

AH Committee

From: Cassandra Abdul <cassandra@nahaleomaui.org>
Sent: Friday, February 26, 2021 8:55 PM
To: Gabe Johnson; AH Committee
Cc: Dave Ward; Keisa R. Liu; Kate Griffiths; Autumn R. Ness; Mary Walker
Subject: FW: Affordable Housing Committee meeting for project proposals
Attachments: 2021-3-01 Council presentation(Final).pdf; Kama Letter of Support.pdf; Kurisko Testimony.pdf; Millena Buraco.pdf; Planas Testimony.pdf; Regina Corniel Testimonial.pdf; 2021-2 Support Letter County of Maui for Na Hale O Maui.pdf; Alvarez support letter.pdf; D'Andrea Testimony.pdf; Flavin support letter.pdf; J-Schultz.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Aloha, Gabe,

Mahalo for all your work on Affordable workforce housing in Maui County.

We herewith transmit our revised power point (converted to a pdf) document for the review and consideration of the Affordable Housing committee. We also enclose letters of support from constituents, both homeowner and community members who have not yet had the opportunity to achieve their dream of homeownership.

We look forward to the review of Na Hale O Maui's Affordable Housing RFP to provide additional truly affordable homes in perpetuity for our island families. We will be happy to answer any questions.

Best wishes for a safe, healthy, enjoyable weekend,

Aloha,

Cassandra

Cassandra J Leolani Abdul
Executive Director & Principal Broker
Na Hale O Maui
190 N. Church Street
Wailuku, HI 96793
Ph. 808.244.6110
Mobile 808.304.3533
Website www.nahaleomaui.org

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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Cassandra



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

The security of a decent home is a primary goal of all people and serves as the cornerstone of our democratic system of government contributing to community responsibility, civic stability, family security and well-being.

Every individual should have the opportunity to live in safe and decent housing.

These objectives can best be served by a healthy housing market in an economic environment that fosters an ample supply of affordable and accessible financing and an adequate supply of ownership and rental housing.

NHOM supports local, state and federal housing programs that assist households in obtaining decent housing within their means.

We believe strongly in the preservation of the quality and affordability of housing for future low to above-moderate income residents of the community. NHOM supports community benefits in perpetuity, allowing for long-term visioning and effective stewardship of community assets.

Quality of Life

A lack of safe, affordable housing impacts quality of life overall. As one HUD article, titled, “Defining Housing Affordability” states, “... high housing cost burdens are associated with negative life outcomes such as declines in mental health, reduced parental enrichment spending and cognitive achievement for low- and moderate-income children, and reduced educational attainment among children.” And per the Monroe Group, poor housing and poor health are intertwined, especially among children.

Children's Development and Housing

A report for the Partnership for America's Economic Success, "The Hidden Costs of the Housing Crisis," found that children's development was significantly impacted by their living environment and that "housing quality and neighborhood characteristics are among the most fundamental aspects of that environment."

"The preschoolers of today will become tomorrow's college graduates or high school dropouts. Today's housing issues will thus ripple through the economy for decades."

The report found that students who moved multiple times had the most negative impacts on their academic achievement. Moves are often caused by rising rents, evictions, and foreclosures.

Impact of Affordable Housing on Families and Communities,

identified the following concerns linked to a lack of affordable housing:

- Household instability (risk of homelessness)
- Economic insecurity (lack of savings and funds for other important needs)
- Educational deprivation, leading to lasting achievement gaps
- Health issues, including asthma
- A loss of energy efficiency (poorly constructed homes cost more to heat and cool and use more energy)
- Transportation costs (due to not being able to afford to live near work)
- Neighborhood quality issues (fewer homeowners means lower tax base and less money to invest in communities)
- Senior dependence (impacts ability to live independently)

Maui County Plan and Reports

Housing for our workforce will remain affordable in perpetuity. Housing that is approved as “affordable” will not be converted to free market housing.

Maui Island Plan 2030, Page Executive Summary-2

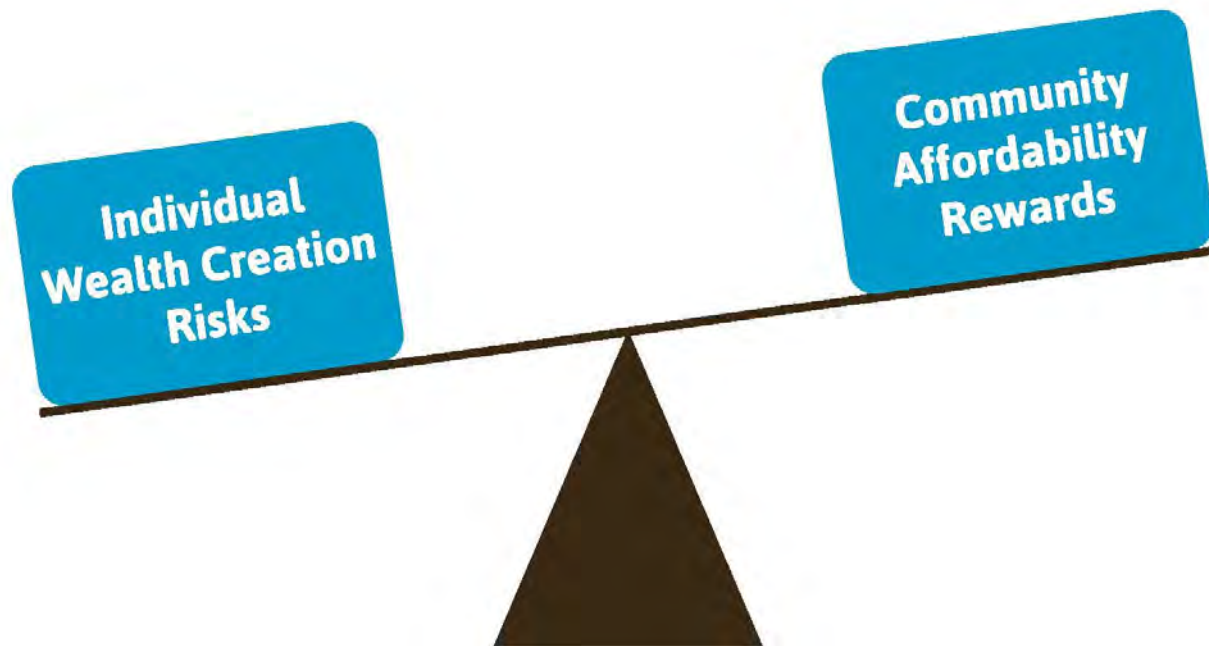
Maui’s high cost of living and shortage of affordable housing creates barriers to attracting and retaining the skilled workforce needed by many high technology industries.

