

# Native Hawaiian Housing Needs

## Outreach Session Proceedings Report

**Sheraton Waikiki  
Honolulu, Hawaii  
January 12-13, 2011**



## **Disclaimer**

This document is a summary of participant discussions and presentations and does not represent the official policy or position of the U.S. Department of Urban Development (HUD).

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## Executive Summary

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### Introduction

The Department of Housing and Urban Development (HUD), Office of Native American Programs, (ONAP) held seven Native Housing Needs Outreach Sessions (“Outreach Sessions”) from December 1, 2010 through March 24, 2011.

This was the third of seven facilitated regional sessions:

<i>Denver, Colorado</i>	<i>December 1-2, 2010</i>
<i>Reno, Nevada</i>	<i>December 14-15, 2010</i>
<i>Honolulu, Hawaii</i>	<i>January 12-13, 2011</i>
<i>Oklahoma City, Oklahoma</i>	<i>January 26-27, 2011</i>
<i>Hollywood, Florida</i>	<i>February 23-24, 2011</i>
<i>Seattle, Washington</i>	<i>March 2-3, 2011</i>
<i>Anchorage, Alaska</i>	<i>March 23-14, 2011</i>

The two day session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing on Hawaiian homelands, strategies for improvement and change, and identified model approaches. This session also served as an introduction to HUD’s Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs (“HUD Housing Needs Study”), and provided participants the opportunity to comment on the study’s survey design.

Outreach efforts for the session focused on community leaders and community organizations as well as federal agencies, state agencies, and private sector and non-profit organizations.

Stakeholders were from primarily from Hawaii. A total of 116 attended the sessions: Government Agency (23), Housing Authority (2), Non-Profit (15), Private Sector (7), Native Hawaiian (34), Unknown (48). A list of attendees is located in Appendix B.

The Outreach Sessions were designed to maximize the amount of time participants had to discuss issues within a small group setting and provide feedback to a session facilitator. Five breakout topics were developed in cooperation with the Department of Hawaiian Homelands.

- Housing and Community Needs
- Community Planning, Development and Infrastructure

- Sustainable Community and Environmental Wellness
- Leveraging Funding and Finance for Beneficiaries and DHHL (Department of Hawaiian Home Lands)
- Use of Hawaiian Home Lands as an Engine of Economic Development

Each of the breakout sessions began with a presentation by guest presenter on some initiative related to that topic area. Then participants worked together to develop a profile of community and economic need for the breakout topic. This included: prioritizing the need, defining barriers to addressing the need, developing strategies to overcome barriers, and identifying resources and entities for implementation. On the afternoon of the second day, HUD facilitated breakout sessions to address the second goal of the outreach session, to get tribal feedback on the HUD Housing Needs Study.

### **Key Messages**

Although the participants dealt with a disparate set of topics and problems their prioritizations indicate some key themes or messages. These included:

- A clear need for information sharing/education with homestead beneficiaries. This ranges from issues such as financial literacy and home maintenance to information on how to effectively leverage trust equities.
- A need for the homestead communities to assume more of the community development responsibilities from DHHL. This would involve more programs at the homestead association level as well as inviting in other organizations to support community development.
- Consider revising the existing Hawaii Housing Block Grant legislation with an eye on revising the legislation to allow DHHL and homestead residents to have more flexibility in leveraging homestead equity for developmental purposes.
- While there is a clear need for new funding streams to be found for the homelands there also must be a clear recognition that new investments and alternative uses of the lands must not unalterably disturb the cultural integrity of the homelands.

## **Recommendations for the HUD Housing Needs Study**

Session participants were asked to provide comment on the outreach approach and survey questions to be used in the HUD Housing Needs Study. As a reference, participants were provided copies of the Hawaii Discussion Guides from the 1996 Study and were asked to provide recommendations on the appropriateness, relevance and scope of the questions.

### **Study Design and Outreach to Native Hawaiians**

- PD&R should explore ways to include a Household Survey in the Hawaii component to make its findings consistent with the rest of the national study.
- The study should include data on/interviews with three groups: beneficiaries, those on wait list, and those not on wait list.
- The study needs to collect information directly from the beneficiary community, if not from a Household Survey then from homestead associations.
- When interviewing organizations make sure that the study team to avoid hearing only a single voice from one organization.

### **Beneficiary Interviews**

- Need to have questions concerning “trapped equity” on homestead lands. How can beneficiaries access?
- Need to gain opinions of beneficiaries on responsiveness of the DHHL and other agencies to their needs.
- Have questions on the ability of local communities to attract funds outside of DHHL.

### **DHHL Staff Interviews**

- Obtain information on percentage of pastoral and/or agricultural families deriving income from leased land.
- How does the agency define Native Hawaiian?
- Be sure that interviews get wide organizational perspective with interviews with various offices including Land Development, Housing, Planning, Homestead Services, and Labor Development.

### **Non-profit Organization Interview Guide**

- Document the number and type of organizations putting resources into the Native Hawaiian community.
- Get specific information on how other organizations are/can provide services/funding for non-DHHL beneficiaries.

## **Report Format**

The following report: 1) provides additional detail on the structure and the topics discussed during the outreach session; 2) provides an analysis of common themes that cut across the two

days of the session; 3) presents the key needs and action strategies developed by participants at the outreach session; 4) provides model activities as identified by participants; and 5) provides detailed comments on the HUD Housing Needs Study.





## Introduction

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### Purpose

This document is the Proceedings Report of the January 12-13, 2011, Native Hawaiian Housing Needs Assessment Outreach Session (“outreach session”). This was the third of seven facilitated regional outreach sessions to provide participants the opportunity to:

- **Tell the story of Indian Country including Native Americans, Alaska Natives, and Native Hawaiians.** Housing needs have broadened with emerging concerns about sustainability, healthy/green communities and housing’s role in economic and community development. Help create new baselines and definitions of housing needs for Native Hawaiian communities.
- **Create strategies for action and change.** Work in structured, interactive breakout sessions with community representatives and public and private stakeholders on issues, barriers and actions to develop innovative approaches to sustainable communities and economies.
- **Learn about the Native American Housing Needs Study mandated by Congress.** Have your input in the study assessment approach and structuring of questions. Hear how Native Hawaiian communities can benefit from participating in such an important study.

This Session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country and, ultimately, recommendations for improvement and change.

### Scope of the Report

This report focuses on highlights of the results of participant discussions, ideas, and recommendations from plenary and breakout sessions. This captures, in summary form, what participants said and recommended with respect to both their identification of housing needs and action strategies, as well as comments and recommendations relating to the HUD Policy Development and Research (PD&R) Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs Study (“HUD Housing Needs Study”).

### Session Goals

1. To reach out to Native Hawaiian leaders and beneficiaries, the Department of Hawaiian Home Lands, and other key stakeholders to seek their input on housing needs and to generate a discussion on the impact housing development has on local communities and economies.
2. To engage Native Hawaiian housing stakeholders, including federal agencies, private sector, non-profit, and state entities to examine barriers and develop action strategies needed to create affordable housing opportunities as well as sustainable communities and economies.

3. To discuss the HUD Housing Needs Study and to solicit recommendations on the implementation of the study.
4. To provide a forum that generates a participatory environment to allow all Native American, Alaska Native and Native Hawaiian housing stakeholders to offer their perspective of native housing needs.

### **Importance of the Session With Respect to the HUD Housing Needs Study**

The purpose of the HUD Housing Needs Study is to meet the Congressional mandate for a study of the housing needs of Native Americans. In addition to examining housing needs, the study will examine overall population characteristics, geographic locations, and economic conditions of the population.

In this light, this session assisted in serving the following objectives:

- To inform participants about the scope and design of the study, the importance of participation, and the benefits of a new and accurate assessment of housing need.
- To review the study's outreach plan and to obtain stakeholder's advice on planning and implementing the study.
- To review and solicit feedback for interview questions, as well as identify what the stakeholders want to learn from the survey.
- To further improve and target the research design of the study.

### **Meeting Format**

The meeting included five plenary sessions:

1. An introductory session that included an overview of the PD& R Native American Housing Needs Study and general session guidelines.
2. A presentation of key housing needs and priorities for all five Day One breakout sessions.
3. A Day Two kickoff session on common themes and Day Two "Road Map."
4. Presentation of action strategies for all five Day Two breakout sessions.
5. Closing session on workgroup presentations regarding the HUD Housing Needs Study and next steps in the outreach process.

Two-thirds of the two-day meeting was devoted to breakout sessions to maximize the opportunity for participant interaction and sharing of issues and solutions. These were organized into three building blocks:

1. Discussion of housing needs, issues, and barriers – including group identification of priority concerns from the menu of breakout topics.
2. Discussion of action strategies on housing needs.
3. Review of previous Native Hawaiian Housing Needs Assessment and ideas to improve the study design and interview questions.

### **Session Topics**

The following pages provide a copy of the breakout session topics for the Outreach Session.

# Native Hawaiian Breakout Topics

Discussion Topic	Description	Subtopics
<p><b>Housing and Community Needs</b></p>	<p>Affordable housing needs and the choices that are available have changed over the past decade. This session will examine the needs for affordable housing on Hawaiian Home Lands, the challenges posed in meeting those needs, and explore the various options for addressing those needs.</p>	<ul style="list-style-type: none"> <li>• The waiting list and assessing demand for leases on Hawaiian Home Lands</li> <li>• Increasing supply of affordable homeownership opportunities</li> <li>• Alternative types of multifamily rental options and products</li> <li>• Rehabilitation of existing homeownership housing</li> <li>• Culturally focused homebuyer and homeowner education, counseling and case management</li> <li>• Housing for the elderly</li> <li>• Supportive housing for the disabled, homeless, and elderly</li> <li>• Transitional housing</li> <li>• Housing size and design for singles, families, and extended families</li> <li>• Incorporating cultural principles in housing choices</li> </ul>
<p><b>Community Planning, Development and Infrastructure</b></p>	<p>Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session will explore the effective local approaches to community planning and housing development.</p>	<ul style="list-style-type: none"> <li>• Regional and community land use policies and planning</li> <li>• Master planned homestead communities</li> <li>• Building capacity of homestead organizations to implement community projects</li> <li>• Water, sewer, electricity, and sanitation</li> <li>• Transportation infrastructure and roads</li> <li>• Energy infrastructure</li> <li>• Community facilities (e.g., schools, community centers, etc.)</li> <li>• Rehabilitation and maintenance of existing structures</li> <li>• IT/Communication Infrastructure</li> <li>• Legal Infrastructure (e.g., building codes)</li> <li>• Integrating cultural principles into community development</li> </ul>
<p><b>Sustainable Community and Environmental Wellness</b></p>	<p>There is an emerging recognition that health, safety, and environmental issues are essential to sustaining livable communities. This session will discuss measures to enhance the health and safety of communities.</p>	<ul style="list-style-type: none"> <li>• Maintaining/recovering a safe, healthy, sustainable environment</li> <li>• Integrating “green” concepts into housing construction</li> <li>• Energy retrofits of existing housing</li> <li>• Parks, greenways, walking paths</li> <li>• Availability of adequate health and education facilities</li> <li>• Public safety concerns (police, fire protection, etc.)</li> <li>• Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</li> <li>• Ecosystems and historic site preservation</li> <li>• Mitigating interior and exterior air quality problems</li> </ul>
<p><b>Leveraging Funding and Finance for Beneficiaries and DHHL</b></p>	<p>Federal housing grants have not kept up with increasing costs and changing community needs. This session will discuss leveraging strategies to make the most of housing resources, both for the beneficiaries on Hawaiian home lands as well as for the Department of Hawaiian Home Lands.</p>	<ul style="list-style-type: none"> <li>• Access to credit/capital</li> <li>• Leveraging of existing resources (e.g., S. 184A, FHA 247, USDA, Treasury, State and private sector)</li> <li>• Orchestrating funding support from non-HUD federal programs</li> <li>• Financial institutions and their role in the community</li> <li>• Challenges posed by financial institutions located on the mainland in servicing loans in Hawaii</li> <li>• Facilitating/leveraging public and private resources</li> <li>• Reinvestment of financial resources in housing and community development</li> <li>• Leveraging resources from innovative financing consortiums</li> <li>• Tax exempt financing</li> </ul>
<p><b>Use of Hawaiian Home Lands as an Engine of Economic Development</b></p>	<p>There is a strong connection between land use and economic development. This session will focus on how housing, commercial/industrial and agriculture activities can be an integral part of community economic development.</p>	<ul style="list-style-type: none"> <li>• Resources available from SBA</li> <li>• Partnering with skilled labor groups, Builder Industry Association, etc.</li> <li>• Use of commercial/industrial, pastoral and agricultural leases for economic development purposes</li> <li>• Developing a “business plan” approach for economic development</li> <li>• Developing and supporting local businesses</li> <li>• Housing as an economic development resource</li> <li>• Creating job opportunities for local residents</li> </ul>



## Outreach Session Outcomes

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This section provides a synthesis and analysis of common themes, action/strategies, and considerations regarding implementation of the national housing study. This section represents a compilation of the results of breakout topic discussions as derived from a combination of PowerPoint slides as well as detailed note-taker notes, and a compilation of written comments by participants on what they felt was most important regarding implementation of the HUD Housing Needs Study.

