

STATE OF HAWAI'I
OFFICE OF HAWAIIAN AFFAIRS

UH Maui College
Cafeteria, Pā'ina Building
310 W. Kaahumanu Ave.
Kahului, HI 96732

Minutes of the Office of Hawaiian Affairs Board of Trustees Maui Community Meeting
Wednesday, May 15, 2019
6:30 pm

ATTENDANCE:

TRUSTEE COLETTE MACHADO
TRUSTEE DAN AHUNA
TRUSTEE LEINA'ALA AHU ISA
TRUSTEE KALEI AKAKA
TRUSTEE W. KELI'I AKINA
TRUSTEE BRENDON KALEI'ĀINA LEE
TRUSTEE CARMEN HULU LINDSEY
TRUSTEE JOHN WAIHE'E IV

ROBERT G. KLEIN, BOARD COUNSEL

EXCUSEED:

TRUSTEE ROBERT LINDSEY

ADMINISTRATION STAFF:

KAMANA'OPONO CRABBE, CEO
MEHANA HIND, CE
WAYNE TANAKA, PP
THELMA SHIMAOKA, COC
ROY NEWTON, COC
KAWENA CARVALHO-MATTOS, DPM
DAVIS PRICE, CO

BOT STAFF:

CAROL HOOMANAWANUI
CRAYN AKINA
PRISCILLA NAKAMA
LEIANN DURANT
ALYSSA-MARIE KAU
LŌPAKA BAPTISTE
DAYNA PA
LEHUA ITOKAZU
PAUL HARLEMAN

GUESTS

KE'EAUMOKU KAPU
CLARE APANA
KAHELE DUKELOW
TIARE LAWRENCE
KAHALA JOHNSON
NOELANI AHIA

I. CALL TO ORDER

Chair Colette Machado Calls the Board of Trustees meeting to order at 6:35 pm. Roll call is taken; Trustees Ahuna, Akaka, Akina, Lee, Carmen Hulu Lindsey, Waihe'e and Machado are present; constituting a quorum of eight (8) trustees. An excuse memo was recieved from Trustee Robert Lindsey.

II. INTRODUCTIONS

Chair Colette Machado Thanks the Chancellor for the facility and also being in attendance. Calls on each Trustee. Each Trustee introduces themselves and Mahalo to all who in attendance.

Carol Hoomanawanui Introduces all Board staff as well as Kamana‘opono Crabbe and Board Counsel.

Kamana‘opono Crabbe Greets the community and introduces the administrative staff that have traveled to Maui for the meeting and the Maui Office staff.

Chair Colette Machado Turns the mic over to Trustee Carmen Hulu Lindsey for the Community Presentation.

III. COMMUNITY PRESENTATIONS

A. Na Moku Aupuni o Ko‘olau Hui

Trustee Carmen Hulu Lindsey Calls on Mahealani from Wailua. Na Moku Aupuni o Ko‘olau Hui.

Ms. Mahealani Wendt States that their presentation will be made by their president Jerome Kekini Jr. She asks the others from their hui to join them.

Mr. Jerome Kekini Jr. Mahalo the Board for the opportunity to share what is going on in their community. He introduces himself to the board. He states that he as well as the members of his hui are the lineal decedents of Wailua Nui. They have been struggling for over 30 years to restore water for taro farming, restoration of the shoreline fisheries and for gathering food from the streams. He states that because the community efforts taro farming streams in East Maui have been restored 100%. He thanks their Kupuna who have guided them and also to akua for without him they are nothing. He expresses his gratitude to OHA for their support in helping them accomplish what they did with their attorneys.

Mr. Ed Wendt Thanks Trustees. He states the members of the hui here are all taro farmers. He thanks the staff that brought the work together for the legislation. The bill that was stopped was a blessing to everyone. 33,000 acres in their area are devastated and over run by invasive species and many streams and rivers are still dry. He thanks OHA for their support.

B. East Maui Taro Festival

Trustee Carmen Hulu Lindsey Calls on Julie Kinser from Hana.

Ms. Julie Kinser Thanks OHA for the support of the East Maui Taro Festival. She thanks Trustee Hulu for attending. She introduces Maria Orr the president of the East Maui Taro Festival.

Ms. Maria Orr Greets the Trustees. She thanks them for their support of the festival. The funding help support 45 arts and craft vendors and 22 food vendors as well as a huge information tent of all the non-profits. The community really appreciate the festival and states that it was a success.