Maui Island Plan 2030, Page 4-23

Housing is a large part of the high cost of living. Hawaii is the state with the highest cost of living in the nation. Maui costs more to live in than Honolulu. Lowering the cost of living is equivalent to a boost in GDP... there is a strong correlation between cost of living and per capita personal income.

Schlomach, [The Importance of the Cost of Living and Policies to Address It](#), GoldwaterInstitute.org, p.2., Nov. 16, 2017.

Seeking a Fair Balance

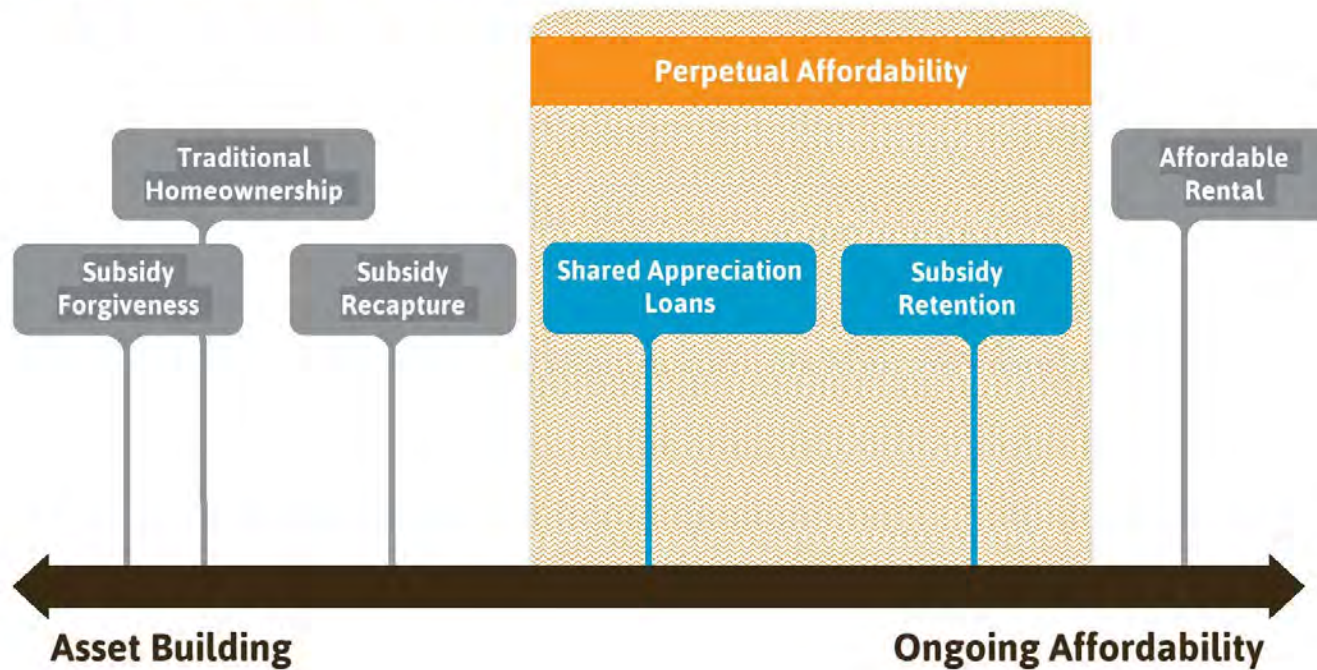


11

Asset Building/ Affordability



A Continuum of Strategies



Modified from Jacobus & Lubell. 2007. 12

Community Land Trusts are non-profit organizations that treat land as a public trust.



The **CLT owns the land** and works to ensure it is used in ways that benefit the community.

Dual Ownership



Individual owns improvements
(home)



Community land trust owns land

AREA MEDIAN INCOME (AMI)

AMI is determined by HUD (Housing and Urban Development) a federal agency.

Low- to Moderate-income means between 60% to 120% of the AMI.

