

## AH Committee

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**From:** Cassandra Abdul <cassandra@nahaleomaui.org>  
**Sent:** Tuesday, February 04, 2020 10:04 AM  
**To:** AH Committee  
**Subject:** AH-10 Biennial Review of Residential Workforce Housing Policy (Ch 2.96 Maui County Code)  
**Attachments:** 2020-02-03 AH Comm Testimony.pdf

Aloha,

We herewith submit testimony for the above captioned Committee AH-10, attached for distribution to Chair Tasha Kama and Committee Member.

Mahalo!

*Cassandra*

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*Changing lives, one home at a time.*

Mission: To secure and preserve a permanent supply of affordable housing alternatives for low and moderate income households in Maui County.

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February 3, 2020

Chair Tasha Kama  
Affordable Housing Committee  
200 S. High Street  
Wailuku, HI 96793

via email: [ah.committee@mauicounty.us](mailto:ah.committee@mauicounty.us)

Subject: AH-10 - Biennial Review of Residential Workforce Housing Policy (Chapter 2.96, Maui County Code)

Dear Chair Kama and Committee Members:

Housing and Land Enterprise of Maui, dba Na Hale O Maui is a Nonprofit 501 (c) 3 grassroots organization formed to provide affordable housing in Maui County in perpetuity. Our Mission is *to secure and preserve a permanent supply of affordable housing alternatives for low- and moderate-income households in Maui County*. The beneficiaries of NHOM's program are island families primarily earning between 80 – 120% of the area median income (AMI) for County funded projects, i.e., Affordable Housing Fund. The IRS approved our program up to 140% of AMI based on the high cost of living and housing in Maui County. Approximately half of our 34 homeowners fall below 100% AMI, with the balance earning greater than 100% AMI. We anticipate adding 12 new homes and families on the completion of our Kahoma Homes project this year.

Maui County's Workforce housing policy was created in recognition of the needs of our workforce, such as police, fire, first responders, teachers, government employees, just to name a few. They generally earn between 80-140% of AMI. Most would prefer to own a home and many can afford workforce- and/or NHOM homes. We strongly believe that the AMI range for workforce housing is appropriate and should remain as originally enacted by the Council.

A recent SMS report states that "There is a need for about 12,448 housing units intended for those two groups [affordable and workforce housing] between 2015-2025. Among those units 9,529 (75.3%) are low-income housing units and 3,119 units are workforce housing units (emphasis added.) (County of Maui Affordable Housing Policy Plan, p. vii, August 15, 2018.) From a practical standpoint, low income housing units are primarily public rental housing; workforce housing can be considered for-sale homes. While the numbers change, no one disputes the critical need for affordable housing. We must ask: Is focusing entirely on low-income rental housing in the best interest in our ohana; our community? Can we afford or want to lose approximately 25% or 3,000 more members of our workforce and their families to Las Vegas and other mainland cities with (more) affordable costs of living and housing?

Twenty-five percent of 12,448 housing units is a significant amount and should be included in any discussion of and funding of affordable housing in Maui County.

We respectfully request, all good intentions considered, that we avoid the unintended consequences of reducing the number of affordable homes to be delivered that will result from limiting access to the Affordable Housing Fund. We understand that together nonprofit and for-profit developers are better able to deliver more affordable housing across a broad spectrum of need for island families.

We must expand housing opportunities across the board in order to solve Maui's housing crisis. Neglecting and/or ignoring workforce housing will result in more island families that will struggle with:

- the high cost of living, having to make hard choices between housing, transportation, medical, education and other necessities;
- overcrowded conditions living with family and friends;
- deciding to move from their island home to the mainland for a lower cost of living and housing that they can afford, far from their support system, family and friends.

Na Hale 0 Maui strongly supports affordable and workforce housing initiatives. We believe that we must all work together, in partnership, in order to be able to deliver as many homes as quickly as possible, to make inroads in the pent-up and future housing needs in Maui County.

We appreciate the Council's continuing support of affordable and workforce housing in Maui County. We respectfully ask that you reconsider the impacts of the proposed changes to the Affordable Housing Fund.

We thank you for the opportunity for public input into the affordable housing issues, and hope that together we can successfully find workable solutions to our housing crisis.

Aloha,



Cassandra Abdul  
Executive Director

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