- **Crosscutting Themes** – This represents common or crosscutting themes from day one discussions.
- **Priority Needs by Topic** – A summary of priority needs by topic developed during the day one breakout sessions.
- **Actions/Strategies by Challenge/Issue** – A summary of the actions and strategies to challenges/issues as presented by participants.
- **Model Approaches/Success Stories** – Model approaches/success stories recognized by participants that could serve as examples to other Native communities.
- **Comments and Recommendations regarding the HUD Housing Needs Study** – A summary of participant comments/questions on HUD Housing Needs Study outreach design and the Department of Hawaiian Home Lands and staff, and the Hawaiian Non-profit Partners proposed interview guide.

## Crosscutting Themes

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Listed below is a set of crosscutting themes that were discussed at the Outreach session. The lead facilitator observed these themes at both the breakout session discussions and the plenary session reports during day one. These themes were presented by the lead facilitator on the day two morning plenary session of the Hawaii Needs Assessment Outreach session as follows:

1. **Connections** – The process of outreach, including the sessions themselves, is also a voyage of connections. These connections are external and internal; external with respect to cross-agency connections (e.g., HUD, U.S. Department of Agriculture, DHHL), as well as internal connections (e.g., within homelands and across families).
2. **Balance** – There needs to be a balance between the need for policy from governance institutions and the need to recognize Hawaiian culture. This requirement for balance also extends to how to deal with targeting populations for housing. Is it waiting lists within the community or also extending the needs to other populations outside the homeland community?
3. **Value and Vision** – Value drives vision; it is both personal and communal. Value involves not just planning for current beneficiaries or for today’s housing needs but also for future beneficiaries. This definition of vision and beneficiaries should require ONAP and HUD to see a new paradigm of who is the client, which is beyond agencies like DHHL and extends to all island communities and homesteads embracing a community sense of vision.
4. **Home** – Home is the center of value and is a special trust and entitlement for Native Hawaiians. There is a strong value in owning a home which is family and a place for all coming together.
5. **Sustainability and Success** – Sustainability is long-term and is a bigger picture. Sustainability has a social and cultural center and is the true “infrastructure” for development plans. Sustainability does not come from the outside but is inside and personal; but it also requires measurement tools for future accountability at all levels.
6. **Land** – Land is my relative, not my owner. We must be good stewards, not takers. The land goes back and forward many generations and is a place of teaching and practice, not just a monument. Land is our ancestor, our Kapuna.
7. **Education** – The challenge of education is not just financial literacy or knowing how to get into the housing and development game but also education in Aloha, a different literacy. Education works both ways, inside and outside, including how to navigate the inter-agency ocean of opportunities and the skills/monitoring/tools to access and leverage resources without losing the meaning of Aloha.



8. **Never Lost** – If a communal vision is present, if we are centered and aligned with Aloha, with home as the center, as the rock, if we know what home is, what that place for family is, we will never be lost in this voyage, in this ocean of opportunity and we will bring others into this embrace of Aloha.
9. **Change** – We must deal with change. Leverage it from our hearts and minds, develop the tools to adapt to change, initiate change, including the design of the National Study and Survey so it adequately represents the Native Hawaiian community.

## **Priority Needs and Action Strategies as Identified by Participants**

This consolidates the breakout topic PowerPoint presentations prepared by Session participants into key issues or challenges and the actions and/or strategies proposed to resolve the issue/challenge. Copies of the actual presentations were sent to participants shortly after completion of the Hawaii Outreach session and may be obtained by contacting Claudine Allen, HUD Native Hawaiian Program Specialist, HUD, Honolulu, HI 96813, (808) 522-8175 x223, [claudine.c.allen@hud.gov](mailto:claudine.c.allen@hud.gov)

<b>Priority Needs by Breakout Session</b>	
<b>Topic</b>	<b>Top Priorities</b>
Housing and Community Needs	<ul style="list-style-type: none"> <li>• Culturally focused homebuyer/homeownership education, counseling, case management</li> <li>• Increasing supply of affordable housing – homeownership and rental</li> <li>• Other housing solutions – elderly, disabled, homeless, families with children</li> <li>• DHHL waiting list issues and assessing demand for leases</li> </ul>
Community Planning, Development, and Infrastructure	<ul style="list-style-type: none"> <li>• Water, sewer, electricity and sanitation</li> <li>• Rehabilitation and maintenance of existing structures</li> <li>• Regional and community land use policies and planning</li> <li>• Integrating cultural principals into community development</li> <li>• Homesteader participation</li> </ul>
Sustainable Community and Environmental Awareness	<ul style="list-style-type: none"> <li>• Maintaining/recovering a safe, healthy, sustainable environment</li> <li>• Energy retrofits of existing housing</li> <li>• Ecosystems and historic site preservation</li> <li>• Integrating “green” concepts into housing construction</li> </ul>
Leveraging Funding and Finance for Beneficiaries and DHHL	<ul style="list-style-type: none"> <li>• Parity with NAHSDA and 184 legislation</li> <li>• Change 247 Mortgage Insurance to National Pool</li> <li>• Leveraging to enhance community capacity</li> <li>• Lack of information flow to beneficiaries</li> </ul>
Use of Hawaiian Home Lands Trust as an Engine of Economic Development	<ul style="list-style-type: none"> <li>• Use of commercial/industrial, pastoral and agricultural leases for economic development purposes</li> <li>• Creating job opportunities for local residents</li> <li>• Developing and supporting local businesses</li> <li>• Housing as an economic development resource</li> </ul>

## Actions/Strategies by Need and by Challenge/Issue

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### Topic 1: Housing and Community Needs

Affordable housing needs and the choices that are available have changed over the past decade. This session will examine the needs for affordable housing on Hawaiian Home Lands, the challenges posed in meeting those needs, and explore the various options for addressing those needs.

<b>Priority Need: Culturally Focused Homebuyer Education, Counseling, Case Management</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Limited funding and capacity	<ul style="list-style-type: none"> <li>• Ensure financial literacy training is part of the Native Hawaiian Education Act.</li> <li>• Identify long-term sources of funding or institutionalized within the Department of Education.</li> </ul>
Repairing bad credit ratings and educating potential homebuyers can take time	<ul style="list-style-type: none"> <li>• Partner with high schools to implement financial education at an early age.</li> <li>• Provide ongoing financial and program training; for example, for “captive” participants (e.g., those in prison, those in shelters, employed folks), provide financial literacy training at location.</li> <li>• For potential DHHL lessees that just go on the list, encourage them to participate in financial management education to make them better prepared.</li> </ul>
Motivating people to participate in financial education programs to overcome social stigmas	<p>For DHHL programs:</p> <ul style="list-style-type: none"> <li>• Examine how programs are structured to make them more accessible to families who are reluctant to participate.</li> <li>• Approach has to be culturally sensitive and create a safe place to talk about their situation, e.g., bring in past participants to help share their stories.</li> <li>• More active outreach and applicable consequences.</li> </ul>

<b>Priority Need: Increasing Supply of Affordable Housing – Homeownership and Rental</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
High prevailing wage laws (e.g., Davis-Bacon and State wage laws); union sensitive	<ul style="list-style-type: none"> <li>• Seek a legislative change to the Hawaii State and Federal laws pertaining to these requirements on Hawaiian Home Lands.</li> <li>• Develop programs that promote more sweat equity and self-help developed homes; pre-apprentice training.</li> </ul>
High maintenance costs due to deferred maintenance	<ul style="list-style-type: none"> <li>• Post-purchase training through home maintenance programs.</li> <li>• For new homes, use alternative, more durable materials (e.g., steel or concrete).</li> </ul>
Transporting all materials adds to high costs	<ul style="list-style-type: none"> <li>• Develop alternatives using locally available materials such as bamboo, adobe housing, as well as local energy sources such as solar and wind.</li> <li>• Address code and insurance issues, finding qualified contractors.</li> <li>• Explore feasibility of providing manufactured housing.</li> <li>• Explore willingness of lenders to provide loans for these structures.</li> </ul>
<b>Priority Need: Other Housing Solutions – Elderly, Disabled, Homeless, Families With Children</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
DHHL land/lease policy	<ul style="list-style-type: none"> <li>• Explore modifying DHHL policy that would support the expansion of planned communities to include other kinds of housing for target population.</li> <li>• Explore collaborative partnerships with organizations such as Alii Trusts, Office of Hawaiian Affairs, Hawaii Public Housing Agency, et al.</li> </ul>
Funding for supportive services available to American Indians are not available to Native Hawaiians	<ul style="list-style-type: none"> <li>• Exploring collaborative partnerships with organizations such as Alii Trusts, Office of Hawaiian Affairs, Hawaii Public Housing.</li> <li>• Modify Federal legislation to provide the same authority for funding of services for Native Hawaiians.</li> </ul>

## Topic 2: Community Planning, Development and Infrastructure

Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session explores the effective local approaches to community planning and housing development.

<b>Priority Need: Rehabilitation and Maintenance of Existing Structures</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Better coordinate and integrate planning and infrastructure with other governmental entities	<ul style="list-style-type: none"> <li>• Need to better integrate Federal agency needs and activities:               <ul style="list-style-type: none"> <li>○ Avoid “duplication.”</li> <li>○ HUD, U.S. Department of Agriculture (USDA), Department of Transportation, Education, Environmental Protection Agency, Department of Energy, U.S. Geological Survey.</li> </ul> </li> <li>• A “prioritized” federal Hawaiian coordinating entity or advocacy program:               <ul style="list-style-type: none"> <li>○ Multi-tier.</li> </ul> </li> </ul>
Better leveraging and taking advantage of existing expertise/knowledge	<ul style="list-style-type: none"> <li>• More meetings like this (different scale).</li> <li>• Potential social media options should be explored.</li> <li>• Trust is a necessary underlying condition.</li> </ul>
Not enough resources to rehabilitate and maintain existing structures	<ul style="list-style-type: none"> <li>• Using partnerships to leverage funds (broader).</li> <li>• Training/transition for people to better manager their structures.</li> </ul> <p>Priority setting needs to be done:</p> <ul style="list-style-type: none"> <li>• Opportunities include use land management to generate revenue to then be used for maintaining existing structures.</li> <li>• DHHL is land-rich but revenue poor.</li> </ul>

### Topic 3: Sustainable Community and Environmental Wellness

There is an emerging recognition that health, safety, and environmental issues are essential to sustaining livable communities. This session discusses measures to enhance the health and safety of communities.