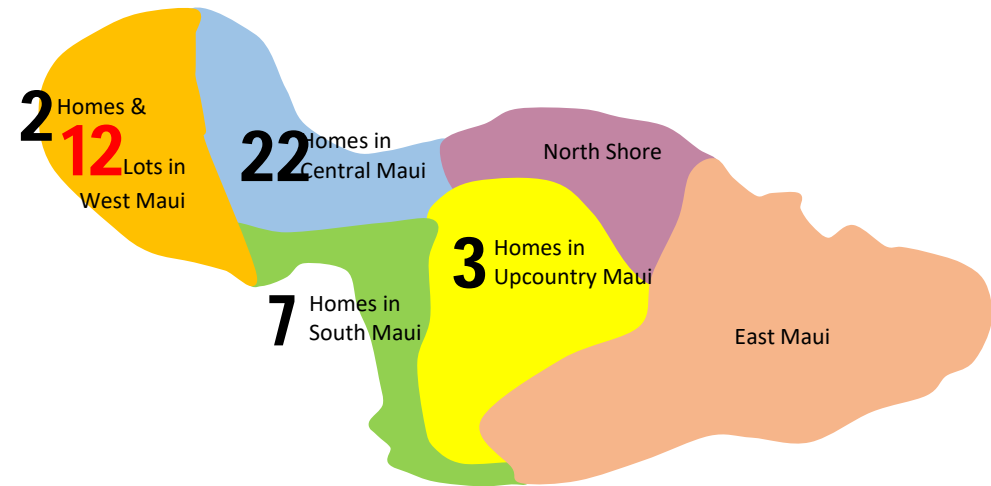
Na Hale O Maui generally works with families earning between 80 - 120% of AMI.

Under certain circumstances the upper income limit may be 140% of AMI, as approved by the IRS due to the high cost of housing and living in Maui County.



46 NHOM Homes on Maui
Including 12 NEW homes in Lahaina

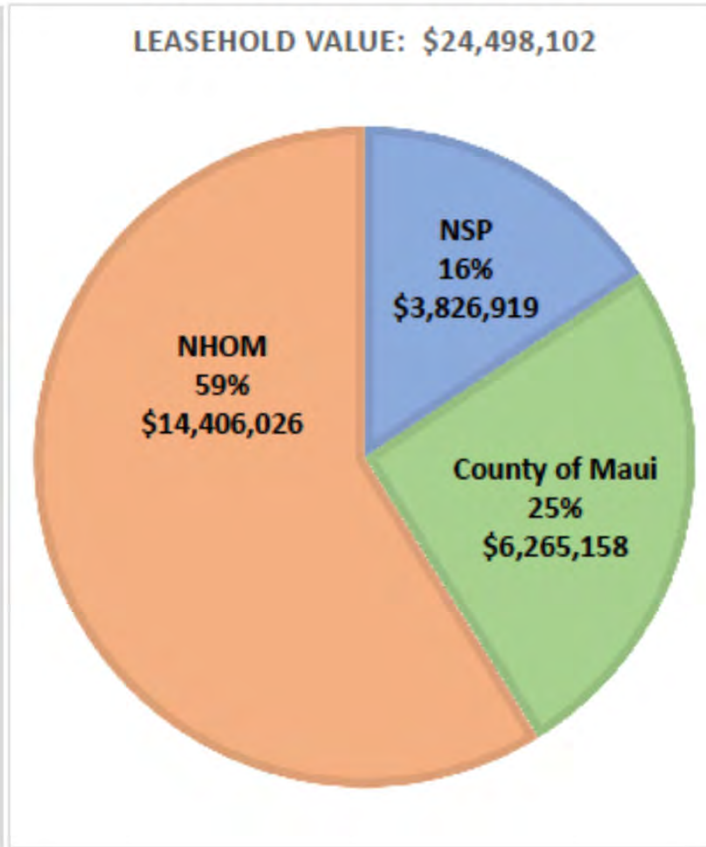
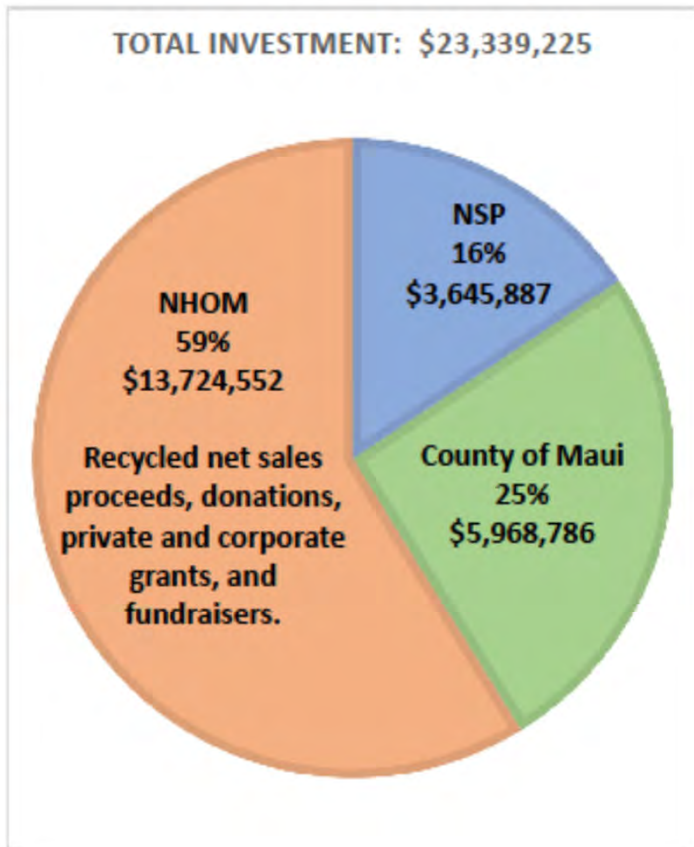
53 NHOM FAMILIES
87 CHILDREN