Trustee Carmen Hulu Lindsey Thanks them.

C. Hālau Ke‘alaokamaile

Trustee Carmen Hulu Lindsey Calls on Puna Krauss.

Mr. Puna Krauss Greets the Trustees and introduces himself. Thanks OHA for their support and introduces their forestry staff.

Koa Hewahewa Greets the Trustees and shares what their group has been doing on their forestry project. The OHA grant they received was to begin the reforestation of a six-acre native habitat along side its first permanent hālau facility. This is part of a larger envisions 30-acre Native Habitat Corridor at Hōkū Nui Maui. He introduces his staff and all that are working on the project. He shares pictures of their project that utilizes canoe crops as well as hula crops. They have 4 acres planted and by July will have the last 2 acres planted.

Their style of planting includes hydrolic cycles, kaulana mahina and watershed restoration. When planting they have proven that planting items together benefits all plants and encourages growth of the native plants, he calls it polyforestry. He shares that protocol, sharing ike kupuna and providing a sense of places has been an important aspects to share with the volunteers.

He states that what you do before and what you do after you plant is critical. You need to prep the soil before you plant and you need to take care. There is a great opportunity to share the education of planting and their project. He shares that this project provides an opportunity to educate all that come volunteer. He shares their challenges that they have experienced from the weather, weed control since they do not use chemicals, as well as pest control and obtaining seeds. They teach the identification of invasive trees as well as native trees so the right trees are dug out. He thanks the community for their help and OHA.

Trustee Dan Ahuna Suggests that Koa attend OHA Strategic Planning meetings so that he can share his social value idea.

D. Hawaiian Community Asset

Trustee Carmen Hulu Lindsey Calls on Jeff Gilbreath.

Mr. Jeff Gilbreath Greets the Trustees and introduces himself. His is the executive director of Hawaiian Community Assets. He introduces the cofounder Kehaulani Filimoe‘atu who started Hawaiian Community Assets in Paukukalo Homestead. He shares the work they have been doing on behalf of OHA. They are about making housing affordable for Hawaiian families.

Jeff begins his PowerPoint presentation. *(PowerPoint presentation is attached to the minutes.)*

He introduces Samantha Dizon a recipient of their services.

Ms. Samantha Dizon Greets the Trustees and introduces herself. She shares her story of losing her home on August 24, 2018 during the fire at Kaua‘ula. She states that she was not there at the time because she was at work. She shares how her children had to deal with the situation at the time. She states that she went to OHA first but was disappointed that they could not provide help. But she contacted Jeff; he listened and told her what he needed. She got a loan from there. She states that Jeff asked that if she knew anyone else in their situation to please give them a call. She states her mother

in law got approved. She thanks for the help that OHA provides for Hawaiian Community Assets because it has helped her. They are rebuilding their home.

Yolanda Dizon Shares her story of August 24, 2018 and the Kaua‘ula fire. She shares pictures with the Trustees. She is here today to thank Hawaiian Community Assets, Jeff and Kehau. Because they lived on Kuleana lands, they tried to get loans from other lenders but because of where they live, they do not exist. They are not under the County or State, they do not have a street address, and they do not exist. The only one that could help them was Hawaiian Community Assets. She thanks OHA for giving them funds to help Hawaiians, people who need help to just survive.

Trustee Carmen Hulu Lindsey Thanks Jeff and asks that if he could testify next year at the legislature.

Mr. Gilbreath States that he would be happy to.

E. Habitat for Humanity Maui

Trustee Carmen Hulu Lindsey Calls on Sherri Dodson, Habitat for Humanity Maui.

Ms. Sherri Dodson Greets Trustees and introduces herself as the Executive Director for Habitat for Humanity Maui. She states she has been doing this for 16 years.

Sherri begins her PowerPoint presentation. *(PowerPoint presentation is attached to the minutes.)*

Trustee Carmen Hulu Lindsey Thanks Sherri.

F. Hawaiian Kamali‘i, Inc.

Trustee Carmen Hulu Lindsey Calls on Kaili from Hawaiian Kamali‘i, Inc.

Ms. Kaili Moikeha Greets the Trustees and introduces herself as the Club Manager at Hawaiian Canoe Club. She gives an overview of their program and what they do. They host a summer kamalii program, which is 7 weeks and geared toward the Hawaiian Culture. It focuses on the explorations they take around central Maui as well as those to other islands. The trips are life changing for participants. Children learn the unique protocol, oli and hookupu for each area that they visit. Participants also participate in service learning projects that let them contribute in a meaningful way.

