

# FSS NEWSLETTER

City & County of Honolulu • Department of Community Services • Section 8 Rental Assistance Branch •  
Family Self-Sufficiency Program  
<http://www.honolulu.gov/dcs/rentalassistance.htm>

JUNE 2013  
Volume 1, Issue 1



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**SUCCESS  
IS WHERE  
OPPORTUNITY  
MEETS  
PREPARATION!**

## Family Self-Sufficiency

City and County of Honolulu  
Section 8 Rental Assistance  
51 Merchant Street, 2nd Fl.  
Honolulu, Hawaii 96813  
(808) 768-7090

U'ilani Lingo, Coordinator  
FSS/HOP Programs  
(808) 768-7093  
[ulingo@honolulu.gov](mailto:ulingo@honolulu.gov)

Vickie Punua-McGinnis  
Case Manager/Trainer  
FSS/HOP Programs  
(808)768-7089  
[vpunua@honolulu.gov](mailto:vpunua@honolulu.gov)

## FSS Graduate Grateful for Section 8 Program

On February 28, 2013, Ipo M. graduated from the City & County of Honolulu's FSS Program with \$2,903.20 in FSS Escrow Savings and became FREE of Section 8 rental assistance because of her increase in income.

In 2001, Ipo moved back to Oahu after being in an abusive relationship. She was a single mother with 2 children living in her parent's overcrowded home. When Section 8 opened up, she quickly applied and was able to move her small family out. Ipo gained employment with the State of Hawaii at an entry level position as a clerk typist and within a year moved to a higher level position with the State as a Deputy Sheriff.

Ipo received information about the FSS Program but hadn't signed up for it because she didn't believe she could afford a home in Hawaii. It wasn't until she was encouraged by an uncle who completed the FSS Program and had purchased a home in Hawaii that Ipo became interested and immediately signed up for FSS.

Working together with FSS Program partners – Alu Like, Inc., Hawaii Homeownership Center, Council for Native Hawaiian Advancement's Hawaii Family Finance Project & the Hawaii Individual Development Account – Ipo learned how to budget her money,



reduced her debt, increased her credit score and completed homeownership classes, all while earning money in her FSS escrow savings account. She was also able to complete both her Bachelors and Master's Degree in Social Work. After her graduation from UH Manoa, she was hired full time as a Social Worker III with the State's Department of Human Services.

Ipo is extremely grateful for both the FSS and Section 8 Programs saying their support and knowledge have been invaluable and without either of them, she would not have been able to make it this far. Ipo and her new husband hope to be homeowners in the very near future.

Good Luck Ipo!!



# LIHEAP

Low Income Housing Energy Assistance Program (LIHEAP) is offered once a year to families who need assistance in paying their electric or gas bills.

- Available for ONE MONTH ONLY in June 2013.
- For more information: Call (808) 521-4531 or visit the Honolulu Community Action Program (HCAP) Website at <http://www.hcapweb.org>

## Homeownership Dream Becomes Reality

On November 16, 2012, Section 8 renters Doreen and Richard T. became Section 8 Homeowners to a brand new 5 bedroom house in the Kanehili Subdivision on Hawaiian Home Lands in Kapolei, making them the 28th family in the City & County of Honolulu's Section 8 Homeownership (HOP) Program.

Like many of us, they had hoped to become homeowners one day. They worked hard to increase their income and improve their credit scores but still had a difficult time saving enough money for down payment. Doreen attributes their homeownership success to the FSS program, saying that "Vickie sent me to meet with different partners who taught us about Homeownership and helped us to find grant money for down payment."

She worked with the Hawaii Homeownership Center (HHOC), the Council for Native Hawaiian Advancement (CNHA), and the USDA Rural Development Loan Program. She also says that, "FSS helped me to bring all the right documents to every meeting so I was always well prepared." Doreen is very thankful for the help of Vickie and Ui at Section 8, Char of DHHL, and Clarice at USDA Rural Development, Dale at the HHOC and Geri and Rosalie at CNHA for their assistance with the Hawaii IDA (HIDA) program. "These people helped us to make homeownership a reality for our family and we will be grateful to them forever."

*"FSS helped me to bring all the right documents to every meeting and I was always well prepared."*

### Q & A: Section 8 Homeownership Program (HOP)

**Q:** What is the Section 8 Homeownership Program?

**A:** The Section 8 Homeownership Program (HOP) assists eligible Section 8 Families who can qualify for a mortgage loan, with a mortgage subsidy instead of a rental subsidy.

**Q:** What is the status of the Section 8 Homeownership Program?

**A:** The Section 8 Homeownership Program (HOP) is currently working with previously enrolled families. When openings become available, preferences will be given to Section 8 Families who are financially able to qualify for a mortgage loan that meets HOP program requirements.

**Q:** What can I do to prepare for Section 8 Homeownership?

**A:** There are several things YOU CAN DO:

1. Employment.....It's hard to qualify for a loan without steady & stable income
2. Take a Money Smart Class and work on your Monthly Spending Plan
3. Improve your credit - work on credit issues. If you have credit, pay minimum balances on time. If you have bad credit, consult CCCS Hawaii for help at [www.cccshawaii.org](http://www.cccshawaii.org).
4. Take a Homeownership Training Class ([www.hihomeownership.org](http://www.hihomeownership.org) or [www.hawaiiancommunity.net](http://www.hawaiiancommunity.net))
5. Pay down debt.
6. Attend the Community Homebuyer Fair and Get Pre-Qualified (see p. 4)
7. Save for down payment
8. Call Vickie at 768-7089 for a Homebuyer Tips form



# FSS FEATURED PARTNERS

## SAVE ENERGY, SAVE MONEY, SAVE THE PLANET



The FSS Program in partnership with Helen Wai and Hawaii Energy hosted the **SAVE ENERGY, SAVE MONEY, SAVE THE PLANET** workshop on June 5<sup>th</sup> - providing Oahu households an opportunity to learn how to save electricity and get rebates when purchasing energy-saving appliances, lighting and water heating.

Workshop attendees received a FREE energy-saving conserve power switch and agreed to the following **ENERGY-SAVING CONSERVATION TIPS** from Hawaii Energy:

- \* Reduce hot water usage by 2 minutes per shower to save \$80 per year.
- \* Replace regular light bulbs with compact fluorescent lamps (CFLs) to save \$28 per year.
- \* Plug electronics into a power strip and turn off when not in use to save \$15 per year.
- \* Fix a leaky faucet and save about \$80 per year.
- \* Air drying dishes instead of using the heated dryer setting on your dishwasher can save \$23 per year.



**Need a Car?**  
Pathways to Work Loan Program

Are you a parent employed at least 19 hours per week for the past 6 months or a parent that's at least a half time college student with verifiable income?

**YOU MAY QUALIFY FOR AN AUTO LOAN!  
DAMAGED CREDIT IS OK!**

Call to see if you meet all eligibility requirements. Damaged credit is ok!

**(808) 681-1430**

[www.childandfamilyservice.org](http://www.childandfamilyservice.org)



Supported by:  
Hawaii Community Foundation  
Hawaiian Electric Industries  
Office of Hawaiian Affairs

Qualifying clients must meet eligibility criteria, be low to moderate income, and have exhausted conventional banking sources. Clients repay the loan at a modest interest rate allowing them to build and/or repair their credit history, while preventing the need to turn to predatory lenders for help. Other eligibility requirements apply.

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## Upcoming Events

### JULY 2013

15 & 16,  
22 & 23 **MONEY \$MARTS**  
Honolulu  
FSS Office  
6 pm - 8 pm  
(must attend all 4 sessions)

20 & 27 **MONEY \$MARTS**  
Kapolei  
9 am - 1 pm  
(must attend both sessions)

### SEPT 2013

17 **JOB FAIR**  
Neal Blaisdell Center  
10 am - 3pm

For additional Info:  
Call (808)768-7090

## free! homebuyer & homeowner fair

Saturday June 29, 2013 • 8:30 AM - 1:00 PM

ALA MOANA HOTEL  
410 Atkinson Drive, Honolulu, Hawai'i 96814



### HOMEOWNERSHIP IS POSSIBLE

Available at the fair:

- Lenders, Realtors and affordable housing developers
- Information on Low Down/ No Down Payment Programs: VA, FHA, USDA, and Hula Mae
- Homebuyer resources and education

### TO BE PRE-QUALIFIED FOR A MORTGAGE:

Bring your current paystubs, W-2s, tax returns, bank statements and expense information.

### HELP AVAILABLE TO HOMEOWNERS WITH MORTGAGE PROBLEMS:

Non-profit organizations providing free services will be at the fair.

### FREE WORKSHOPS!

9:00 AM

- Mortgage Options
- Affordable Homes for Purchase

10:00 AM

- Homebuying Basics

10:45 AM

- Get the Facts

11:00 AM

- Mortgage Options

11:30 AM

- Affordable Homes for Purchase

12:00 PM

- Homebuying Basics

Star Advertiser



## Family Promise of Hawaii Inaugural Family Fun Run



Saturday, August 17, 2013 at 7:00 a.m.

All families are welcome to our 5K run/walk.  
The run starts at the Kailua Recreation Center  
travels down Kainalu Drive and back.

You can register at [active.com](http://active.com) or request a  
registration form at either family center.

For more information: Call 548-7478 or  
Email: [volunteer@familypromisehawaii.org](mailto:volunteer@familypromisehawaii.org)