Community Land Trust Investment Portfolio

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Investment Funds	4	5	6	8	5	5	3	3	14	2	1	1	1
NSP	3												
COM													
NHOM		1	3		3	2	1	1	2	1	1	1	1
NSP NHOM	1	4	1	1	1	1							
COM NHOM			2	7	2	2			12	1			
TOTAL	4	5	6	8	5	5	3	3	14	2	1	1	1





Community Benefits

- All Subsidies remain with the property.
 - Benefit each subsequent household.
 - Affordable in Perpetuity
 - Homes never go to market price
 - Families experience better health outcomes
- Keiki do better in school & graduate at higher rates
 - Keiki & family participate in outside activities
 - Families engage in their community
 - Builds stronger Communities
 - Contributes to tax base

Advantages of NHOM CLT Homeownership

- ✓ Below-market Pricing
- ✓ Matching Down Payment Assistance
 - ✓ Competitive Financing
 - ✓ No Private Mortgage Insurance
 - ✓ Affordable Monthly Payments
- ✓ Quality Designs and Construction
 - ✓ Opportunity to Build Equity
- ✓ Tax Benefits of Homeownership
- ✓ Ongoing support from NHOM
 - ✓ Pride of Homeownership

Matching Down Payment Assistance Grant

- Eligible Home. The home must be a CLT leasehold home on a lot owned by NHOM.
- Applicant Selection. Applicants will be approved based on financial need for down payment and closing cost assistance. Applicants are required to finance the property with the maximum mortgage loan available with the lowest loan origination fee.
- Maximum NHOM Matching Grant Per Unit. The maximum amount of NHOMMG Program grant funds per unit is \$10,000. This amount must be matched, or exceeded, by buyer's funds for the down payment and closing costs.
- Affordability Period. The affordability period for the NHOMMG shall run for a period of fifteen (15) consecutive years.
- Grant Repayment. Grantees are **not** required to repay NHOM for the NHOMMG Program grant funds unless one of the events in Grant Repayment Restriction section on the next slide occurs.

NHOM Matching Grant Program

➤ Grant Repayment Restriction. Immediate repayment of the grant shall occur in the event that:

- 1) The Grantee refinances the first mortgage loan on the eligible home;
- 2) The Grantee no longer uses the home as his/her principal residence; or
- 3) The Grantee sells the home during the fifteen (15) year affordability period.

➤ Restriction From Additional Debt. Grantee shall be restricted from incurring any additional mortgage loans or loans requiring the home as collateral for the entire term of the grant.

➤ Release of Lien. The Grant Agreement shall terminate at the time that the affordability period ends or at the time Grantee repays the grant. Upon termination of the Grant Agreement, NHOM will execute a Release of Lien.

AFFORDABLE IN PERPETUITY

- **99 year** renewable, sustainable ground lease
- Mortgage does not include cost of the land
- 3% Down payment plus closing cost
- **Down payment assistance Grants**, based on need
- **NO Private Mortgage Insurance (PMI)**
- **Housing expense** < 35% of Monthly Gross Household Income
- **Affordable lease rent** \$45/month; periodic CPI adjustments
- Monthly mortgage payment is significantly less than the cost to rent the same size home
- Homeowners may eliminate 2nd and 3rd jobs
- Homeowners can afford to begin a career
- Homeowners **build wealth** – lower housing costs and Shared Appreciation
- CLT homes are **inheritable**
- CLT families may **move up** to market rate homes.