They also have leadership training for high school age kids that go through CPR training, first aid training as well as water safety. After participating in this training, they are hired to work for the summer kamalii program. Participants have the opportunity to paddle across the channel to Kahoolawe and they learn and prepare for this activity. They also have the opportunity to work on Kahoolawe. At the end of the program, they have the opportunity to video of their experience for their family, community and their peers.

(Kaili shares the video that they prepared)

Trustee Carmen Hulu Lindsey Thanks Kaili and asks that she thank her students for the video.

G. Hana Ola Project with Community Partner, Ma Ka Hana Ka 'Ike

Trustee Carmen Hulu Lindsey Calls on Rick Rutiz from Hana and May Vower from Queen Hospital.

Mr. Rick Rutiz Greets the Trustees and thanks them for their support of the good change happening in Hana. He shares that his experiences of watching 6 year olds kui and eating and getting addicted to pa'i 'ai and the children loving vegetables. Lifestyle changes that not affect the children but in turn they change their parents choices in foods. He introduces the new director that will be taking over.

Lipoa Kahalewahi Greets the Trustees and introduces herself. She thanks the Trustees for having them and also hearing all the community stories. She shares her story of how funding made it possible for students to participate at the State Capital and kui there. They experienced interaction with other students and experienced different opportunities that they haven't experienced before.

May Vower Greets the Trustees and introduces herself. She is representing Queens as the grantee for the Hana Ola project. She is happy to participate and have OHA believe in that partnership with Queens. She states that the impact that OHA funding has on Queens is that it has helped Queens to show up for the people in Hana. She thanks OHA for that opportunity for the partnership. She states that you cannot have health or good outcomes if you don't support all issues, housing, and mālama 'āina. All the groups that are here are creating an environment for health to improve. She is there to just to there to do the health measurement and requirements. It's a great opportunity to connect traditional practices that are happening in Hana and how that relates to health.

(May shares with the Trustees different pictures of the program activities.)

Trustee Carmen Hulu Lindsey Thanks May. She thanks Rick for all his years that he put into the youth of Hana. She states that Hana still needs you. She thanks all the agencies that shared updates on their projects this evening and the kind words they had for OHA.

V. COMMUNITY CONCERNS

Trustee Carmen Hulu Lindsey States that we will move on to Community Concerns. She notes that there a number of people signed up and she will call everyone in the order that they signed up. She calls on Kahele Dukelow.

Ms. Kahele Dukelow Greets Trustees, introduces herself and thanks the Trustees for this opportunity. She has three things that she brings to the attention of the Trustees and asks or help with. First, she thanks the Trustees for their help for the Palauea Culture Reserve. The Reserve has allowed the community to have a place where they can engage in learning various cultural matters. Second, is the matter on the Maui Burial Council. For years, many of the community have fought the desecration of the iwi kupuna on the island. Recently a developer that they have been dealing with regarding this issue has petitioned for a contested case hearing to challenge the cultural descendant. She pleas with the Trustee that there needs to be stronger laws. She believes that developers know how to work around current laws and continue to desecrate the iwi no matter what. She wants OHA

to convene a State gathering to discuss strengthen the burial laws. Third, she asks OHA to intervene on Mauna Kea. She asks for a preliminary injunction to stop the construction on Mauna Kea. She states that there have been many community members who have fought for years against the continued desecration on the Mauna and on Haleakala. She share that they cannot continue to let other decide what happens on the Mauna it should be the people and it is OHA's responsibility to support the community. She warns that if construction on Mauna Kea proceeds there are thousands of people that will be involved in civil disobedience to combat that. She hopes that OHA will take a stand the stop the construction.

Trustee Carmen Hulu Lindsey Thanks Kahele and calls on Tiare Lawrence.

Ms. Tiare Lawrence Greets Trustees. She thanks the Trustees for coming to Ola Mau Farms today and planting kalo with the keiki. She also thanks the OHA for supporting Hawaiian Canoe Club. She shares how she benefited as a child from Hawaiian Canoe club. She was able to travel for the first time out of State and travel to Australia. She thanks OHA's support of Native Hawaiian Legal Corporation in funding and helping to support the legal action of Na Wai Eha.

