Home Loans Enhance Well-being of Native Hawaiian ‘Ohana

HOW ARE HOME LOANS USED?

CMLP LOANS USED TO FIX SOMETHING NEEDING REPAIR
“Fixed windows, walls and leaking roof…did a lot of the manual labor to save money”
Moloka‘i-$7,500 loan

58 MĀLAMA LOANS USED EXPAND HOMESTEAD HOMES
“Increased the square footage of our home by 700 square foot…Son now has a private space to relax and study.”
Nanakuli-Two home loans -$39,000

20 MĀLAMA LOANS INSTALL PHOTOVOLTAIC SYSTEMS
“Allowed me to purchase a photovoltaic system which saved me about $200/month.
Maui borrower-$14,913

KEKAUOHA ‘OHANA SHARES THEIR STORY

Why was the loan needed?
“There were 9 of us (4 adults, 5 children) in one house. The baby was in the parents’ room and the four other (keiki) were crammed into a tiny room that had a bunk bed, a youth bed, and a long plastic box for the toddler. Both my wife and I have arthritic knees and feet. Climbing the long flight of stairs to get into the house was becoming a major problem and added to the pain and frustration of it all.”

How did you use the loan?
“To create a ‘downstairs’ living area. Funds used on plumbing and electrical work needed, and make it all handicap-accessible.”

How did the loan assist your ‘ohana?
“It has improved our well-being immeasurably, and providing space for our daughter, son-in-law and their growing family.”

HOME LOAN BORROWERS REPORTED (n=140; 56% RESPONSE RATE)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
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<tbody>
<tr>
<td>88%</td>
<td>Significant or excellent progress in home loan goals</td>
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<tr>
<td>33%</td>
<td>Lived on a DHHL homestead</td>
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<tr>
<td>60%</td>
<td>Reported improvement in well-being*</td>
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<td>44%</td>
<td>Reported higher income after the loan*</td>
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<tr>
<td>$5,093</td>
<td>Mean gain in household income*</td>
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(*) All OHA home loans between FY2009-F2012 were evaluated at two time periods: T1 was the year of the loan; T2 was 2012. Gains were calculated by subtracting T2-T1. For study details see Executive Summary of OHA loan evaluation study at www.oha.org/malamaloan.

For Mālama Home Loans up to $19,999 go to http://www.oha.org/malamaloan or call Robert at 594-1924.

For Consumer Micro-Loans up to $7,500 for unexpected emergencies go to http://www.oha.org/cmlp or call Lareina at 594-1823.