<b>Priority Need: Maintaining/Recovering a Safe, Healthy, Sustainable Environment</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Need sources of funding and convince someone to give it; need to quantify the scope and show how to spend the funding and be accountable for it	<ul style="list-style-type: none"> <li>Gather raw statistics, data, tell the story behind the data; tell success stories and how they save money now and over time. Use independent verification and meet DHHL requirements.</li> </ul>
Need a responsible party , municipality or private, to maintain and prevent home from getting in same state	<ul style="list-style-type: none"> <li>Owner education and training.</li> <li>Ownership and maintenance manual.</li> <li>Mandated counseling would help.</li> </ul>
Jadedness of community – lots of involvement, no direction. Outside agency versus existing community, grassroots organization	<ul style="list-style-type: none"> <li>Directors need to let homeowners know what the challenges are.</li> <li>Reinforce the need for maintenance through community informational meetings and homestead associations.</li> </ul>
Multiple agencies with differing perspectives need to come together and stay for the long haul	<ul style="list-style-type: none"> <li>Front end agreements that hold agencies accountable and stay involved in the project throughout and after completion.</li> </ul>
Resilience and adaptability need to be included. We look to only DHHL to solve problems in our communities	<ul style="list-style-type: none"> <li>Strong, mature community leadership.</li> <li>Network with other communities to see what works, establish rapport.</li> </ul>
Need to define the size of a community – is there a limit?	<ul style="list-style-type: none"> <li>30 houses is a community but funding comes with economy of scale; better sources of funding comes from higher numbers.</li> <li>Can it be a community within a community?</li> </ul>
<b>Priority Need: Energy Retrofits of Existing Housing</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Constraints on how many people DHHL, Office of Community Services can help. Rules/ guidelines make it hard for people under certain income levels	<ul style="list-style-type: none"> <li>Make the guidelines more flexible and out where the guidelines came from.</li> </ul>
Energy audits to tell homeowners what needs to be done in the future and education on how to bring down energy costs	<ul style="list-style-type: none"> <li>Homestead Associations coordinate with auditors.</li> <li>Legislative support - federal funding to disperse funds throughout Hawaii to supply solar water heaters, light bulbs within DHHL homestead.</li> </ul>

<b>Priority Need: Ecosystems and Historic Site Preservation</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Mindset is an obstacle to development; developers want to see a quicker return because time is money; developers don't get the concept of land as a relative not to be owned but respected	<ul style="list-style-type: none"> <li>• Educate developers.</li> <li>• Communication in the working relationships with communities/agencies; need to collaborate, look for common ground.</li> </ul>
Limited space on an island with finite resources and limited cultural resources left. How to preserve that and develop the "American dream?"	<ul style="list-style-type: none"> <li>• Smart planning, design, education, awareness, compromise, and trade-offs. What's more important to a community, house size or green space?</li> </ul>
<b>Priority Need: Integrating "Green" Concepts Into Housing Construction</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Funding for technology	<ul style="list-style-type: none"> <li>• Green is sexy, it's easy to sell because it is a growing trend.</li> <li>• Solar is mandated now and photovoltaic soon (there will be tax credits).</li> </ul>
What makes sense for that community, culture? So much information and so little knowledge. As a relatively new and evolving industry, the expertise may not be there yet.	<ul style="list-style-type: none"> <li>• Educate on a small scale by choosing the right technologies and applications, e.g., solar/wind.</li> </ul>
Lending institutions do not recognize it as part of the appraisal (potential credit toward spending power)	<ul style="list-style-type: none"> <li>• Not there yet but changing the status quo; when it's an industry standard, will be forced to recognize it.</li> </ul>

#### Topic 4: Leveraging Funding and Finance for Beneficiaries and DHHL

Federal housing grants have not kept up with increasing costs and changing community needs. This session discusses leveraging strategies to make the most of housing resources, both for the beneficiaries on Hawaiian home lands as well as for the Department of Hawaiian Home Lands.

<b>Priority Need: Parity With NAHASDA and 184 Legislation</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Current language of Hawaii Block Grant legislation	<ul style="list-style-type: none"> <li>• Identify what parts of NAHASDA and Section 184 (of the Indian Home Loan Guarantee Program) to integrate into Block Grant and 184(a).</li> <li>• Draft new legislative language.</li> <li>• Statewide consultation process.</li> <li>• DHHL and beneficiary organization take draft legislation to Washington, DC.</li> </ul>
<b>Priority Need: Change 247 Mortgage Insurance to National Pool</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Current language of National Housing Act	<ul style="list-style-type: none"> <li>• Coordinate proposed change in legislative language with HUD and Hawaii Congressional Delegation.</li> <li>• Renegotiate Memorandum of Understanding between state and HUD on refinancing.</li> </ul>
<b>Priority Need: Leveraging to Enhance Community Capacity</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Lack of knowledge about existing sources of funding, about agency by agency requirements; lack of staff capacity to meet grant requirements including state; lack of federal collaboration	<ul style="list-style-type: none"> <li>• Develop a user friendly template to access information.</li> <li>• Increase funding strategies for training and technical assistance for beneficiaries.</li> <li>• Promote better coordination of federal agencies, particularly at the local level.</li> <li>• Beneficiary organizations coordinate with DHHL in funding application process and budget planning.</li> </ul>
<b>Priority Need: Lack of Information Flow to Beneficiaries</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
State and federal agencies have not sufficiently valued the need for community input	<ul style="list-style-type: none"> <li>• Implement Beneficiary consultation policy in Hawaii.</li> <li>• Maximize venues for Beneficiary leaders and state agencies to convene.</li> </ul>



## Topic 5: Use of Hawaiian Home Lands Trust as an Engine of Economic Development

There is a strong connection between land use and economic development. This session focuses on how housing, commercial/industrial and agriculture activities can be an integral part of community economic development.

<b>Priority Need: Use of Commercial/Industrial, Pastoral and Agricultural Leases for Economic Development Purposes</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
General leases should have strong policies and procedures to define the leasing process	<ul style="list-style-type: none"> <li>• Timely review of policies and procedures to ensure the land use and the disposition processes are understood by the beneficiaries.</li> <li>• Proactively share the context of the planning and decision making process better with the beneficiaries and community.</li> </ul>
Maximizing culture and maximizing revenue	<ul style="list-style-type: none"> <li>• Take time to connect and seek agreement on cultural issues and to establish western metrics and measurement tools.</li> <li>• Include tradition/culture into the policy and procurement development for disposal interests.</li> </ul>
Lack of financing options to leaseholders	<ul style="list-style-type: none"> <li>• Real agricultural development or subsistence development.</li> <li>• Get USDA to become more involved in the growth of agricultural financing.</li> <li>• Develop a Community Development Financial Institutions (CDFI) Fund that may be able to provide financing opportunities.</li> <li>• DHHL to explore opportunities to grow sustainable industries such as agricultural.</li> </ul>
Lack of historical knowledge and education by State and Federal agencies	<ul style="list-style-type: none"> <li>• Moving from past practices to new understandings.</li> <li>• Review of the Hawaiian Homes Commission Act (HHCA) with an emphasis on these two sections.</li> <li>• Education of federal/state agencies on HHCA.</li> </ul>
<b>Priority Need: Creating Job Opportunities for Local Residents and Encouraging the Development/Support of Local Businesses</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Not enough partners willing to train individuals	<ul style="list-style-type: none"> <li>• Need to educate Native Hawaiians in job opportunities.</li> <li>• Identification and outreach to potential partners, and have them work with DHHL and Community-Based Organizations to develop training programs.</li> </ul>
Designate trust land property as eligible new market tax credit areas. Needs federal legislative fix	<ul style="list-style-type: none"> <li>• Explore with federal legislative staff the possibility of getting new market tax credits to DHHL land.</li> </ul>
Create partnership with a Community-Based Organization to identify homes needing rehab and then rehab done through NAHASDA funds/Davis Bacon may impact the cost.	<ul style="list-style-type: none"> <li>• Create clearing house of service providers and help coordinate access to funding for rehab.</li> </ul>

## Model Approaches/Success Stories

During the second day breakout sessions on action strategies, participants identified model approaches or success stories relating to a challenge/issue. These are compiled below by breakout session topic (except for Topics 2 and 5 for which there were no model approaches cited).

<b>Topic 1: Housing and Community Needs</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Limited funding and capacity for financial program literacy	<ul style="list-style-type: none"> <li>• HOAP (Home Ownership Assistance Program) to partner with service providers (Nanakuli Housing, Hawaiian Community Assets, and Hale Huakai) and job training agencies to provide financial literacy, train people for employment, and foreclosure and lease cancellation prevention.</li> </ul>
Repairing bad credit ratings and educating potential homebuyers can take time	<ul style="list-style-type: none"> <li>• Partnership with Molokai High School and Molokai Charter School to provide financial literacy education.</li> <li>• NAHASDA Home Ownership Assistance Program financial literacy program – providing financial training through one-on-one case management for DHHL beneficiaries.</li> <li>• NAHASDA Self-help Home Repair program provides home maintenance training for DHHL beneficiaries on Oahu.</li> <li>• Financial literacy program for youth and adults on the Island of Hawaii.</li> </ul>
Motivating people to participate in financial education programs; overcoming social stigmas	<ul style="list-style-type: none"> <li>• Kahua Waiwai -- Teach the trainer program that provides youth financial literacy and homebuyer education at schools and nonprofit organizations.</li> <li>• Family Finance Project – new program to provide comprehensive financial education and support program open to Native Hawaiians.</li> <li>• Transitional housing literacy training program in transitional shelters.</li> </ul>
Lower cost housing	<ul style="list-style-type: none"> <li>• Molokai Habitat home made out of bamboo; another home has been LEED (Green Building Rating System) certified, off the grid energy, water catchment system.</li> <li>• Apprenticeship Program with Hawaii Carpenters Union and DHHL to teach participants how to build their homes.</li> <li>• CNHA modified self-help program (e.g., Anahola).</li> </ul>
DHHL land/lease policy	<ul style="list-style-type: none"> <li>• Ho’oponopono Transitional Housing Counseling Program; culturally sensitive mediation to help families reunite and settle old issues.</li> </ul>

<b>Topic 3: Sustainable Community and Environmental Wellness</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Model Approach/Success Stories</i></b>
Convince someone to give funding; need to quantify the scope – show how to spend the money and be accountable for it	<ul style="list-style-type: none"> <li>Hawaiian Homes - Kaupuni Village – used data Jim Stone gathered. The village will also be a model for gathering data but needs a couple of years to show success.</li> </ul>
Bringing together multiple agencies with differing perspectives that stay for the long haul	<ul style="list-style-type: none"> <li>Kuapuni Council elder Hawaiians who advise/guide.</li> <li>Meeting of industry leaders/stakeholders as advisory board – a charette for planning/guidelines.</li> </ul>
The size of a community – is there a limit? The size of a community matters; how much can the land carry with respect to food, cultural identity, jobs, parks, etc.?	<ul style="list-style-type: none"> <li>Ocean Point as a model – not DHHL but community within a larger group.</li> </ul>
Developers don't get the concept of land as a relative not be owned but respected	<ul style="list-style-type: none"> <li>Mokuula an historic site on Maui also an attraction but preserved.</li> </ul>
<b>Topic 4: Leveraging Funding and Finance for Beneficiaries and DHHL</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Model Approach/Success Stories</i></b>
Leveraging to enhance community capacity	<ul style="list-style-type: none"> <li>Multiple success stories in leveraging funding including, Makuu Farmer, Nanakuli Homestead, Waimanalo, Homestead, L2020, CNHA, HCA, AHHA. The range of leveraged funds goes from \$100K to \$10 million.</li> </ul>



## **Comments and Recommendations Regarding the HUD Housing Needs Study**

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The Native Hawaiian Outreach discussion of the HUD Housing Needs Study was different in that, at the time of the session, no household surveys were planned. Discussion guidelines for the Day Two workgroups on Needs Assessment Interview Guides and Study Design focused on three topics:

- General Overarching Concerns Regarding Subject Areas and Design.
- Department of Hawaiian Home Lands (DHHL) Staff Interview Guide.
- Hawaiian Non-profit Partners Proposed Interview Guide.

### **Organization of Summary**

Since each breakout group used the same format for discussion, this summary compiles results from the breakout groups according to the following categories:

1. General Concerns Regarding Subject Areas and Design
2. Department of Hawaiian Home Lands/Staff Interview Guide
3. Interview Guide for Non-Profit Partners
4. The Most Important Thing to Keep in Mind About the HUD Housing Needs Study

This summary compiles participant discussions that were captured by the breakout facilitators on flipcharts as well as notes from meeting note takers.