She shares several issues. First is the kuleana lands in Lahaina. The landowner West Maui Land Company has hired a genealogist to discredit their genealogy. She asks for help and it is a dire issue in Lahaina and they need help. She shares a project she is working on to get as many kanaka to get on the land to farm. They will need a farm and business plan and asks for help for these people that might need them. Lastly, she thanks Judge Robert G. Klein, Board Counsel for his statement at the Law School panel. She asks to support Kahele's proposal for a preliminary injunction on Mauna Kea.

Trustee Carmen Hulu Lindsey Thanks Tiare and calls on Kahala.

Mr. Kahala Johnson Introduces himself. He request for a preliminary injunction to halt construction on Mauna Kea. He shares a story of Malia Henderson's son Jojo Henderson who was a victim of police brutality on Haleakala. This story has impacted him and he will never forget. He wants to ensure protection for those that protect Mauna Kea.

Trustee Carmen Hulu Lindsey Thanks Kahala and calls on Noelani Ahia.

Ms. Noelani Ahia Greets and introduces herself. She thanks OHA for coming and for the help and support of their upcoming burial protection conference this weekend. She states that they are going to need more help. Iwi are constantly being desecrated. SHPD is falling short of their duties repeatedly. She states that over 180 burials have been disturbed. The problem is that there are contract archeologist that are paid by the developer and it is problematic because they would rather look the other way and not find them and have them be inadvertent latter on. She shares that a Judge has ordered a preliminary injunction so the construction has stopped. She asks OHA for support to do a mapping project where they do a cultural overlay of Maui. This overlay would be helpful to create a database and protect the collective mana of our kupuna and sacred places.

She also asks OHA to intervene and requests for a motion for preliminary injunction for Mauna Kea.

Trustee Carmen Hulu Lindsey Thanks Noelani and calls Clare Apana.

Ms. Clare Apana Greets the Trustees and community. She states she would like to support everything that the previous speakers have shared. She thanks OHA for the iwi committee that help to organize and put on the conference that will happening. She hopes that Trustees will attend and they will continue to support helping to get SHPD in shape because it is a terrible situation that way that kanaka are treated who are trying to protect the iwi kupuna. This board can make a difference and you are here to protect the interest of kanaka.

Trustee Carmen Hulu Lindsey Thanks Clare and calls on Keaumoku Kapu.

Mr. Keaumoku Kapu Greets Trustees and introduces himself. He is from Lahaina. He shares that when the fire happened in Kaua'ula the fire department could not go into the area because there was no public utilities. They had to depend on themselves. There is no agency organization that will help and support the kuleana landowners in this area.

He states when he comes to the Board to see if there any funding opportunity the first question he gets is whether they fit in this society or are provided amenities by the Government such as water, public utilities and roadways. It doesn't fit in for them because the Departments under the County, the State may have some jurisdiction but the county doesn't. He is here as a kuleana owner as a reminder that there needs to be a place for these kuleana landowners. He wants to know when the collaboration is supposed to start with the kuleana landowners and the agencies of the County and State. He asks this board what they can do for the kuleana landowners throughout the State. He is ready to put together an advisory to talk about where they fit.

Trustee Carmen Hulu Lindsey Thanks Keaumoku and calls on Kamana'opono Crabbe for OHA Updates.

IV. STATUS OF OHA ACTIVITES

A. Ka Pouhana/CEO's 15-Minutes Update on Ho'oulu Lāhui Aloha and OHA Activities

Kamana'opono Crabbe Thanks all the community organization that presented tonight and for the community attending tonight. He makes two announcements. He states that the current strategic plan of 2010 -2018 is closing out this year. In July or August there will be a community close out report that will be released about that strategic plan. He briefly shares the new strategic planning process currently happening. May 20th-June 5th is the opportunity for the community to look and comment on the four strategic direction that the Board has approved. The directions include health, economic development, housing and education. He asks Mehana to share more information.

Mehana Hind Shares that the on the OHA website there is a link where the community will have access to all the community meetings they will have and the survey. Monday, May 20th at the Cameron Center will be the Maui meeting regarding the new Strategic Plan there is also a survey that is online. She asks to share the link with family and friends.

Kamana'opono Crabbe The second announcement he shares is that starting next Monday going to June 5th OHA Biennium budget there will be a web link available to view the budget and you can comment on it. There will also be small forums with community organizations and Ali'i Trust to share the biennium budget.

Mehana Hind Shares that this Thursday and Friday will be a burial conference. There will be various speakers from across Hawaii sharing their experience and their expertise in the protection of the iwi kupuna. The community is welcome to attend. Monday night there is the strategic plan meeting and asks those that can attend please come and share their mana'o.

Kamana'opono Crabbe Shares the release of the Āina Summit report. OHA did a collaboration with Department of Land and Natural Resources and Kamehameha School. The report covers many issues like iwi kupuna and kuleana lands. He shares that Alan Downer from SHPD has been ignoring OHA's letters so he requested a one on one meeting with Mr. Downer directly regarding Mauna Lani and the iwi kupuna issues. She states that they may have to elevate the engagement with SHPD because OHA has a number of outstanding issues that they have not complied with.

Trustee Carmen Hulu Lindsey Thanks Kamana'opono Crabbe.

VI. ANNOUNCEMENTS/FYI

Trustee Carmen Hulu Lindsey thanks everyone that has attended tonight's meeting. She announces that there is a BOT meeting tomorrow.

IX. ADJOURNMENT

Trustee Carmen Hulu Lindsey adjourns the meeting

The meeting was adjourned at 9:08 pm.

Respectfully submitted,



Dayna Pa, Board Secretary

As approved by the Board of Trustees on June 19, 2019.



Colette Y. Machado, Chairperson
Board of Trustees

Attachment:

1. Trustee Robert Lindsey - Excuse Memo
2. PowerPoint presentation Hawaiian Community Assets – Maximize Housing Affordability for Native Hawaiian Households.
3. PowerPoint presentation Habitat for Humanity Maui



STATE OF HAWAII
OFFICE OF HAWAIIAN AFFAIRS
737 IWILEI ROAD, SUITE 200
HONOLULU, HAWAII 96817

May 7, 2019

2019 MAY - 7 A 8:50
OFFICE OF
HAWAIIAN AFFAIRS
STATE OF HAWAII
RECEIVED-BOT

TO: Trustee Hulu Lindsey
Maui Island Trustee

FROM: Trustee Robert K. Lindsey, Jr.

SUBJECT: Excused Absence from Site Visit and Community Meeting on May 15, 2019

Aloha Trustee Hulu Lindsey:

I regret to inform you that I am unable to attend the Site Visit to Pu'u Kukui and the Community meeting on Wednesday, May 15, 2019. Please extend my apologies to the Board of Trustees.

With sincere aloha,

A handwritten signature in cursive script that reads "Robert K. Lindsey, Jr." written over a horizontal line.

Trustee Robert K. Lindsey, Jr. Hawai'i Island

Maximize Housing Affordability for Native Hawaiian Households

Today's Goal

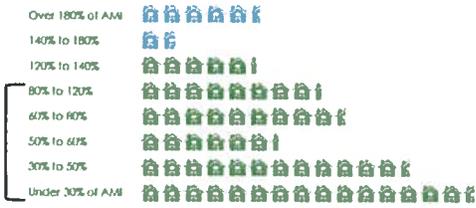
Present tested solutions to maximize housing affordability for our low- and moderate-income Native Hawaiian households.

Overview

1. Housing Demand
2. Organization Experience
3. Household Profile
4. Building a Continuum in Housing Affordability
5. Q&A

Housing Demand

Housing Demand by Area Median Income



= 1000 units needed

Housing Units Needed by 2025

County	# Units
Maui	15,008
Honolulu	26,443
Hawaii	20,095
Kauai	5,637

75% of the housing units we need must be for households earning \$75,000 annually or less. (DBEDT, 2015) (i.e. households at or below 100% AMI)

Housing affordability solutions for this income level are different than those proposed by developers of market rate housing.

Organization Experience

Hawaiian Community Assets

- ▶ Founded in 2000 on Maui in Paukukalo Homestead
- ▶ Hawaii's largest HUD approved housing counseling agency
- ▶ Owns a nonprofit CDFI, Hawaii Community Lending
- ▶ 25 full-time staff and volunteers
- ▶ Statewide offices
- ▶ Mission to build the capacity of low and moderate income communities to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians

Kahua Waiwai

Program Areas

Community Services	Community Lending
Housing & Financial Workshops	Loan Packaging
Housing & Financial Counseling	
Match Savings Accounts	Micro-Loans
Training/Technical Assistance	

Statewide: 18 Years of Impact

- ▶ 18,000+ LMI individuals served with HUD housing counseling
- ▶ 5,811 LMI individuals into affordable housing
- ▶ \$142 million in capital to Native Hawaiian communities for affordable housing through grants, loans, and mortgage financing

OHA: Native Hawaiian Impact

- ▶ \$2.3 million to HCA since 2011 (direct & indirect)
- ▶ 2,273 Native Hawaiians served
- ▶ \$1.5 million in match savings & loans deployed
- ▶ 1,251 Native Hawaiian children & adults in homes
- ▶ \$5.1 million in additional private & public capital attracted for services & relending
- ▶ National best practice in culturally-relevant financial capability programming (Brandeis University)

Household Profile

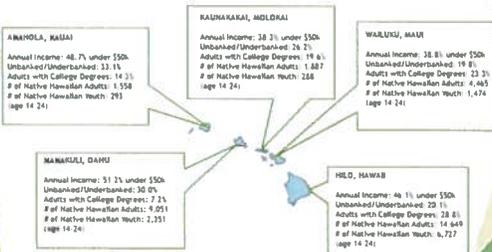
Native Hawaiian Household Profile

- ▶ Head of Household: 58% Female
- ▶ Household Income: \$44,531
- ▶ Household Size: 3.4 persons
- ▶ Savings: <\$500
- ▶ Debt-to-Income: >50%
- ▶ Credit Scores: 78% under 640
- ▶ Demographics: 76% Native Hawaiian



HCA Native Hawaiian client family pictured above

HCA Target Communities



Housing Affordability: Homebuyer

	Maui	Hawaii	Honolulu	Kauai
Avg NH Family Qualification	\$164,345	\$128,087	\$203,056	\$147,107
Median Sales Price	\$725,000	\$353,700	\$782,500	\$695,000

There is a significant gap between affordability of existing housing stock & what Native Hawaiian households can afford.

Housing Affordability: Renter

	Maui	Hawaii	Honolulu	Kauai
Avg NH Family Monthly Rent	\$745	\$604	\$922	\$978
Fair Market Rent	\$1,675	\$1,346	\$2,067	\$1,531

There is a significant gap between affordability of existing housing stock & what Native Hawaiian households can afford.

Building a Continuum in Housing Affordability

Building a Continuum in Housing Affordability

- ▶ Financial Opportunity Centers
- ▶ Hawaii Community Lending
- ▶ Investing to Grow an Innovative Housing Market

Financial Opportunity Centers



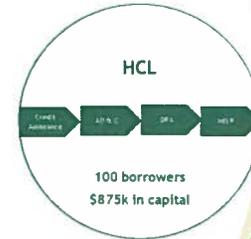
- Evidence-based national model
- One-stop financial & career centers statewide
- Provide education WITH opportunity to act
- Partner with employment services providers, small business trainers, businesses, colleges, financial institutions, & industry professionals to INCREASE ACCESS TO CAPITAL

Financial Opportunity Centers

- ▶ UHMC, Molokai pilot project
 - ▶ 13 Native Hawaiian students owe debt obligations
 - ▶ Students unable to secure degree/certificate
 - ▶ 31% paid obligations after receiving HCA services
- ▶ 3-Year Hilo Pilot
 - ▶ Federal funding from ANA to serve 300 NHs in 3 years
- ▶ ALICE Grantee: Oahu FOCs
 - ▶ Established in Honolulu & Waianae in April 2019

Hawaii Community Lending

- Credit assistance for individuals & families
- Acquisition, Development, & Construction lending
- Down payment assistance targeting disaster recovery
- Hawaii Emergency Loan Program providing loans for 1st month's rent/deposit & past due rent/mortgage
- Supporting **ENTIRE HOUSING ECOSYSTEM**

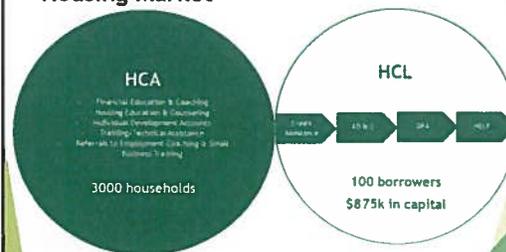


Hawaii Community Lending

FY 2018	TO DATE
Loans # of Loans Disbursed 52	Loans # of Loans Disbursed 264
Capital \$ of Capital Disbursed \$145,638	Capital \$ of Capital Disbursed \$745,634
Access # of Homeless Capital Increased \$844,700	Access # of Homeless Capital Increased \$3,802,733
Homes # of Homes Secured, Subleased, or Built 50	Homes # of Homes Secured, Subleased, or Built 257