Perpetual Affordability



Lower price initially

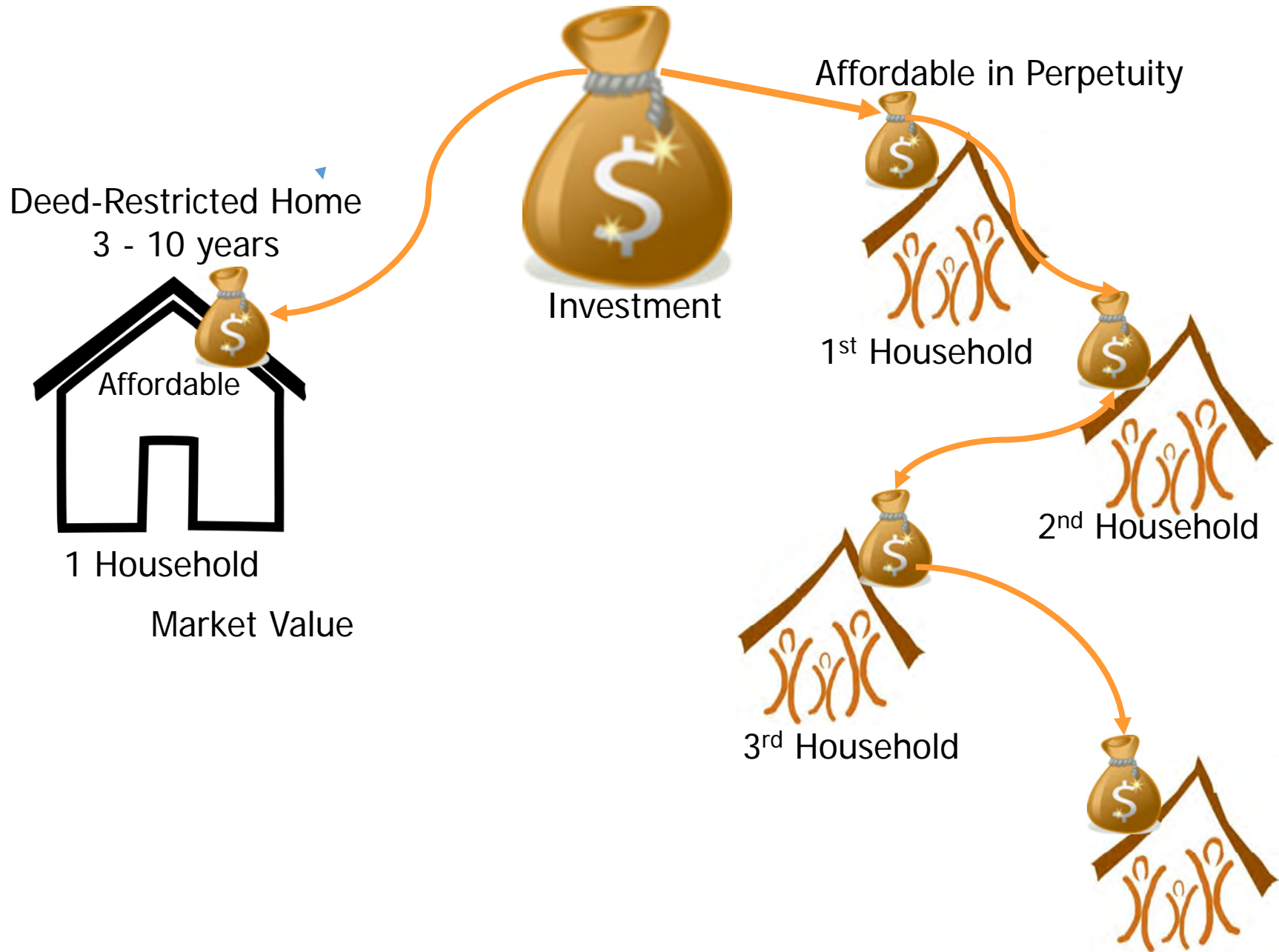


Lower price at resale



Again, again and again





When a Household Sells the CLT Home

Household may realize:

- Cash equity (down payment).
- Earned equity (the loan principal paid down in monthly mortgage payments).
- A share of the market equity (a portion of the increase, or decrease, in the value of your home while you own it).

NHOM Resale Formula

- ❖ There are two steps used to calculate your share of market equity and the new sales price based on independent appraisals:

Step 1: A subsidy ratio is applied. The same ratio of purchase price to market price determined when you purchased your home is applied at time of resale.

Step 2: The longer you have owned and lived in the home, the higher the percentage of the shared equity to you.

Shared Appreciation Factor

SHARED APPRECIATION FACTOR (SAF): the SAF shall be determined by the number of years of ownership by Homeowner using the following schedule:

	<u>SAF</u>
5 years or less from date of acquisition	25.00%
More than 5 years but less than or equal to 6 years	27.50%
More than 6 years but less than or equal to 7 years	30.00%
More than 7 years but less than or equal to 8 years	32.50%
More than 8 years but less than or equal to 9 years	35.00%
More than 9 years but less than or equal to 10 years	37.50%
More than 10 years but less than or equal to 11 years	40.00%
More than 11 years but less than or equal to 12 years	42.50%
More than 12 years but less than or equal to 13 years	45.00%
More than 13 years but less than or equal to 14 years	47.50%
More than 14 years	50.00%

25% - 50% in increments of 2.5% each year after 5 years to 14+ years of ownership

NHOM RESALES

Maui Lani, Kahului \$285,000. (11/2010)
 Resold for \$297,500 (2/2014)
 (Sustainable Leasehold)



- 3 bedroom, 2 bath, 1297 sq.ft. living area
- Lot size 4779 sq.foot
- 2 car Enclosed Garage
- Freshly painted exterior & interior
- Fenced in back yard
- Solar Water Heater system
- Irrigation system
- Built in 2007



Maui Lani, Kahului \$295,000. (7/2011)
 Resold for \$328,637.00 (2/2018)
 (Sustainable Leasehold)



- 3 bedroom, 2.5bath, 1473 sq.ft. living area
- Lot size 3584 sq.foot
- 2 car Enclosed Garage
- Fenced in front and back yard
- Solar Water Heater system
- Irrigation system
- Built in 2004



NHOM RESALES


Kahului \$225,000 (5/2013)
 Resold for \$260,000 (12/2016)
 (Sustainable Leasehold)



- 3 bedroom, 2 bath
- 1080 sq. ft. living area
- Lot size 7501 sq. ft.
- Fenced in back & side yards
- New dual glazed windows
- New Range, & Refrigerator
- Solar Water Heater




Piilani Village, Kihei \$250,000. (6/2010)
 Resold for \$326,735.00 (11/2017)
 (Sustainable Leasehold)



- 3 bedroom, 2 bath totaling 1071 sq.ft. living area
- Lot size 6960 sq.ft.
- Central Air Conditioning
- Solar water heater, refrigerator, range, built-in microwave
- Photo voltaic system w/ net metering
- 2 car enclosed garage
- Irrigation system
- Built in 1997




NHOM RESALES

Meadowlands, Kihei \$320,000 (6/2015)
 Resold for \$330,275.00 (8/2018)
 (Sustainable Leasehold)



- 3 bedroom, 2 bath totaling 1250 sq.ft. living area
- Lot size 3905 sq. ft.
- Refrigerator, range, dishwasher, Disposal, Microwave
- Carpet, vinyl flooring, ceiling fans
- Solar water heater system
- Air Conditioning
- 2 car enclosed garage
- Irrigation system
- Built in 1999



