

## WHO WE ARE

**Hale Mahaolu** is a non-profit housing corporation that develops, owns, and/or manages low- and moderate- income housing units for individuals, families, seniors, and/or disabled persons.

**We are much more than just housing.** In addition to providing quality housing, we offer support services including personal care, housekeeping, home delivered meals, and housing counseling. Hale Mahaolu provides a lifestyle of aloha, dignity, comfort, and vitality for our residents.

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*Our mission is to provide quality housing and support services to individuals and families.*

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Serving Maui County since 1967

## CONTACT US

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**HALE MAHAOLU**  
WHERE ALOHA LIVES



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## HOMEOWNERSHIP/HOUSING COUNSELING PROGRAM



## About our program

Purchasing a home may be the largest investment in a person's lifetime. While the idea of becoming a homeowner is exciting, there are many factors to consider. Hale Mahaolu's Homeownership/Housing Counseling Program is a U.S. Department of Housing and Urban Development (HUD) approved Comprehensive Housing Counseling agency providing housing and financial counseling. The program offers counseling services on a variety of topics including First-time Homebuyer Education, Pre-purchase and Post-purchase non-delinquency counseling, Mortgage delinquency/default counseling, Rental counseling, Student Financial Life skills coaching, and education workshops in Fraud and Scam Prevention.

Since 1989, Hale Mahaolu has been a HUD-Approved Housing Counseling Agency, serving the entire state of Hawaii. Many services offered through the Homeownership & Housing Counseling Program is at no cost to the participants. Funding is made possible by grants from various sources including:

- U.S. Department of Agriculture Rural Development
- Hawaii Community Foundation
- County of Maui
- Wells Fargo Housing Foundation
- Bank of Hawaii Foundation
- Maui United Way
- U.S. Department of Housing and Urban Development
- State of Hawaii
- Alexander and Baldwin
- Central Pacific Bank Foundation
- Freeman Foundation
- Hale Mahaolu

## Homebuyer Education Classes (\$75)

Hale Mahaolu's Homebuyer Education Classes help potential homebuyers better understand the ins and outs of the purchase process. These 8-hour educational classes include a class manual, financial binder, one-on-one counseling sessions, and covers the following topics:

- Assessing readiness- Are you ready to buy a home?
- Managing your money
- Understanding credit
- Obtaining a mortgage loan
- Shopping for a home
- Protecting your investment

## Pre-purchase Counseling (no charge)

Pre-purchase counseling allows the homebuyer to ask our counselors questions or get additional clarifications in preparation for their home purchase. Topics of discussion may include:

- Creating and maintaining a spending plan (budget)
- Learning money management techniques
- Establishing and maintaining a proper emergency fund
- Finding the right mortgage product
- Mortgage application process
- Finalizing and closing on the purchase

## Mortgage Delinquency/Default Counseling (no charge)

At times homeowners may find themselves struggling to make their monthly mortgage payments. Counselors can help homeowners negotiate available options with their loan servicers. Homeowners will be able to make informed decisions when resolving their housing issues. Topics of discussion may include the following:

- Foreclosure prevention options
- Setting up a home spending plan (budget)
- Learning money management techniques
- Applying for various mortgage loan modifications
- Understanding available repayment/forbearance options
- Understanding the pre-foreclosure sales process (short-sale)
- Understanding the deed-in-lieu option

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*A key component in effectively resolving many homeownership issues is active client participation. As a good faith effort in exchange for receiving services at no cost, clients must take an active role in resolving their home ownership issues. This in turn often yields rewarding results.*

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