## **General Concerns Regarding Subject Areas and Design**

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- Lack of “household surveys” a primary concern:
  - Should be consistent with rest of the study on a national level.
  - Is there some way that DHHL or another local resource could collect interviews with Native Hawaiian families?
  - Potential source of data – of “Hawaiian Databook.”
- Looking across three groups:
  - Those that have leases and are in houses.
  - Wait list.
  - Those not on wait list.
- Missing question: What funding opportunities are available to serve non-DHHL beneficiaries?
- Missing Question: How to address the inability of lessees/beneficiaries to qualify for a mortgage loan?
- Missing Questions: What are the sources of funding for the respondent nonprofits, and how much funding do they receive for housing projects?
- Partners Interview (C) [Which construction methods used for new development?] needs to be reworded because there are partners that are providing non-construction services. Re-evaluate question C in general.
- Need to address USDA Rural funding opportunities that excludes both Papakolea and Kaupea.
- Ask existing nonprofit entities (Community Housing Development Organization) that access HOME funds in urban areas on the mainland and see how they envision working with Native Hawaiians. Hawaiian Home Lands are eligible. Need a nonprofit to step up because Home Lands are eligible.
- Question whether or not those providing service providers have problems conforming to County codes and standards? Have to then question county codes and standards because there are times that DHHL can be flexible with regulations and DHHL cannot inform. Be broad (e.g., Do you have any understanding of DHHL county codes and standards?).
- Capturing/quantifying “trapped equity” on homesteads and other trust lands. Unable to access equity. “We experience the same socio-economic factors as other communities. We too should be able to access equity in a recession. We would like to see how much equity is not accessed and how much could be accessed.”

- Address sources of capital that are flowing into homesteads outside of DHHL. Successes are not captured in inventory from other sources, including private and educational funding sources. Identify resources outside of DHHL homestead communities.
- Is there any room to have a larger size of organization respondents? Information gathering tools may be sent ahead of time, so that a single voice from the organization is not the only voice heard. If the number needs to be expanded, it may, there is no final decision made.
- How can we leverage our resources to have individuals surveyed in our communities?
- How do you define who is a Native Hawaiian?
- Hawaiian Families need the one on one interaction – this builds confidence and trust. We talk about Native Hawaiian values and because of that this is important.
- The people do not feel heard from departments. If you go further without that input, it reinforces the already presumed idea that institutions do not really care about what the people really need.
- Paradigm shift needs to occur at HUD to deal with Hawaii because currently DHHL is viewed as the same as tribal governments. DHHL is a facilitated government source, not a tribal government. It would benefit both communities and DHHL to work more directly with organizations and HUD would better understand and be better able to respond to needs. Beneficiary organizations CAN be compared to tribal organizations. For example, go to the individual homestead organizations rather than the officials at DHHL. HUD should know homestead leaders, not only officials from the State agency. Focus on beneficiary leaders because they are the people bringing in outside funding and directing the growth of communities. DHHL does a good job but can be inefficient and not involve all stakeholders given State agency status.
- To make the voyage of the Housing Needs Outreach successful, we need each component. We cannot go without the navigator or any other component. To leave one out will not make it successful.

## **Department of Hawaiian Home Lands/Staff Interview Guide**

(Adapted from 1996 Report)

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### **Questions That Should Be Used**

- Need to ask the function of the staff to better understand their perspective and relationship to housing projects/responsibilities.
- What percentages of pastoral and/or agricultural families are deriving income from their leased land?
- How does the organization define Native Hawaiian, and who is your primary client? Is it dependent on blood quantum or do you serve a broader Native Hawaiian population?
- Who to interview at DHHL?
  - Land Development should be the point agency.
  - Homestead Services should be another point agency.
  - Fiscal Housing.
  - Housing.
  - Office of the Chairman.
  - Planning.
  - Labor Development.

### **Missing, Troubling Items or Subject Areas**

- Block grant.
- For each organization, respond at least by county level.
- USDA 502 questions.
- Affordable housing cost index: Hawaii housing very expensive. Not very much data on how the index is produced everywhere. Hawaiian Home Land housing can be constructed at a lower cost, and in last survey it was only looked at in a traditional sense. Need to measure affordability cost index, and look at impact of HUD programs at 80% and below, when you look at the index you need to look at people 120%, and alter the requirements. There is a need to obtain data on actual affordability levels in Hawaii, which would impact HUD's existing index. Data source for actual amount of income used for housing costs for Native Hawaiians.
- Discover which organizations are doing significant systematic data collection on Native Hawaiian housing.
- Inclusion of pastoral and agricultural homestead demand in addition to residential and commercial demand. Homesteaders are able to build homes on their pastoral and agricultural lots, but it typically is not captured when gathering data.



- Trend line from 1996 study on characteristics of Home Land beneficiaries (for both big N and little n).
- Can DHHL really answer question 3 in guide? [What do you see as the major housing needs/problems of Native Hawaiians?]

## **Interview Guide for Non-Profit Partners**

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### **Questions that Should Be Used**

- Other funding to serve non-DHHL beneficiary Hawaiians.
- The inability of beneficiary to qualify for mortgage?
- What are your sources of funding and how much?
- Location preference – add to Q. B [What do you see as major housing needs/problems of Native Hawaiians?]
- Do you have any federal funding sources to be directed to housing?
- Could your org. provide support to DHHL through construction/renovation/education for leasee?
- What makes you qualified to work with beneficiary community?
- Question C – Do you have an understanding of DHHL’s county codes and standards?
- How many people do you serve? How many are Native Hawaiians? And how many Native Hawaiians?
- What are the areas/places that need services? And what type of services?

### **Missing or Troubling items**

- Nonprofit Section D [Working Relationship with DHHL] – location preference of housing problems should be included.
- Question C – Ask only if organization is directly involved in construction activities.
- Question C – Massage response codes for this question.
- CHODO – Community Housing Development Organization.
- Missing Question for nonprofit – Are you interested in providing services or support to DHHL for modernization and other renovation projects? This would allow for tapping into NAHASDA and getting around Davis-Bacon issues.
- Missing Question – Do you have any federal funding sources that can be directed toward housing (USDA offers a lot of TA and funding for rural housing in the State of Hawaii)
- Missing Question – Do you offer any beneficiary education (i.e. home maintenance or financial literacy education).

- Missing Question – What makes you qualified to work with the Native Hawaiian community?
- How many people do you serve (both big N and small n)?
- Based on their area of work, what are specific places of need?
- There is a broader set of Native Hawaiian organizations that can be utilized.
- Utilize a Native Hawaiian Registry: Kamehameha or National Registry for those not sampled by DHHL.
- Need to make the distinction of organizations that help everyone including Native Hawaiians and those who specifically help Native Hawaiians – those who have homestead expertise.

#### **What Organizations Should Be a Part of the Study?**

- Homestead organizations should be on the list (members of Sovereign Councils of the Hawaiian Homelands Assembly as well as those that are not). There are approximately 50 homesteads statewide. Every association has their own unique structure/situation. Respondent should be the President.
- Helen Wai (Hale Huakai).
- Council for Native Hawaiian Advancement (CNHA).
- Office of Hawaiian Affairs – Lending program (Leacrice Kauahi) and other local registries.
- Housing Finance Development Corporation (partners with DHHL to get county level data on Native Hawaiians).
- Department of Health (regular studies on Native Hawaiians).
- Kamehameha Schools (data collection).
- Papakolea, for example, as a homestead, has done confidential data collection on the demographics of their homestead. It is often questionable the validity and comprehensive-ness of data gathered from list of organizations on the list.
- University of Hawaii, including Center on the Family, Urban Planning, and other relevant departments (homelessness studies).
- Hawaii Housing Authority (homeless study on Native Hawaiians with 50 percent blood quantum). Hawaii Housing Authority is a standard housing authority.
- Department of Social Services.

- Keolamamo, Queen’s Health, Napuuwai.
- Churches on Molokai are valuable entity.
- For organizations that serve the entire state, there is a need to collect responses from individuals at the county level (i.e., Alu Like).
- Recognize the difference between those that serve people on trust lands, and those that serve a broader constituency.
  - Potential: CNHA, Hawaii Community Assets, Kauai Kahua Inc.

## **The Most Important Thing to Keep in Mind about the HUD Housing Needs Study**

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At the end of Day Two discussion on survey questions and outreach, participants were asked to write down, individually, their response to the following question, “PD&R, as you move forward to implement this study, the most important thing to keep in mind is...” Listed below are the verbatim responses to that question grouped together by common themes.

### **Focusing on Native Hawaiian Input**

1. The best policy decisions for Native Hawaiians are informed and made by Native Hawaiians.
2. The assessment of Native Hawaiians has to include input from Native Hawaiians themselves.
3. Value placed, face to face, input from Native Hawaiian families.
4. That the information received from study will impact those who may not have had a voice or any input.
5. Include all Hawaiians, not just DHHL.
6. Closing the communication gap between facilitator/interviewer and those being surveyed, assuming you can fund focus groups.
7. Everything is a buy-in, especially by the community.
8. Remembering what you heard and felt.

### **Cultural Sensitivity**

1. The people, Native Hawaiians, their identity and who they are, why do they exist, what is their purpose. Their culture, their value, their lifestyle, their place. Humble people. Aloha aina (love the land). Aloha kekahi i kekahi (love one another). Malama aina, na kupuna, na opio, na makua, na aumakua (take care of the land, our grandparents, our youth, our parents, our ancestors. He Hawaii au mau a mau (I am Hawaiian forever and ever).
2. Being culturally sensitive to the needs of Native Hawaiians; reaching the people that are not presently being heard.
3. Not to be divisive in dealing with the Hawaiian community.
4. People of Hawaii deeply care about the people and the place we call home.

5. Everything is not reducible to quantification; remember the qualitative aspects that relate lower case n native – Hawaiians.
6. The concept of “Aloha.”

**Multiple Dimensions of Need**

1. That most Hawaiians want to live in Hawaii, whether we’ve always been here and never left or had to go away for education or employment.
2. That there are many needs that represent a variety of circumstances; please consider all voices.
3. You need to be aware of the varying definitions of Native Hawaiians and treat their diverse needs differently.
4. Everyone that you interview will respond based on their perspective, with their own agenda.
5. The true needs of all the people the study is intended to help.
6. Asking the right questions to assure the needs of the Native Hawaiians are met.



**AGENDA**  
**Native Hawaiian Housing Needs Outreach Session**  
**January 12-13, 2010**

***Day 1 – Introduction Plenary Session, January 12***

- |                  |  |
|------------------|--|
| 8:30 – 8:40 AM   | Initial Greeting by Claudine Allen, HUD Native Hawaiian Program Specialist   |
| 8:40 – 8:45 AM   | Invocation by Sol Kaho’ohalahala   |
| 8:45 – 8:55 AM   | Welcoming Remarks by Ophelia Basgal, Regional Administrator, Department of Housing and Urban Development, Region IX  |
| 8:55 – 9:05 AM   | Welcoming Remarks from Alapaki Nahale`a, Director, Department of Hawaiian Home Lands and Chairman, Hawaiian Homes Commission   |
| 9:05 – 9:10 AM   | Introductory Remarks by Rodger Boyd, Deputy Assistant Secretary, Office of Native American Programs  |
| 9:10 – 9:25 AM   | Introductory Remarks by Sandra Henriquez, Assistant Secretary, Public and Indian Housing   |
| 9:25 – 9:40 AM   | Day 1 “Road Map” by Lead Facilitator, Chuck Johnson  |
| 9:40 – 10:50 AM  | Presentation and Listening Session on HUD’s Native American, Alaska Native and Native Hawaiian Housing Needs Assessment Study by Jennifer Stoloff, Office of Policy Development and Research |
| 10:50 – 11:00 AM | Break  |

***Day 1 –Breakout Session on Key Needs***

- |                  |   |
|------------------|---|
| 11:00 – 11:15 AM | Presentation by selected regional representative  |
| 11:15 – 11:20 AM | Explanation of facilitation process and “product” by facilitators                         |
| 11:20 – 12:00 PM | Group participants begin prioritization of housing needs                                  |
| 12:00 – 1:00 PM  | Lunch   |
| 1:00 – 2:40 PM   | Participants discuss key housing needs, issues, and barriers                              |
| 2:40- 2:50 PM    | Break   |
| 2:50 – 4:00PM    | Participants finalize key housing needs and assessment of issues, barriers and challenges |

***Day 1 – Second Plenary Session***

- |               |   |
|---------------|---|
| 4:00 – 5:00PM | Representative from each group presents priority needs and assessment |
|---------------|---|



**AGENDA**  
**Native Hawaiian Housing Needs Outreach Session**  
**January 12-13, 2010**

***Day 2 – Introductory Plenary Session, January 13***

8:30 – 8:45 AM      Lead facilitator presents common themes from Day I and provides “road map” for Day 2

***Day 2 – Action Strategies Breakout Sessions***

8:45 – 10:45 AM      Each work group develops action strategies on priority housing needs

10:45 – 11:00 AM      Break

***Day 2 – Second Plenary Session***

11:00 –12:00 PM      Representative from each work group presents finalized action strategies

12:00 – 1:00 PM      Lunch

***Day 2 – Workgroups on Needs Assessment Interview Guides and Study Design***

1:00 – 2:30 PM      Reconvene breakout groups to review study design and interview guides.

