

AH Committee

From: Jeff Gilbreath <jeff@hawaiiancommunity.net>
Sent: Tuesday, March 23, 2021 10:18 AM
To: Alison N. Stewart; Gabe Johnson
Cc: AH Committee
Subject: RE: Updated Presentation for Tomorrow - Draft Recommendations for Housing Plan
Attachments: Draft Recommendations Presentation - Affordable Housing Committee 3.23.21 FINAL.pptx

Please find the final presentation for today's meeting. Mahalo, Jeff

From: Alison N. Stewart <Alison.Stewart@mauicounty.us>
Sent: Tuesday, March 23, 2021 9:58 AM
To: Jeff Gilbreath <jeff@hawaiiancommunity.net>; Gabe Johnson <Gabe.Johnson@mauicounty.us>
Cc: AH Committee <AH.Committee@mauicounty.us>
Subject: RE: Updated Presentation for Tomorrow - Draft Recommendations for Housing Plan

Thanks Jeff - Please also send to ah.committee@mauicounty.us so that Rayna can upload it for the Committee.

Mahalo!

From: Jeff Gilbreath <jeff@hawaiiancommunity.net>
Sent: Tuesday, March 23, 2021 9:53 AM
To: Alison N. Stewart <Alison.Stewart@mauicounty.us>; Gabe Johnson <Gabe.Johnson@mauicounty.us>
Subject: RE: Updated Presentation for Tomorrow - Draft Recommendations for Housing Plan
Importance: High

Aloha Alison and Councilmember, final presentation attached. One change noted that currently 2.96 requires 20% of total units to be for workforce housing (at or below 140% AMI) and our recommendation is to change the requirement to 25% of the land.

Mahalo, Jeff

From: Jeff Gilbreath
Sent: Monday, March 22, 2021 2:23 PM
To: Alison N. Stewart <Alison.Stewart@mauicounty.us>; gabe.johnson@mauicounty.us
Subject: Updated Presentation for Tomorrow - Draft Recommendations for Housing Plan
Importance: High

Aloha Alison and Councilmember,

Please find the updated presentation for tomorrow per our discussion.

Mahalo,

Jeff Gilbreath *he/him/his* ([what's this?](#))
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Hawaiian Community Assets
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County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Jeff Gilbreath
Executive Director
Hawaiian Community Assets

County of Maui Comprehensive Affordable Housing Plan

2016

HCA Team

- Hawaiian Community Assets
- PBR Hawai'i & Associates
- Austin, Tsutsumi, & Associates
- Hawai'i Appleseed Center for Law and Economic Justice
- