AHO

ACCESS TO HOME OWNERSHIP

ROAD MAP

PHASE 1

STEP 1

YOU CONTACTED US ABOUT THE AHO PROGRAM

- Beneficiary calls or messages The Office of Hawaiian Affairs (OHA) to learn more about the program.
- A Beneficiary Service Agent (BSA) answers questions and provides guidance.
- If ready, the beneficiary is invited to complete the AHO Intake Form.

STEP 2

WE'VE RECEIVED YOUR AHO INTAKE FORM

- Intake form is submitted.
- OHA begins reviewing information and checking HRP status.
- Beneficiary receives a follow-up email with next steps.

STEP 3

CONFIRMING YOUR NATIVE HAWAIIAN STATUS

- Beneficiary is instructed to apply for or renew their Hawaiian Registry Card.
- Required documents: birth certificate, valid photo ID, recent photo.
- Beneficiaries are asked to indicate that the application is tied to an AHO loan to help expedite processing.

PHASE 2

STEP 4

YOU'RE VERIFIED – NICE WORK

- HRP status is confirmed, and the card is on its way.
- Beneficiary is added to the referral queue.
- Email notification is sent confirming verification and explaining the next steps.

STEP 5

YOU'RE ON DECK FOR REFERRAL

- Beneficiary is in line for American Savings Bank (ASB) referral based on capacity.
- Once ready, they will receive a formal referral letter and loan officer introduction.

PHASE 3

STEP 6

MEET LISA FROM ASB

- Beneficiary receives:
  - OHA referral letter
  - ASB document checklist
  - Contact details for ASB Loan Officer Lisa Carillo
- Beneficiary is instructed to contact Lisa within 14 days to begin qualification.

AMERICAN Savings Bank

STEP 7

YOUR LOAN JOURNEY BEGINS

- Beneficiary is now working directly with ASB to apply for a mortgage.
- If approved, their loan is backed by OHA, reducing upfront costs and removing PMI.

STEP 8

YOUR OFFER TRIGGERS FUND RESERVATION

- Funds are limited and available on a first-come, first-served basis.
- Funds are only reserved when you are ready to submit an offer on a home and for a limited time during the negotiation process.
- If the offer falls through or time expires, funds are released and reallocated to the next qualifying applicant.
- If the offer is accepted your funds will be encumbered and held for you until the closing process is completed.

STEP 9

YOU'RE HOME — AND WE'RE CELEBRATING WITH YOU!

The home is officially yours — the home buying journey is complete, and your name is on the deed. You've unlocked the benefits of AHO: reduced upfront costs, no PMI, and support through every step.

OHA celebrates this major milestone with you and your 'ohana — welcome home!