2:30 – 2:45 PM      Break

2:45 – 3:30 PM      Continue review of study design and interview guides.

***Day 2 – Close Out Session***

3:30 – 4:30 PM      Representative from each work group presents recommendations and comments on study design and interview guides.

4:30 – 4:45 PM      Lead facilitator identifies “next steps”

4:45 – 5:00 PM      Closing remarks by Deputy Assistant Secretary and Sol Kaho’ohalahala



## Building Communities to End Homelessness

Connie Mitchell, Executive Director  
IHS, Institute for Human Services, Inc.  
January 12, 2011

## Observations related to Native Hawaiians

- 2010 Homeless services utilization
- Hawaiian Homelands distribution
- Gentrification of the Leeward Coast
- Homeless camps along Leeward Coast
- “Couch surfing”
- Return migration to Hawaii
- Competing for housing with others attracted to the islands



## A Widening Housing “Gap”

- Affordable housing costs = up to 30% of income
- Affordable Housing costs vs. Fair market rents (FMR) in Hawaii
- Local realities vs. American dream of home ownership
  - Income
  - Asset building
  - Financial management



## Creating a Culture that Supports Stable Housing

- Robust economy with livable-wage employment
- Resolving conflict in overcrowded situations
- Curbing of drug and alcohol use
- Empowering parents to remain together
  - Vision, goals, values
  - Educating about realistic expectations
  - Understand the responsibility & costs of having children

AND...Affordable Housing and Transportation

## Manao: Drawing from Native Hawaiian Wisdom

- Ahupuaa: Apply principles for sustainability : build what you need, replenish what you use; design holistically
- Create spaces that nurture soul & spirit, along with the physical body (compact shelter, but open w/ common areas)
- Build communities, not housing projects. Architecture & community design, intergenerational/intercultural activities, using sustainable energy technology

## Consistent with Heart of HUD's Mission

- "...expand every American family's choices for affordable housing and transportation. HUD's central mission — *ensuring that every American has access to decent, affordable housing* — can be achieved *only in context of the housing, transportation, and energy costs and choices* that American families experience each day."

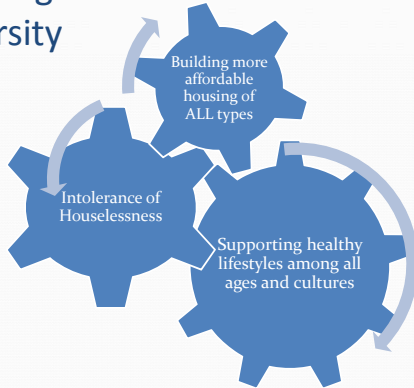
## Affordable Housing for those with Least Resources Implies...

- Economic development to revitalize neighborhoods and better connect residents to economic opportunities around health, human services, education, recreation, food security and other basic needs
- Lower VMT: Homes close to one-stop shops, jobs in local business, health clinics/practitioners, schools, small scale farms/gardens, bike paths, & public transit that connects to urban centers

## Transit-Oriented Development (TOD): Urban Ahupua'a

- Benefits of locating denser housing & employment near transit
  - convenience & lower costs for singles, families, especially for multigenerational families
  - fewer cars on crowded streets, freeways
  - Keeping us "close " to tourism centers, other essential services
- Density and compact growth include
  - walkable blocks elements to improve sustainability, promote health (keep open park areas accessible and available to the general public)

## Housing that Honors Hawaii's Diversity



## Do Community Plans include housing for :

- Single adults? with disabilities?
- Mental illness? Permanent Supportive housing?
- Substance abuse recovery?
- Families with children under 80% of AMI? 50%? 30%?
- Intergenerational connection (senior housing, assisted living, community centers and schools that accommodate spectrum of ages)?
- Offender re-entry?

*SUSTAINABILITY will be truly realized when houseless **kamaaina** are valued as part of our **ohana** and neighborhoods developed to welcome them back into community life; and **malihini** to Hawaii are welcomed and oriented to their responsibility as members of our community.*

## Community Planning, Development & Infrastructure

Terrance Ware  
Department of Planning & Permitting  
City & County of Honolulu

## Community Development

- Community development seeks to empower individuals and groups of people by providing these groups with the skills they need to affect change in their own communities. These skills are often concentrated around building political power through the formation of large social groups working for a common agenda.
- "A set of values and practices which plays a special role in overcoming poverty and disadvantage, knitting society together at the grass roots and deepening democracy.
- Community development involves changing the relationships between ordinary people and people in positions of power, so that everyone can take part in the issues that affect their lives. It starts from the principle that within any community there is a wealth of knowledge and experience which, if used in creative ways, can be channeled into collective action to achieve the communities' desired goals.

## Infrastructure

(Infrastructure is the basic physical and organizational structures needed for the operation of a society or enterprise, or the services and facilities necessary for an economy to function).

### 'Hard'

- Transportation
- Energy
- Water Management
- Communications
- Solid Waste

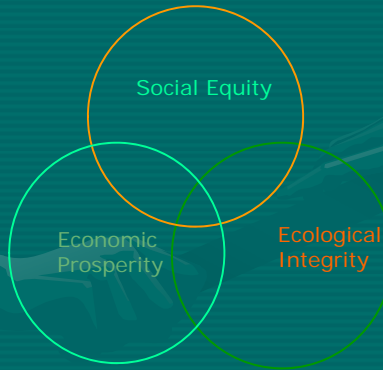
### 'Soft'

- Institutional
- Industrial
- Social
- Cultural, sports & recreational

## Community development has an unusual and challenging three-pronged mission.

1. **Improve the economy of a community by increasing the income and wealth of the residents and stimulating private investments.** There is significant emphasis on placing the assets and the economic fate of the community within the control of the residents.
2. **Enhance the physical nature of the neighborhood,** from its housing to its shopping areas, transportation, public spaces, and environment.
3. **Strengthen the social bonds among the people in the neighborhood** – their neighborliness; their readiness to collaborate; their willingness to support initiatives that would increase job opportunities; and to socialize with one another.

## The Concept of Sustainability



## Assumptions

- Land development is primarily dependent upon private initiative and private investment.

*The role of government is essentially to provide the framework of policy ground rules and regulations that help guide development in the public interest and to provide and maintain the basic infrastructure and services.*



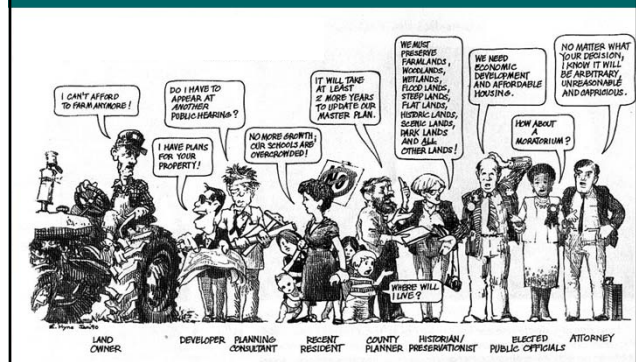
## Assumptions

- Land and improvements cannot be moved -

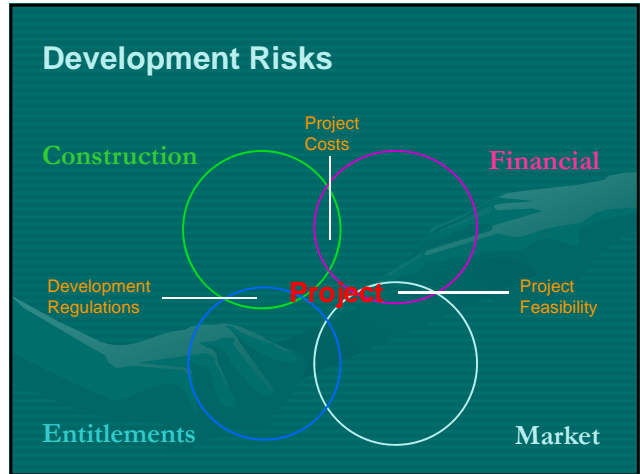
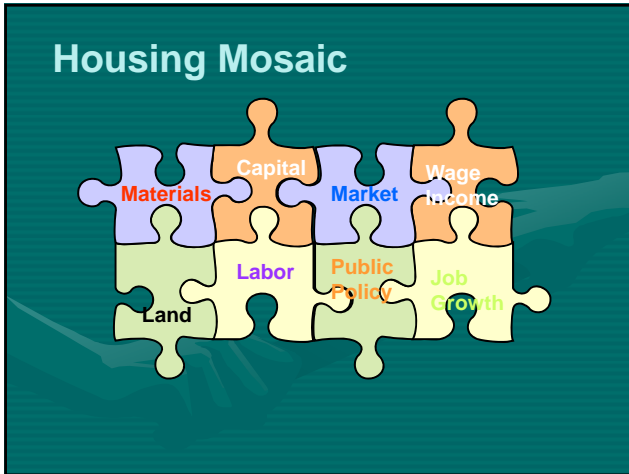
*this means that by their nature, virtually all land use and transportation decisions create inequities*



## Actors in the Planning Process







	Land Use	Housing	Transportation	Environment
Economic Development	Employment location Land/cost availability Cost of public services Jobs/housing balance	Property tax rate Jobs/housing balance Variety of jobs Variety of housing prices	Accessibility Location of infrastructure Viability of transit Location of employment Density of employment Full costs impacts Demand for parking Positive business environment	Open space Carrying capacity Land availability Brownfields Infill
Environment	Network of parks & open space Sustainability of development Air & water quality Carrying capacity Stormwater management Solid waste disposal	Site design Access to open space Use of solar energy Natural system protection Air quality Water demand	Habitat fragmentation Air quality Water quality Open space	
Transportation	Vehicle miles traveled Viability of transit Viability of pedestrian and bicycle travel Jobs/housing balance Location of services Density of development Demand for parking	Viability of transit density Accessibility to open space Housing affordability Demand for parking Location of services		
Housing	Housing mix Density Jobs/housing balance Type of employment Housing location Access to open space			

### Smart Growth Vs. Conventional Development Comparison of Outcomes

Smart Growth Topic	Smart Growth	Conventional Development
Land supply, Land use & Urban form	Efficient use of land as a limited resource	Low-density, dispersed, and land-wasting
	Infill and redevelopment (maximum use of existing developed areas) Higher densities	Low-density, dispersed, and land-wasting
Natural Resources and the Environment	Land as a resource; sustainability	Land as a commodity; short-term profit motives
	Maintain, enhance, expand Proximate to all users; connected Clean up & reuse Conservation	Unsustainable, environmentally damaging, resource-wasting Fragmentation

