,250	\$50,250	\$54,300	\$58,300	\$62,350	\$66,350
Hawaii	\$24,400	\$27,850	\$31,350	\$34,800	\$37,600	\$40,400	\$43,200	\$45,950
Molokai	\$31,900	\$36,450	\$41,000	\$45,550	\$49,200	\$52,850	\$56,500	\$60,150
Kauai	\$28,700	\$32,800	\$36,900	\$41,000	\$44,300	\$47,600	\$50,850	\$54,150
Maui	\$28,200	\$32,200	\$36,250	\$40,250	\$43,500	\$46,700	\$49,950	\$53,150

Source: HUD established Income Limits for the Native Hawaiian Housing Block Grant (NHHBG) Program

30% of HUD Area Median Income

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Honolulu	\$21,150	\$24,150	\$27,150	\$30,150	\$32,710	\$37,470	\$42,230	\$47,010
Hawaii	\$14,650	\$18,430	\$23,190	\$27,950	\$32,710	\$37,470	\$42,230	\$45,950
Molokai	\$19,150	\$21,900	\$24,650	\$27,950	\$32,710	\$37,470	\$42,230	\$47,010
Kauai	\$17,250	\$19,700	\$23,190	\$27,950	\$32,710	\$37,470	\$42,230	\$47,010
Maui	\$16,950	\$19,350	\$23,190	\$27,950	\$32,710	\$37,470	\$42,230	\$47,010

CAUTION

U.S. Department of
Housing and Urban
Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538 (exp. 04/30/2018)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.

Signature: _____

Date: _____

Print Name: _____

HUD-92564-CN (6/14)



CAUTION

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CAUTION

[HUD](#) > [Program Offices](#) > [Housing](#) > [Single Family](#) > [Inspectors](#) > [Ten Important Questions to Ask Your Home Inspector](#)

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

[Return to inspectors home](#)



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COUNSELING CLIENT DISCLOSURE STATEMENT

The Council for Native Hawaiian Advancement (CNHA), a Hawaii nonprofit, a HUD Certified Housing Counseling Affiliate and a Certified Community Development Financial Institution (CDFI), provides Pre-Purchase Housing Counseling services throughout the State of Hawaii. CNHA is a statewide service provider with offices on Oahu and Kauai.

The federal government requires under 24CFR 303 (g) that CNHA disclose the types of services we provide, financial relationships with other industry partners, any obligations of a client to receive services, and alternative options to obtain services.

Types of Service by CNHA: CNHA provides community development programming that includes Housing Counseling, Financial Education Training, Affordable Housing Development, Community Facility Development, Loan Fund Products and Technical Assistance to Cultural and Community Practitioners.

Financial Relationships with Industry Partners: CNHA receives from and provides funding support to a variety of Industry Partners interested in common goals and services. Financial relationships with Industry Partners includes the following as of June 2011:

- Bank of Hawaii, First Hawaiian Bank & Hawaii Credit Union League
- U.S. Treasury CDFI Fund & U.S. HUD, State of Hawaii Department of Hawaiian Home Lands
- National Coalition of Asian Pacific Americans in Community Development
- Hawaiian Community Assets & Hawaii HomeOwnership Center
- Oweesta Corporation & Rural Community Assistance Corporation

Client Obligations: As a client of CNHA you are under no obligation to receive any services or participate in any activities offered by CNHA, the above-listed partners and agencies, or any other business, agency, or partner. Additionally, CNHA does not discriminate because of race, color, religion, sex, national origin, disability, familial status, or age.

Alternative Options: If you do not want any services from CNHA, or believe you require other programs or products, you may also contact any of the above-listed agencies, or one of the following:

1. Hawaii Housing Finance & Development Corporation – (808) 587-0597
2. Department of Housing and Urban Development – (808) 522-8175
3. Federal Housing Administration – (800) 225-5342

Client Signature

Date

Spouse Signature

Date