

Our Vision

Born out of the Native Hawaiian community's need to financially qualify to purchase homes, **Hawaiian Community Assets (HCA)** started from the neighborhoods and families of Maui, teaching homebuyer and financial education from a traditional, cultural lens. Over a decade later, we continue to serve both Native Hawaiian and non-Hawaiian families, statewide.

Kahua Waiwai - *Foundation of Wealth* - guides our work. The home - *the kahu* - is viewed as a foundation for the family. The education, traditions, and values - *the waiwai* - are the wealth that is able to flow from the stability a home provides the family. The more foundations we build, the more wealth our families and communities share.

“This program is making my dream of buying my home a reality for me and my family so I thank you very much for being a part of my accomplishment.”

~ The Brown 'Ohana



Our Mission

Hawaiian Community Assets (HCA) is a HUD-approved, nonprofit housing counseling agency with a mission to build the capacity of low- and moderate-income communities to achieve and sustain economic self-sufficiency. HCA's philosophy supports permanent housing, culturally-relevant financial education, and asset building programs to achieve its mission.

O'ahu

(Including Maui, Molokai, and Lanai)

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Building Foundations for Future Generations



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Financial Education and Housing Counseling

RECEIVED AT AH MEETING ON FEB 27 2019

(JEFF Gilbreath)

Counseling

Housing Counseling: HCA implements a comprehensive housing counseling plan that provides individuals and families the tools they need to secure and sustain permanent housing. During housing counseling sessions, our certified Community Services Specialists work with families to develop customized financial action plans to build savings, pay down debt, and improve credit. Counseling sessions are complemented by a variety of services and products that not only build qualified renters and homebuyers, but also assist them in establishing the long-term habits necessary to sustain permanent housing.

- ❧ Rental Counseling
- ❧ Pre-Purchase Counseling
- ❧ Post-Purchase Counseling
- ❧ Foreclosure Prevention



Workshops

Housing Education: Continuing from its roots of teaching homebuyer workshops from a traditional, cultural lens, HCA offers homebuyer and financial education workshops for low-income individuals, underserved families, and youth. Using its Kahua Waiwai curricula series, certified trainers engage individuals and families in group workshops covering topics such as money management, buying versus renting a home, banking, building credit, qualifying for a loan, understanding the home buying process, surviving a financial crisis, and more.

- ❧ Youth Financial Education
- ❧ Family Financial Education
- ❧ Homebuyer Education



Products & Services

- ❧ Credit Builder Loan
- ❧ MATCH Savings Accounts
- ❧ Loan Packaging
- ❧ Kahua Waiwai Curriculum
- ❧ Referral to Services



“It’s been a long journey but well worth it. I am forever grateful for the opportunity [HCA] has given our family. Not just for the help with our loan and homeowner classes, but also for the friendships that have been made throughout the process. You helped to make our dreams come true!” ~ The Horner ‘Ohana