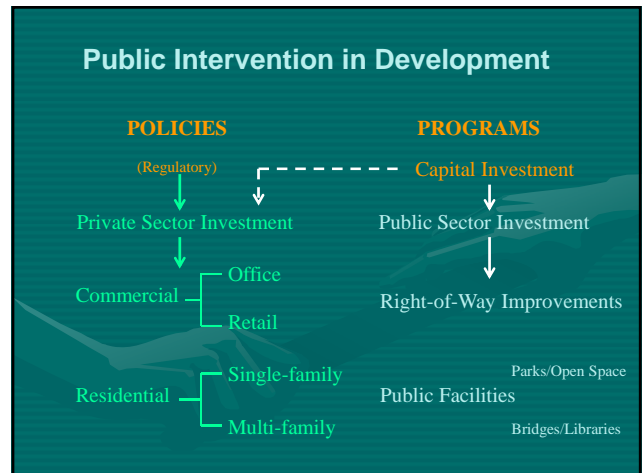
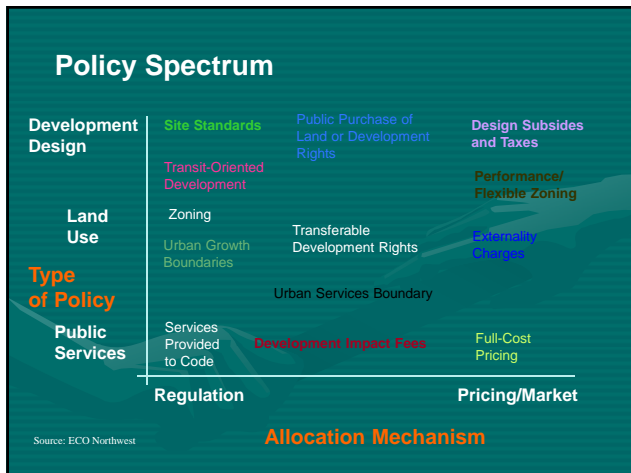


### Smart Growth Vs. Conventional Development Comparison of Outcomes

Smart Growth Topic	Consideration	Comparison	
		Smart Growth	Conventional
Housing	Value/ethics	Choice; diversity, affordability	Provide what the market will bear
	Location	Proximity to all locations, especially in city centers, urban centers	Predominately in exclusive residential areas (subdivisions)
	Type of unit; mixes	Wider variety; mixtures	Predominately detached, single-family, rigid separation of types and price
Transportation	Costs	Subsidize for all incomes, i.e., "mixed-income" housing	Market fails to provide affordable units for all incomes
	Modes	Multiple modes	Auto dominant
	Road system & network pattern	Grid or network of streets	Hierarchy of arterials, collectors and local streets
	Accessibility	Interconnectivity	Separation encouraged
	Predominant streets	Through streets w/alleys encouraged	Cul-de-sacs and collectors
	Street pavement widths	Skinnny concept of street "diets"	Wide/excessive
	Pedestrian facilities	Recreath provided; walkability encouraged	Generally not provided; walking not encouraged
Transit	Provide choices for use of transit	Densities too low to provide transit	

### Smart Growth Vs. Conventional Development Comparison of Outcomes

Smart Growth Topic	Specific Consideration	Comparison	
		Smart Growth	Conventional
Other Infrastructure	Water and sewer	Utility & investment provision of systems	Use lowest cost means (e.g., wells and septic tanks where permitted)
	Funding considerations	Concern with unfair development costs; maximizing existing investments	Public subsidies; extension of facilities without efficiency and equity considerations
Permitting Processes	Modes	Focus on reducing procedures for greater business efficiency and fairness	Multiple uncoordinated processes; time consuming
	Goals	To facilitate new objectives	To frustrate unwanted uses
Other	Values/ethics	Concern for social equity and environmental justice	Not-In-My Backyard (NIMBY); Citizens Against Virtually Everything (CAVE)
		Regionalism	Parochialism



Category	Benefit Description
Mobility	<ul style="list-style-type: none"> <li>• Pedestrian/Bicycle improvements</li> <li>• Parking (simple provision/shift to deck from surface parking)</li> <li>• Local shuttles</li> <li>• Car/bike sharing facilities</li> </ul>
Equity	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>• Diversity programs</li> <li>• Gentrification mitigation</li> </ul>
Environment	<ul style="list-style-type: none"> <li>• Site remediation</li> <li>• VMT Reductions / Air quality programs</li> <li>• Noise abatement</li> <li>• Water resources</li> <li>• Visual – e.g. façade enhancements</li> <li>• Habitat preservation</li> </ul>
Public space	<ul style="list-style-type: none"> <li>• Open/green space</li> <li>• Watershed enhancements</li> <li>• Recreation/active space</li> <li>• Streetscape enhancements</li> <li>• Trails</li> <li>• Historic structure preservation</li> </ul>

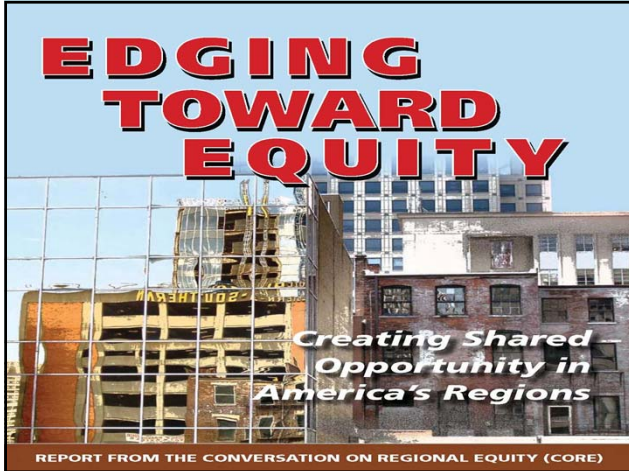
Category	Benefit Description
Economic development	<ul style="list-style-type: none"> <li>• Concentrating Green jobs</li> <li>• Job training</li> <li>• Small and Minority Business assistance</li> </ul>
Education	<ul style="list-style-type: none"> <li>• Kindergarten / Daycare / After-school services</li> <li>• Charter Schools</li> <li>• Magnet Schools</li> </ul>
Services	<ul style="list-style-type: none"> <li>• Street/Sidewalk cleaning service</li> <li>• Increased police patrols / Ambassador force</li> <li>• Farmers markets</li> <li>• Other social services</li> </ul>
Infrastructure	<ul style="list-style-type: none"> <li>• School facility improvements</li> <li>• Community facility construction</li> <li>• Undergrounding utilities</li> <li>• Upgrading infrastructure</li> </ul>

### Resolving Five Key Economic Land Use Issues

- Creating mechanism(s) to encourage cooperation among property owners & avoid having “a plan” predetermine the winners & losers.
- Developing strategies to direct & manage development - while recognizing the pressures of market forces & private interests.
- Identifying the successful mix of public policies, regulations & incentives which can direct development in the public interest.
- Developing strategies for phasing development that does not overwhelm an area’s infrastructure.
- Identifying densities and land values that support development costs & policy objectives.

### Housing Challenges

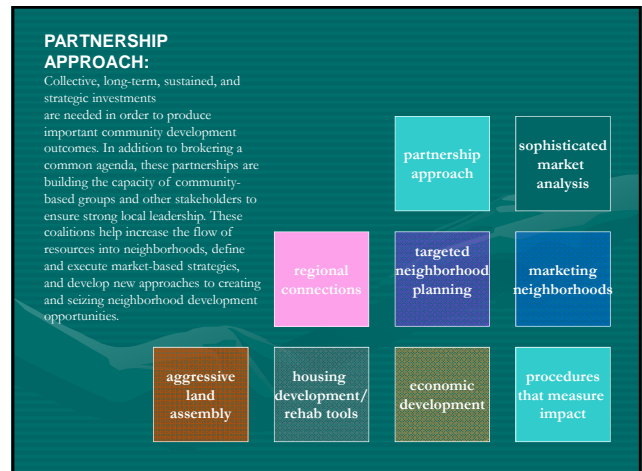
1. Affordable housing and rental housing, both have negative connotation – NIMBY’s.
2. Typically, projected market rents do not support new multi-family (rental) construction;
3. Hawaii is dominated by service-sector industries, whose average employee wage scales do not support the purchase of housing (for-sale)
4. The majority of employer assisted housing programs focus heavily on demand-side (for-sale) programs.






### New P/P/P Tools Needed in This Economy

P/P/P Tools & Resources in the Good 'Ole' Days	State of those P/P/P Tools Today
<b>1. Private Developers &amp; Retailers with Deep Pockets</b> a) Abundant Debt & Equity b) Will Assemble Land c) Will be 'First Movers'	1. Private Developers & Retailers With <b>Holes</b> in Their Pockets a) Can't Obtain Debt & Equity b) Won't Assemble Land c) Won't be 'First Movers'
<b>2. Economy Supporting the Fast Life</b> a) City Budgets <b>Plush</b> from Sales & Property Tax Revenues b) Small Businesses Expanding	2. Economy on <b>Life Support</b> a) City Budgets Cut Due to Loss of Sales & Property Tax Revenues b) Small Businesses Closing
<b>3. Larger, Downtown Greenfield Sites (Easy to be Nimble)</b>	3. Smaller, Non-Downtown Infill Sites with <b>NIMBY's</b>

- ## Proposed Approaches
- Strategic public investment – identify and invest in strong markets and use returns to invest in emerging markets – (Community + Market based approach)
  - Develop tax policies that capture value region-wide for site specific investment – Assessment District, Tax Increment Financing, Impact Fees & Joint Development Agreements
  - Utilize public programs such as the Clean Water and Natural Lands; Affordable Housing Fund; CDBG and CIP to strategically invest and leverage foundation and private dollars




**Hoa'yāina** | Sustainable Community and Environmental Wellness

Treat the earth well, it was not given to you by your parents,  
It was loaned to you by your children. *-Native American Proverb*

January 12, 2011



**Hoa'yāina** | Overview



Discussion on Wellness, Community & Sustainability

Foundation of Sustainability

Resultants of Sustainability

Driver(s) toward achieving a Sustainable Community

Case Study | Kaupuni Village, A Prospering Community

**Hoa'yāina** | Wellness, Sustainability and Prosperity


Wellness is subjective and comprised of  
3 Piko's

- Resources
- Innovation
- Culture

Define Sustainability & Limitations


Communities should strive for prosperity  
over settling for sustenance

Do Good, rather than being Less Bad





**Hoa'yāina** | Foundation

*Keponoia o ka mānoa  
Hei i ka haka  
Hei i ka haka  
Hei i ka haka  
Hei i ka haka*



There are NO Passengers






**Hoaʻiʻina | Results**

Green Buildings, Programs, Infrastructure, Technologies and Economies result from Sustainable Communities

Sustainable Communities are created from Sustainable Values

Sustainable Values begin with Personal Choices and Lifestyle



Values are learnt and practiced in our Ohana's




**Hoaʻiʻina | Driver(s)**

**Sustainable Community Values & Culture:**


Looks beyond ones needs and considers all with Aloha (Lokomaikahi)

Honors past, casts a vision for a better future (Kuleana)

Each person plays their key role to diversify and creates resilience within the community (Laulima)



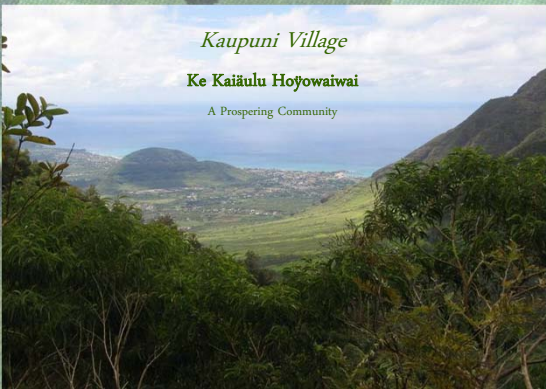
Sustainable Communities come from Sustainable Values




*Kaupuni Village*

**Ke Kaiāulu Hoʻowaiwai**

A Prospering Community



*Pilapona - Hoaʻiʻina - Mālama ʻiʻana*



Hawaiian Commission Act 1920

*"Enable Native Hawaiians to return to their lands in order to fully support self-sufficiency"*

GUIDING PRINCIPALS

**Pilapona**  
Establish a permanent land base for the benefit and use of native Hawaiians, upon which they may live, farm, ranch, and otherwise engage in commercial or industrial or any other activities as authorized in this Act


**Hoa ʻiʻina**  
Placing native Hawaiians on the lands set aside under this Act in a prompt and efficient manner and assuring long-term tenancy to beneficiaries of this Act and their successors  
Preventing alienation of the fee title to the lands set aside under this Act so that these lands will always be held in trust for continued use by native Hawaiians in perpetuity