Kehalani, Wailuku \$260,000 (11/2013)
 Resold for \$293,000 (2/2020)
 (Sustainable Leasehold)

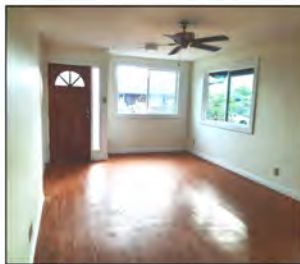


- 3 bedroom, 2 bath totaling 1185 sq.ft. living area
- Corner Lot size 3960 sq.ft.
- Solar water heater
- 2 car enclosed garage
- Fenced in side and back yards
- Irrigation system
- Built in 1998



NHOM RESALES

Kahului Subdivision \$250,000 (9/2013)
Resold for \$300,000 (2/2021)
(Sustainable Leasehold)



- 3 bedroom, 2 bath totaling 1080 sq.ft. living area
- Lot size 7501 sq.ft. lot w/ fenced in side and back yards
- Freshly painted interior and exterior
- Carpeting, wood grain vinyl floors
- Solar water heating system
- Single carport with storage



Affordable in Perpetuity



Affordable in Perpetuity

NHOM Rehabilitation \$46,853
 Total Investment: \$331,970



2nd Household

Sale Date: 2/12/2021
 Purchase Price \$300,000
 Mortgage: \$285,000
 Monthly Pmt: \$1,324

NHOM Rehabilitation \$28,284
 Total Investment: \$313,401

1st Household 9/26/2013
 Purchase Price: \$225,000
 Matching Grant \$ 7,500
 Mortgage: \$213,750
 Monthly Pmt: \$ 1,115

NHOM Buy-Back 7/17/2020
 Buy-Back Price: \$285,117
 Shared Equity: \$60,117
 Earned Equity*: \$26,107
 Homeowner Received \$87,224

Net sales proceeds to be
 reinvested in additional
 workforce housing

Perpetual Responsibility



Stewardship of structures
(homes)

Stewardship of
leaseholders
(homeowners)

Stewardship of subsidy
(public funds)

NHOM 4-Step Program for Qualified Homebuyers

- 1** *Attend the NHOM Home Buyer Seminar*
- 2** *Pre-Qualify with a lender of your choice*
- 3** *Attend a HUD approved financial education class*
- 4** *Meet with NHOM Staff*

➤ **Join the Qualified Buyer List!**

NHOM Qualified Buyers.

- Learn about homes as they become available.
- Attend CLT open houses.
- Submit a Statement of Interest
- Participate in the Buyer Selection Process.
- Sign a Purchase Contract if selected.
- Be approved for a mortgage loan.
- Participate in escrow closing.
- Achieve the dream of homeownership!

FINAL THOUGHTS

Affordable Housing Tool Kit



Developers:

- For Profit
- Nonprofit

- Laws and Ordinances

Building & delivering Affordable Homes is a challenge!
It's complicated and not easy to understand.

There are no 'easy' fixes.

It's expensive.

We need to keep improving

Funding:

- Government
- Private Lenders
- Private Foundations

- Community support



Nā Hale O Maui
A COMMUNITY LAND TRUST

*Mahalo for your
support of
affordable
workforce housing!*

February 24, 2021

Aloha Members of the Affordable Housing Committee,

My name is Reynette Kama, I would like to speak on behalf of supporting a non-profit organization called Na Hale O Maui. A community land trust program that keeps Hawaii's lands in Hawaii's hands.

From my experience with Na Hale O Maui, not only have they helped by educating me, and preparing me for homeownership. They've given me a "HOPE" to one day become a homeowner recipient.

Having been on a discouraging waitlist for Hawaiian Homes for almost 40 years now, I pretty much gave up. Being a single parent for years, I would never be able to generate a two to three family income.

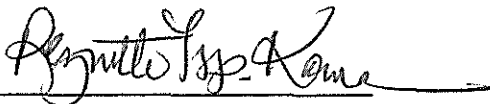
I've worked in the refuse hauling industry for 23 years. My line of work has included hauling services for all these new housing development projects. I thought this is my chance. Some claiming to be "affordable" homes. But unfortunately, it will not cater to the lower median income bracket applicants. And even if the developer did offer "lower median income bracket" applicants, the percentage was usually very minimal.

Our cost of living just keeps getting higher. There are many homeowners who are able to purchase new homes. But they purchase as investments. With that said, even rentals today have sky rocketed as well. Why, because, we are basically paying their mortgage payments.

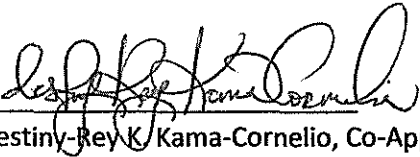
Please continue to support Na Hale O Maui to help more residents of Maui, to becoming "First Time Homeowners. Please help to keep Hawaii's lands in Hawaii's hands.

I thank you for your time and hope that you will consider my request for support.

Respectfully,



Reynette H. P. Kama, Applicant



Destiny-Rey K. Kama-Cornelio, Co-Applicant

Aloha Affordable Housing Committee,

I am writing in support of Na Hale O Maui. NHOM is an applicant for AH-18, requesting 2 million dollars of grant funds from the Affordable Housing Fund. NHOM is truly deserving of these grant funds as NHOM is the prime example of affordable housing.

