



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

www.hawaiiancouncil.org

Vacant Lot Owner Builder Application

The Vacant Lot Owner Builder Program (VLOB) assists Hawaiian Home Land lessees of vacant lots, to finance and build a home. VLOB provides:

1. Financial Assessment of Home Loan Qualification Capabilities
2. Analysis of Various Home Loan Products, Floor Plans & Cost Estimates
3. Short Term Interim Loan Construction Financing
4. Loan Packaging on Long Term Mortgage Loan Financing
5. Assistance to Owner-Builder in Construction Project Supervision

Complete this application to see if the Vacant Lot Owner Builder Program is right for you and your family.

Lessee Applicant: _____ DOB: _____

Co-Applicant: _____ DOB: _____

Relationship to Lessee Applicant: _____

Current Mailing Address: _____

Email(s) & Day Phone: _____

Number of Dependants living in Household: _____ DOB: _____

Year Homestead Lease Issued: _____ Island: _____

Type of Homestead Lease: Residential Agricultural Pastoral

Name of Homestead: _____

Road Access to Lot? Yes No Utility Access to Lot? Yes No

Being an Owner-Builder of a home, can mean you are actually building most of the home with your own hands; it can mean you are building part of it and hiring other firms for different aspects of the building; and it can mean you are paying someone else to coordinate the building of your home. In all of these instances, being an Owner-Builder means that you are acting as the General Contractor to build your home. In all instances, following building

requirements, and using licensed contractors for the specialty functions like electrical wiring and plumbing are necessary.

CNHA is a nonprofit organization administering the VLOB Program to provide technical expertise and assistance on an Owner-Builder project to construct a single family home with an eligible Vacant Lot Lessee. VLOB will require your participation and an understanding of the Owner-Builder financing process, as well as the responsibilities of construction. To be a participant, we will require the execution of a Vacant Lot Owner Builder Program Agreement that includes but is not limited to the following:

1. Financial Assessment of Maximum Loan Qualification Capabilities. CNHA will provide a Good Faith Estimate based on current financial standing.

Will you complete the attached Financial Assessment form? Yes No

2. Attend a CNHA Owner-Builder Seminar (estimated 4 hours)

Can you make this commitment? Yes No

3. Work with CNHA and its project partners to identify floor plans, cost estimates and approaches to building a residential home within your financial capacity.

Can you agree to dedicate time with CNHA project staff? Yes No

4. Apply for and obtain approval of 2 types of financing: An Interim Construction Loan by the CNHA Loan Fund or other lender, AND a Take Out Mortgage Loan by the Lender of your choice with loan packaging assistance provided by CNHA or a partner nonprofit agency.

Are you willing to meet the informational requests of lenders to apply for construction and mortgage loans? Yes No

5. If approved to participate in the program, and you achieve lender approvals, a set of CNHA trainings on topics such as Pre-construction, Construction and Cost Management will be required.

Can you commit to these sessions throughout the project period? Yes No

The undersigned certifies that the information and statements made in this application are accurate.

_____ Date _____

_____ Date _____

Mahalo for your interest in the Vacant Lot Owner Builder Program.
We look forward to reviewing your Application!

Attachment: Financial Assessment Form



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Financial Assessment Checklist of Required Information

The following checklist of information is required to be submitted along with the Financial Assessment Form in order for CNHA to complete a financial assessment to identify relevant technical assistance that may be available.

- Financial Assessment Form – CNHA handout attached
- Certification & Authorization Form – CNHA handout attached
- Photo ID (Drivers License, State ID, Military ID, etc.)
- 2 Years Federal Income Tax Returns with W-2s and 1099s
- All Pay Stubs for Most Recent 30 Days
- Evidence of Other Income (social security, child support, alimony, pension, rental income, etc)
- All Bank Deposit Account Statements for Most Recent 3 Months
- Most Current Retirement Account Statements (401K, IRA, Annuity, etc)
- Miscellaneous: Rental Information, College Student/Scholarship, etc.
- Optional: Final Loan Approval Letter from “take out” lender

Upon receipt of all financial assessment data, CNHA will process the data and provide the following to you:

1. A list of the basic criteria most lenders require to approve a home loan;
2. A list of recommended actions to strengthen a home loan application;
3. An estimate of the maximum home loan you can support based on your income and debt;
1. A list of potential housing options that you might consider to purchase or build a home;

If you need assistance with any of the documents on this check list, contact CNHA at 808.596.8155 or toll-free at 1.800.709.2642 or via email at info@hawaiiancouncil.org.



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FINANCIAL ASSESSMENT

Please print legibly using a blue or black pen. **At a minimum**, this financial statement must be completed by the **Applicant**. If possible, a spouse or other primary adult should complete the Co-Applicant section. All information is confidential and will only be used to complete a financial assessment and provide relevant information to the applicant to participate in various programs.

APPLICANT INFORMATION

Name:		Home Phone:
Date of birth:	SSN:	Cell Phone:
Present address:		Email:
City:	State:	ZIP:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	No. of years:	Housing Payment: \$
Number of dependents living in household:	Ages of dependents:	
Previous address (if less than 2 years at current address):		
City:	State:	ZIP:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	No. of years:	Housing Payment: \$
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single – Divorced – Widowed)		

CO-APPLICANT INFORMATION

Name:		Home Phone:
Date of birth:	SSN:	Cell Phone:
Current address:		Email:
City:	State:	ZIP:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	No. of years:	Housing Payment: \$
Previous address (if less than 2 years @ current address):		
City:	State:	ZIP:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	No. of years:	Housing Payment: \$
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single – Divorced - Widowed)		

APPLICANT EMPLOYMENT INFORMATION

Current employer:	Self-Employed <input type="checkbox"/> Y <input type="checkbox"/> N	Type of Business:
Employer address:		Supervisor:
City:	State:	ZIP:
Phone:	Fax:	Email:
Position:	Start Date:	End Date:
		Income: \$
Position:	Start Date:	End Date:
		Income: \$

CO-APPLICANT EMPLOYMENT INFORMATION

Current employer:	Self-Employed <input type="checkbox"/> Y <input type="checkbox"/> N	Type of Business:
Employer address:		Supervisor:
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Financial Assessment Certification & Authorization

Certification

The undersigned certifies the following:

1. I/We have submitted documentation to the **Council for Native Hawaiian Advancement (CNHA)** to conduct a Financial Assessment.
2. In requesting the assessment, I/We completed a financial assessment packet containing various information on my employment and income information, as well as assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the assessment packet with the employer and/or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that the **Council for Native Hawaiian Advancement** will review and analyze the information provided on the Financial Assessment Form to provide relevant information to me.
4. I/We fully understand that the information provided is specifically for the purposes of conducting a financial assessment and I am not applying for a loan. Instead, the information is being used by the CNHA to identify potential technical assistance that CNHA may be able to assist with.

Authorization to Release Information

To Whom It May Concern:

1. I/We have completed a financial assessment packet from the **Council for Native Hawaiian Advancement**
2. I/We understand and agree that the **Council for Native Hawaiian Advancement** may gather and share information regarding my financial assessment with project partners.
3. A copy of this authorization may be accepted as an original.

Lessee Printed Name

Co-Applicant Printed Name

Social Security Number

Social Security Number

Signature

Date

Signature

Date