**Mālama ʻiʻana**  
Providing adequate amounts of water and supporting infrastructure, so that homestead lands will always be usable and accessible  
Providing financial support and technical assistance to native Hawaiian beneficiaries of this Act so that by pursuing strategies to enhance economic self-sufficiency and promote community based development, the traditions, culture, and quality of life of native Hawaiians shall be forever self-sustaining

INTENTIONS set by  
Prince Jonah Kūhīō Kalanianaʻōle



*Pilapona - Hoa ʻiʻina - Mālama ʻiʻana*





## Renewable Energy

### Energy Applications

**PHOTOVOLTAICS**

- Solar Hot Water Heating
- Energy Generation

Facing	PV Panel Tilt Angle from Horizontal					
	0	15	30	45	60	90
South	0.89	0.97	1.00	0.97	0.88	0.57
SSE, SSW	0.89	0.97	0.99	0.96	0.87	0.58
SE, SW	0.89	0.95	0.96	0.93	0.85	0.59
ESE, WSW	0.89	0.92	0.91	0.87	0.79	0.57
E, W	0.89	0.88	0.85	0.78	0.70	0.51

Confronting and Solving a Lower Energy future  
*Pilapoon - Hoa yAnu - Milama yAnu*

## Net Zero (Energy Efficiency)

Annual

Hourly PV production

NET energy consumption

Confronting and Solving a Lower Energy future  
*Pilapoon - Hoa yAnu - Milama yAnu*

## Envisioning the Green Hale

**Solartube Skylights**  
Natural light in interior spaces

**Photo-Voltaic & Hot Water Solar Panels**  
Produce power and minimize electric bills

**Fiber Board Siding (Recycled Material)**

**High SR Roofing**  
Reflects and minimizes heat absorption through the roof

**Pervious Concrete Driveway**  
Minimizes run-off by allowing rainwater to percolate through hard surfaces and be absorbed by the ground

**High Performance Glazing**  
Reduces heat gain through windows

**Light Colored Roof**  
Minimizes heat gain through roof

**Insulated Roof**  
Minimizes heat gain through roof, and minimizes cooling costs

**High Efficiency Appliances**  
All appliances are Energy Star Compliant

**Low (VOC) Finishes**  
Provides a healthier indoor environment with low and/or non-toxic adhesives and finishes

**Insulated Exterior Wall**  
Reduces heat gain through exterior walls and minimizes cooling cost

Confronting and Solving a Lower Energy future  
*Pilapoon - Hoa yAnu - Milama yAnu*

## Natural Daylighting

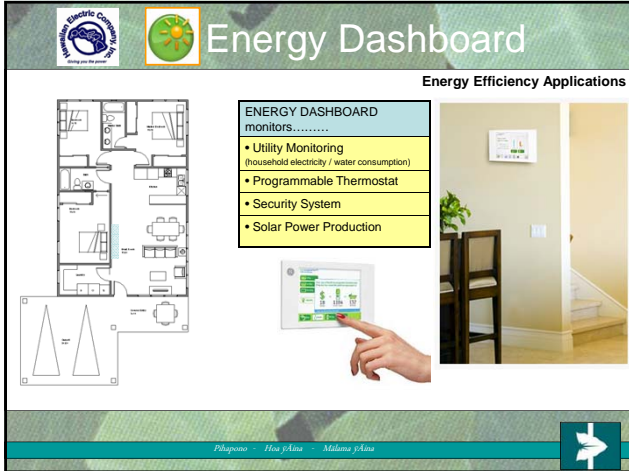
### Energy Efficiency Applications

**LIGHTING**

- Skylight
- Solar Tubes

Confronting and Solving a Lower Energy future  
*Pilapoon - Hoa yAnu - Milama yAnu*





**Energy Dashboard**

**Energy Efficiency Applications**

ENERGY DASHBOARD monitors.....

- Utility Monitoring (household electricity / water consumption)
- Programmable Thermostat
- Security System
- Solar Power Production

*Pilapona - Hoa yAina - Milama yAina*



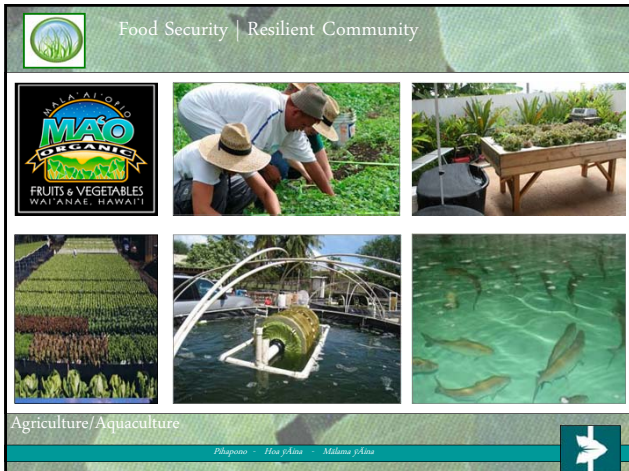
**Halau**

DESIGNED TO ACHIEVE LEED PLATINUM

**FEATURES**

- Agriculture
- Aquaculture
- Green House
- Place of Reflection/ Education
- Open Space
- Opportunity Economic Development

*Pilapona - Hoa yAina - Milama yAina*

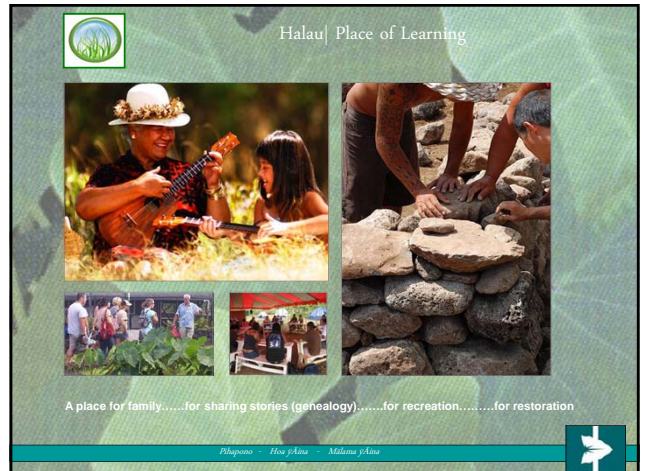


**Food Security | Resilient Community**

**MAO ORGANIC**  
FRUITS & VEGETABLES  
WAIANAĀ, HAWAII

**Agriculture/Aquaculture**

*Pilapona - Hoa yAina - Milama yAina*



**Halau | Place of Learning**

A place for family.....for sharing stories (genealogy).....for recreation.....for restoration

*Pilapona - Hoa yAina - Milama yAina*




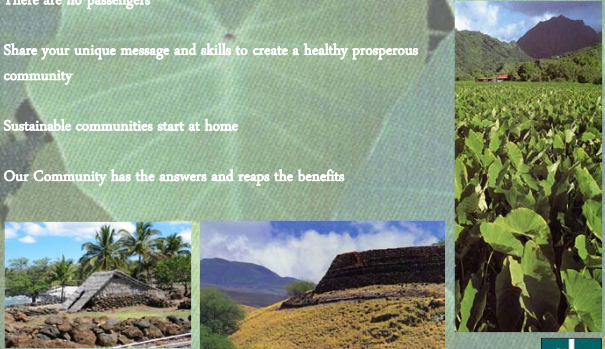
**Hoaʻāina** | *Summary*

There are no passengers



Share your unique message and skills to create a healthy prosperous community

Sustainable communities start at home

Our Community has the answers and reaps the benefits



Mahalo



## Leveraging Funding & Finance for Beneficiaries & DHHL

Presented by: Robin Puanani Danner  
Council for Native Hawaiian Advancement



## About CNHA

- Native Hawaiian nonprofit, founded in 2001
  - Board of Directors: 18 members
  - CNHA staff: 14 employees on 2 islands
- Mission
  - Enhance the cultural, economic and community development of Native Hawaiians
- Primary initiatives
  - Native Hawaiian Policy Center
  - Community Loan Fund
  - Community Capacity & Asset Building Initiatives
  - Business Enterprises & Job Creation



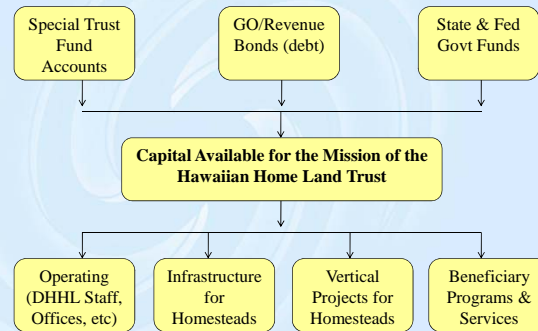
## Why is Leveraging of Capital Important to DHHL & Beneficiaries?

**Leverage = Capital + Capital**  
**Leverage = Resource + Resource**

Leveraged Funding or Financing  
Increases Resources to Achieve Goals  
of DHHL & Beneficiaries



## The Hawaiian Home Land Trust



### CNHA Board Leverage Strategy

- Access Diverse Capital Resources
  - Grant Sources, Tax Credits, Loan & Investment Capital
- Be an Expert: Continually Increase Capacity
  - Capital, Grant, Project Management & Fiscal/Data Systems
- Collaborate & Partner
  - Achieve Goals in Partnership with Multiple Agencies
- Advance Good Public Policy
  - Make Long Term Change When Necessary



4

### Leverage Capital for DHHL and Beneficiaries

DHHL Resources

CDFI & NMTC

HUD & USDA

Other Capital


**CNHA Certified Community Loan Fund**  
To Access & Revolve Capital

Solar Retrofits

Home Improvement

Home Construction

Community Facilities



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### Leverage Capacity for DHHL and Beneficiaries

DHHL Capacity

Homestead Capacity

CNHA Capacity


**Homestead Community Development Corporation**  
Nonprofit Developer

Affordable Housing

Community Facilities

Economic Enterprise

Outdoor Marketplaces



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### Leverage Capital & Capacity for DHHL and Beneficiaries

DHHL Partner

Federal Partners

Tribal Partners

Native Hwn Partners


**CNHA Capacity Building & Policy Center Initiatives**

Grant Training

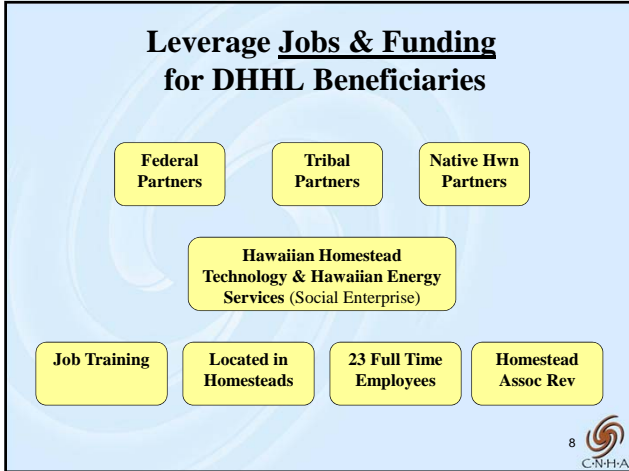
Technical Assistance

Federal Unity Project

WHIAAPI Project



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### Overview & Examples of CNHA Approach

**The Leverage of Funding & Finance are Functions of**

Need ~ Capacity ~ Partners ~ Policy

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- ### CNHA Leverage of Funds
- One Example.....
    - **Need:** Housing Services for Low Income Beneficiaries
    - **Capacity:** Is It In Our Swim Lane? Do We Have Capacity?
    - **Source Partners:** Source to Leverage DHHL Funds?
    - **Delivery Partners:** Are There Delivery Partners? Who Leads?
  - Result.....
    - **Need:** Homestead Self Help Program/Homestead Energy Prgm
    - **Capacity:** CDFI Certified, Fiscal Systems, Staff Expertise
    - **Source Partners:** Private Sector, Federal Govt
    - **Delivery Partners:** Kahua & Hawaiian Community Assets
- 11