Na Hale O Maui helps families obtain homes in a truly affordable way. These homes, built with the help of grants are some local families only way to obtain the dream of home ownership. These homes are affordable to buy and unlike most affordable housing projects, these homes remain affordable for all future buyers. They are affordability in perpetuity. Na Hale O Maui helps families obtain family homes, not investment homes. There are many community land trust projects, like Na Hale O Maui that are thriving on the mainland. This project is doing so well, here on Maui. Give them this 2 million dollar grant and help support local families.

I have been blessed to call Maui my home for over 15 years. I have two young children in Lahaina schools. I house and care for my permanently disabled mother. I am a single mom. I very much had the drive and desire to be a homeowner on my island home of Maui.

This past summer, on July 15, 2020 our family's dreams were realized. We closed on our very own Na Hale O Maui home, in Lahaina!! I am still in disbelief sometimes of how blessed we truly are. I had applied for many workforce home projects and it was Na Hale O Maui that made our dreams of home ownership come true.

I have personally been witness to acquaintances and friends who have acquired an affordable, workforce homes on Maui. After the 10 years, they will make an astronomical profit after selling at market rate. I have personally heard of new home owners in newly built workforce housing developments, talk about all the money they will make once they can sell their affordable home in 10 years. These so called affordable homes are only affordable to the first home buyers and there is so much wrong with that. What about the future generations of Maui? How do we support their future of home ownership, on their island home?

Na Hale O Maui has stepped up with the desire to help the Maui community. NHOM has acquired many homes, rebuilt them and sold them at truly affordable prices. They have recently built 12 beautiful new homes in my amazing new neighborhood, Kahoma Homes, in Lahaina. They sold these homes at truly affordable prices. These NHOM homes, my NHOM home will remain affordable for all future generations. NA Hale O Maui is an affordable home organization that makes sense!

This wonderful organization relies on donations and grants. They need and deserve this 2 million dollar grant. They are trying so hard to help their island community. Let's help support this wonderful organization. Na Hale O Maui is a success story for so many families upcountry, west side, south side and central. My family is a success story because of Na Hale O Maui! They want to help the entire island of Maui. Please allow them to do that.

I am very much in support of giving Na Hale O Maui a 2 million dollar grant to help fund truly affordable homes on Maui. Local families are depending on these homes. We are depending on you. Mahalo for your time.

Regards,

Amy Kurisko
Lahaina

From: Millena [<mailto:millenalima@hotmail.com>]

Sent: Wednesday, February 24, 2021 12:18 PM

To: Na Hale O Maui

Subject: Re: Support letter for Na Hale O Maui, AH-18 for Affordable Housing Fund RFP

Aloha

My name is Millena Buraco.

I have been living in Lahaina Maui for about 20 years now.

I am a single mom with two young boys.

I am not a home owner yet.

This is a comum dream for all of us that wish to have a stable place

To live and raise our kids. Specially because be a home owner here in Hawaii is as difficult as rent.

We always hustle for a place.

Na Hale o Maui is a hope for us. This project brings family a dignity.

We as a community needs a chance to be able to buy a home in this place we call home and we serve.

We all contribute to Make Maui an amazing place to live and visit.

And the government should be more generous with our community.

I am sure this grant will help tremendously so many lives.

Please help Na Hale O Maui help the community.

Thank you

Millena Buraco

Aloha Milli

From: Stacey planas [mailto:stpualani_87@hotmail.com]
Sent: Saturday, February 20, 2021 8:28 AM
To: Na Hale O Maui
Subject: Re: Na Hale O Maui Seminar and Your Support

Dear County of Maui,

It is my pleasure to write a letter in support of the request for a \$2 million grant to help Na Hale O Maui acquire more property to provide for low to medium income level qualified buyers.

My family was referred to this program from a family member who actually went through the process and became homeowners through Na Hale O Maui. We became very interested in how this program provides affordable housing units for families like myself in our community. With prices of homes being scarcely high, my family and I dreaded the fact that we may never be able to buy a home here on Maui. Being born and raised here on Maui, I always wanted to raise my family here and not move to the mainland because of prices of homes. This program will assist families like myself make our dreams of becoming homeowners a reality.

I fully support and truly appreciate all the efforts of Na Hale O Maui and their program as they seek funding to support families in our community in becoming homeowners.

Mahalo

Sent from my iPhone

February 22, 2021

The Maui County Council

Dear Maui County Council,

I am writing a letter to you in support of a \$2 million Affordable Housing Grant Request to help Na Hale O Maui acquire more property or homes to provide for low to moderate income qualified households. By granting Na Hale o Maui this support, this will allow one of Maui's most extraordinary Non-Profit organizations to continue to provide affordable housing through its program, Na Hale O Maui needs your funding and Maui needs Na Hale O Maui.

Na Hale o Maui currently has 46 homes acquired by 46 Maui families, which means these are 46 families that will continue to live on Maui. These opportunities from the county, if granted, can help them provide more affordable homes in perpetuity to low to moderate income qualified households. Simply put, Maui cannot be without programs like Na Hale O Maui and families like myself thank you for granting this program the funds to help what hopefully can be many more opportunities Maui families to stay on Maui.

With much appreciation,

Regina Corniel

County of Maui County Council

Juliet DiGiovanni & Herbert Phillips
148 Komo Mai St.
Lahaina, HI 96761
CaptainJuliet@gmail.com

Feb. 24, 2021

Aloha County of Maui Council Members,

We in support of a \$2 million Affordable Housing Grant Request to help Na Hale O Maui acquire more property or homes to provide for low to moderate income qualified households.