- Leverage ratio at 55 for every \$1 deployed
- < 10% delinquency rate
- 0.8% default rate

Investing to Grow an Innovative Housing Market



Investing to Grow an Innovative Housing Market



Investing to Grow an Innovative Housing Market

- ▶ Partnerships with non-profit & not-just-for-profit builders: 19 units priced \$75k to \$225k by November
- ▶ Flexible capital for rebuilding after natural disasters
- ▶ Growing housing ecosystem that is responsive to low- & moderate-income Native Hawaiian homebuyers & renters
- ▶ Hawaii Housing Affordability Coalition for policy & practice change
- ▶ Hawaii Affordable Housing Fund for building units affordable for households earning \$75k annually or less

Q & A

Habitat for Humanity®

Maui

Why Homeowner & Financial Literacy Training is Important

- Financial Literacy Training has emerged as a key tool in housing stability
- Improve your financial situation long term and become financially independent.
- Learn how to get out of debt and increase your credit score.
- Learn how to dispute errors on your credit report.
- Higher credit scores can lead to saving thousands of dollars in higher interest payments on loans & mortgages.
- Potential employers can make hiring decisions based on your credit score. Higher scores can mean a better job.
- Homeowner net worth is on average 36 X greater than renters.
- Borrowers who use HUD-Approved Housing Counseling are 283% more likely to receive loan modifications and are 30% less likely to go through foreclosure.
- Knowledge is Power! When you know what your options are, you can make your own best educated decisions.

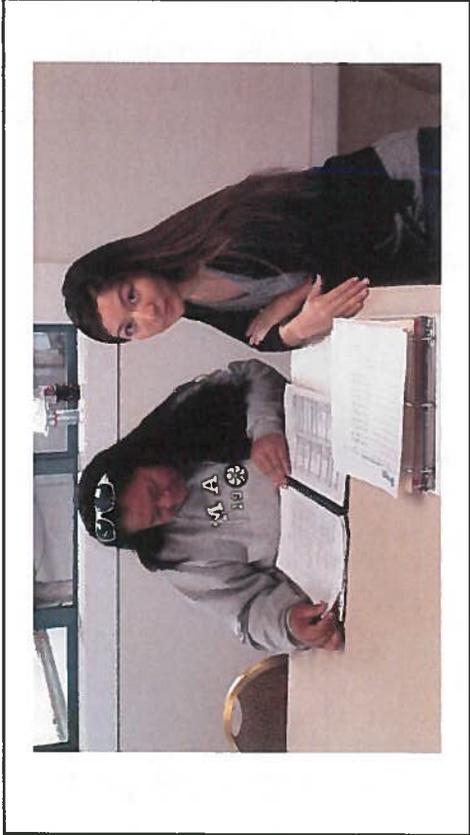


Native Hawaiians and Poverty

- Native Hawaiians have the lowest median income
- Homeownership rates in Hawaii are some of the lowest in the nation
- Hawaii's individual poverty rate is 11.2% which is the 6th lowest rate in the US
- Hawaii has the largest homeless population per capita in the United States

[Demographic, Social, Economic, and Housing Characteristics for Selected Race Groups in Hawaii](#) Department of Business, Economic, Development and Tourism March 2018





Hawaii Statistics - Housing

40,546 OR 21%
Renter households that are extremely low income

\$28,290
Maximum income for 4-person extremely low income household (state level)

-24,816
Shortage of rental homes affordable and available for extremely low income renters

\$75,158
Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

63%
Percent of extremely low income renter households with severe costburden



First Financial Literacy class held locally in Hana

Habitat Maui's Homeowner Education & Financial Literacy Course Curriculum:

- Assessing Homeowner Readiness
- Financial Literacy
- Understanding Credit and Credit Scores
- How to Become Pre-Approved for a Loan
- Understanding Different Types of Loans/Mortgages
- Shopping for a Home
- Budgeting
- How to Keep Your Home During Difficult Financial Times
- Importance of Saving
- Simple Home Maintenance
- Going Green and Energy Efficiency

HOME BUILD PROGRAM



BEFORE



AFTER



No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures.

At Habitat for Humanity Maui, this is what unites us. Through shelter, we empower. Our share vision is a world where everyone has a decent place to live.

Because you, me, we – we're all humans. And every single one of us deserves the opportunity for a better future.