## New Homes & Retrofit Homes

- Homestead Self Help Program
  - Serves Beneficiaries of 50%/80%/200% HUD AMI
  - New Home Construction (Owner-Builder)
  - Costs Reduced Due to Family Labor
  - 4 Bedroom Homes at \$160k – \$190k
- Homestead Energy Program
  - Serves Beneficiaries of Any Income
  - Install Solar Water Heating Systems on Existing Homes
  - \$6500 Loans & Grants
  - Increases Family Disposable Income from Energy Savings

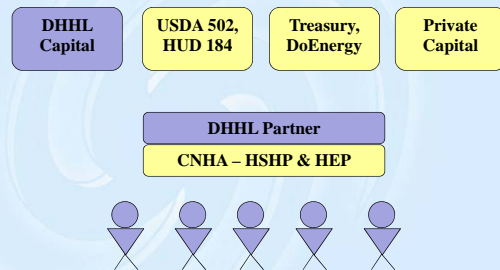


## Housing/Retrofit Partnership with DHHL

- Outcomes in the 1<sup>st</sup> Year.....
  - 12 Homes on Kauai/10 Homes on Oahu/6 Homes on Molokai
  - 72 Energy Retrofits to Homes Completed so Far
  - Positioned to do another 40 Homes in 2011/2012
- Leverage to Date (includes unexpended).....
  - **Homes:** \$1.9M of DHHL Funds Leveraged by \$4.7M
  - **Retrofit:** \$371K of DHHL Funds Leveraged by \$1.6M
  - **Total:** \$2.3M of DHHL Funds Leveraged by \$6.3M
  - Leverage Ratio is **1:2.70** or \$2.70 for every \$1.00 by DHHL



## Leveraged Funding for DHHL Beneficiaries



**Leverage = Capital + Capital**



### CNHA Leverage of Funds

- Second Example.....
  - **Need:** Community Facility in Kekaha
  - **Capacity:** Is It In Our Swim Lane? Do We Have Capacity?
  - **Source Partners:** Source to Leverage DHHL Resources?
  - **Delivery Partners:** Are There Delivery Partners? Who Leads?
- Result.....
  - **Need:** Kekaha Community Center
  - **Capacity:** Project & Grants Management, Fiscal Systems
  - **Source Partners:** College and Federal Govt
  - **Delivery Partners:** Kekaha Hawaiian Homestead Association

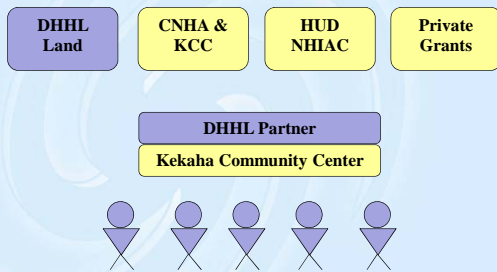


### Community Facility Need

- Kekaha Community Center
  - Serves Beneficiaries & Larger Community
  - CNHA Applied with KCC for Grant
  - CNHA Dedicated Project Manager
- Outcomes.....
  - Construction Begins in Summer 2011
  - Will Build Capacity of Homestead Association
  - Leverage: \$800k non-DHHL Funds



### Leveraged Funding for DHHL Beneficiaries



**Leverage = Land + Capital**



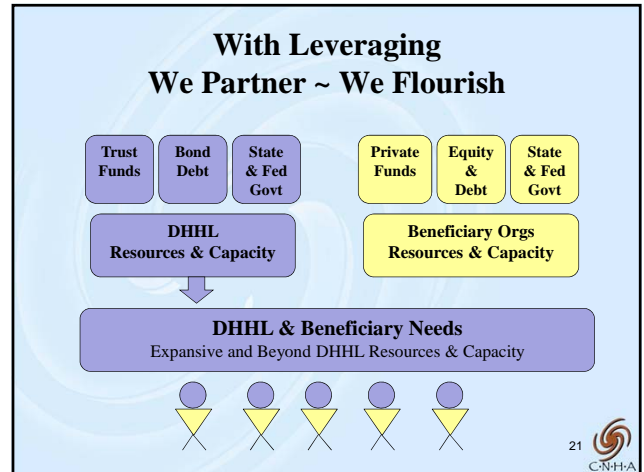
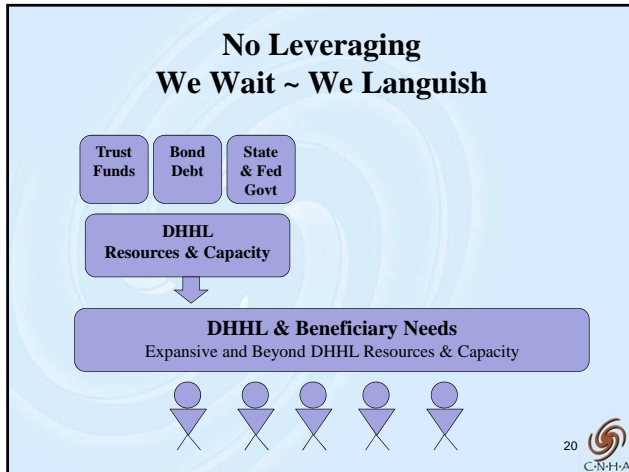
### Why is Leveraging of Capital Important to DHHL & Beneficiaries?

**Leverage = Capital + Capital**  
**Leverage = Resource + Resource**

Leveraged Funding or Financing Increases Resources to Achieve Goals of DHHL & Beneficiaries







## Leveraged Funding & Financing

It Only Requires a Few Key Partnerships

- What Are the Components We Need to Succeed?
  - By CBOs and DHHL?
- Where Are the High Target Areas to Leverage?
  - Housing? Facilities? Schools? Mercantile? Energy?
  - CIP or Operating?
- What Changes If Any Need to Be Made?
  - At CBOs and at DHHL?

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## For More Information

**Council for Native Hawaiian Advancement**  
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 Honolulu, Hawaii 96814  
 Email: [info@hawaiiancouncil.org](mailto:info@hawaiiancouncil.org)  
 Tel: 808.596.8155  
 Website: [www.hawaiiancouncil.org](http://www.hawaiiancouncil.org)

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## Economic Development

- . . . can be defined as increasing an area's **level of income and capital (wealth)** and **distributing that wealth** (through local expenditure, jobs, and other mechanisms) to the community. It is typically measured in terms of jobs and income but it also includes **improvements in human development, education, health and environmental sustainability**. *(Sasha Lennon)*
- . . . is the process in which public/private entities engage to **stimulate or maintain business activity and/or employment**. Its primary goal is to stimulate local employment opportunities in sectors that **improve the community, using the existing human, natural, and institutional resources**. *(Edward J. Blakeby)*

## Community Economic Development

- is a process by which **communities** can **initiate and generate** their own solutions to their common economic problems and, thereby, build **long-term community capacity** and foster the **integration of economic, social, and environmental objectives**.
- is development **designed for and by community residents** with the aim of reaching and **benefiting all of the community**, including low income residents who are not significantly assisted by other strategies. It **brings together vision** for a community **with the requirements of feasibility**.

## Key CED Questions – Who Benefits & How Will They Benefit

- **leverage economic activity** to produce resident benefits.
- target **low-income/low wealth** community residents as beneficiaries.
- enable **residents to be owners** of economic development activities.
- build the **financial assets** of residents.
- give residents a **voice** in decision making.



## Underlying Principles & Approach

- **Plug The Leaks** – Plugging unnecessary economic leaks puts money back into the local economy.
- **Support Existing Businesses** – Too many communities work to recruit outside businesses while overlooking the wealth-creating power of their own entrepreneurs.
- **Encourage New Local Enterprise** – As with existing businesses, new businesses will contribute far more to the local economy if they're locally owned.
- **Recruit Compatible New Businesses** – Having first pursued the previous three steps, a community will be in a stronger position to recruit new businesses that are compatible with its values and needs.

## Underlying Principles & Approach

An **asset building** approach is essential to:

- have **financial security** against difficult times – *the dignity of choice and control*;
- create **economic opportunities** for oneself and family – *realize human potential through education and entrepreneurship*; and
- **leave a legacy** for future generations to have a better life – *realistically reduce the cycle of poverty*.

*"Assets matter. Assets mean economic security. Assets mean mobility. Assets mean opportunity." CFED, 2002*

*Development of families and communities occurs through asset accumulation and investment." Michael Sherraden, Assets & The Poor, 2001*

## Underlying Principles & Approach

- **Earn It \*** – increase income
  - readiness to earn – basic education and job training
  - opportunities to earn – living wage jobs and career advancement;
  - closing the earnings gap – earned income tax credit.
- **Keep It \*** – stabilize financial lives
  - decrease costs of being poor – transportation, child care, health care
  - access to non-predatory financial services – alternative financial services and anti-predatory lending
- **Grow It \*** – acquire assets and build wealth in thriving communities
  - increasing family assets – IDAs
  - community based economic development – CDFIs, community based ventures

\*Annie E. Casey Foundation – [www.aecf.org](http://www.aecf.org)

## Types of CED Strategies & Projects

- **Real Estate Development** – i.e., commercial space such as multi-family housing, shopping centers and commercial marketplaces, and office or industrial space.
- **Business & Industry Recruitment** – i.e., locating commercial businesses and industrial firms to create jobs and business opportunities.
- **Workforce Development** – i.e., job readiness, economic and financial literacy, job skill development training, and programs and services to overcome barriers such as day care, transportation, and so on.
- **Business Development** – i.e., community-owned businesses or assisting small business development with technical assistance, access to capital, co-ownership structures.
- **Development Facilitation** – i.e., advocacy to eliminate barriers or create enhanced opportunities for job and business development.
- **Capital Formation** – i.e., strategies and programs to aggregate capital and disseminate debt or equity capital.
- **Economic & Financial Literacy** – i.e., economic and financial skill development.

## Roles In CED

- **Initiate** economic development ventures.  
- use organizational resources to plan, develop, & implement ventures
- **Facilitate** economic development ventures.  
- provide improved parcels of land & other infrastructure development
- **Acquire ownership** of existing business.
- **Assist in creation/expansion** of local business.
- **Improve** local business.

## CED Planning Process

- **Commitment** – allocate time and resources of board, staff, and consultants; develop clear, consistent, and timely decision-making process.
- **Review & Research** – gather information and assess community resources and needs; understand organizational purpose and mission.
- **Assessment & Analysis** – prioritize community needs; analyze organizational strengths and weaknesses; determine available opportunities; identify the critical issues in addressing these opportunities

## CED Planning Process

- **Develop an Action/Business Plan** – Develop project selection criteria to evaluate potential projects; look at start-up costs, impact, fit with mission and goals, etc.  
Generate project concepts, choose the most promising, test their feasibility, and develop a business plan.
- **Implementation** – Prepare project development calendar; seek initial capital for project development; determine legal structure

## Hawaiian Homes CED Examples

- Anahola Hawaiian Homes Association
- Kapolei Community Development Corporation
- Keaukaha Pana'ewa Farmers Association
- La'i'Ōpua 2020
- Maku'u Farmers Association
- Nanakuli Hawaiian Homestead Community Association
- Papakōlea Community Development Corporation
- Waimānalo Hawaiian Homes Association

## Regional Approaches – Examples

### A Rural Example – Ka’ū Regional Community Development Plan:

- Establish The Ka’ū Region As A “Cultural Center”.
- Support The Subsistence Sector As An Integral Component Of Building The Economic Resilience Of Ka’ū’s Families & Communities.
- Support Existing & Encourage New Agriculture Related Ventures To Cultivate Economic Opportunities That Preserve Ka’ū’s Rural Landscape & Lifestyle.
- Use A “Plug The Leaks” Approach To Developing A Sustainable Local Economy.
- Welcome Visitors To Ka’ū To Generate Economic, Social, & Conservation Opportunities That Promote & Preserve The Culture, Lifestyle, & Character Of The Ka’ū Region.
- Encourage Development Of A Comprehensive & Coordinated Education, Health, & Human Service System That Addresses The Physical, Mental, & Spiritual Strength Of Ka’ū’s People While Generating Employment & Economic Opportunities

## Regional Approaches – Examples

### Transit Oriented Development – O’ahu & Hawai’i Island





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