As a new homeowner with Na Hale O Maui, we are asking for your continued support, so more Maui families can be able to purchase a Na Hale O Maui home because is not affordable to be able to purchase a market rate home on Maui, and especially not on the West Side where we live and work part time.

I am disabled and my husband is retired and we were blessed to be able to purchase a Na Hale O Maui house in Lahaina last year. We are so relieved that we are no longer apartment renters in danger of losing our "home" due to the landlord raising our rent beyond what we can pay on our fixed incomes.

We are now secure in our wonderful home knowing we can afford to live out our days in peace and comfort. And now we can be more stable and supportive to our families from this secure place due to Na Hale O Maui being there for us!

Mahalo for your continued support of our Maui Residents!
Juliet DiGiovanni
& Herbert Phillips

From: Darri Alvarez [<mailto:darrilani@gmail.com>]

Sent: Wednesday, February 24, 2021 5:28 PM

To: Na Hale O Maui

Subject: A request for a \$2 million Grant to help Na Hale O Maui acquire more property

Aloha,

My name is Darri Alvarez and I am composing this email in support of a request made by Na Hale O Maui to acquire a \$2 million Grant for the program purchase more property, to provide low to medium income level housing, to qualified buyers.

Affordable housing is much needed in our Maui community, where the "median sale prices for single-family homes in December 2020 rose 17% to \$865,000 from \$740,000 a year earlier (2019.)" *According to an article in the U.S. news.* This, coupled with the low inventory of single family homes and already high cost of living makes it nearly impossible for an average working person and family to own a home here on Maui. It is for these reasons that I support Na Hale O Maui's request of a \$2 million Grant.

Mahalo,
Darri Alvarez

From: Alana D'Andrea [<mailto:adandrea@hawaii.edu>]

Sent: Wednesday, February 24, 2021 3:14 PM

To: Na Hale O Maui

Subject: Re: Support letter for Na Hale O Maui, AH-18 for Affordable Housing Fund RFP

Aloha,

I strongly support Na Hale O Maui and believe they should receive more funding for affordable housing here in Maui. If they had more funds they would be able to provide for affordable homes to those in need. What they provide for our community is so helpful but there needs to be more. Every new housing development should have at least one or two affordable homes from Na Hale O Maui. They are the only program here in Maui that truly offers affordable homes and there is such a high demand for what they do. Please grant Na Hale O Maui these funds so they can provide the community with the affordable housing we all need. I strongly support them and this fund.

Mahalo for the consideration,

Alana Dandrea
28 Laupapa place
Haiku, hi 96708
8082699347
Adandrea@hawaii.edu

From: kendell flavin [<mailto:kendelllokelani@gmail.com>]

Sent: Wednesday, February 24, 2021 8:54 PM

To: Na Hale O Maui

Subject: Re: Support letter for Na Hale O Maui, AH-18 for Affordable Housing Fund RFP

To whom it may concern,

My name is Kendell Flavin and I live in Lahaina. I was born and raised here, and my whole family lives on Maui. I work full time as a server at Mala on front street. I have been in the hospitality industry for over ten years serving the tourists of Maui. I have been saving for years in pursuit to buy a home of my own to start a family with my husband. The rising costs of a basic home on the west side of Maui have made that close to impossible. Recently, I have discovered the Na hale O Maui organization and so thankful for the opportunity to finally buy a modest home in my home town for under 800k.

I fully support Na hale O Maui's request for the 2 million dollar grant toward the affordable housing fund.

This opportunity would change my life for the better in so many ways. And I am certainly not alone. All of my siblings, colleagues and friends are hard working responsible members of the community in their 30's that are struggling to save enough to be a part of the small percentage that can afford a million dollar "fixer upper" on Maui.

Please take this into account when allocating the funds for affordable housing.

Aloha, Kendell

From: Jon Schultz [<mailto:schiznultz@yahoo.com>]
Sent: Monday, February 22, 2021 9:02 AM
To: info@nahaleomaui.org
Subject: Letter for public meeting

Aloha,

I am writing this letter in support of the Na Hale O Maui program. Although not a homeowner yet, Na Hale O Maui has been one of the only avenues that seem feasible in purchasing a home in this market on Maui.

I am a high school teacher in the public school system and I am in my eleventh year doing so. As a public servant, the ability to make enough money to purchase a house is borderline impossible. My dedication has never been to make the most money I could, however. My passion has always been to help people and especially the youth of Maui. When my brother was able to secure a home through Na Hale O Maui, I became interested in the program as well. The ability to secure some long term stability provides a lot of peace-of-mind. It enables him to focus on raising his family and it would enable me to be more focused on long term goals in my position as a school teacher.

Although there are a couple of low-income housing possibilities, they are few and far between. My wife and I have been on numerous lists only to not be selected as the lucky one to purchase one of these. Na Hale O Maui consistently has new houses they are making available to people in a similar position to me. This gives me a sliver of hope that one day I too will find a place that will provide short term and long term security and comfort.

An agency like Na Hale O maui is vital for recruiting more public employees and keeping them here. Giving them an opportunity to purchase a home is important for many individuals, and something they take in to consideration when planning their own long term options. Especially for teachers, who are necessary for the development and education on our keiki, it is one avenue that will allow for more of us to set roots and not think about having to move in order to purchase a home.

Overall, I support Na Hale O Maui and their mission statement. Through this agency the possibility of homeownership is available to those who qualify and the more funding they have, and the more options they can provide, the better all of us will be.

Mahalo for your kokua,

Jonathan Schultz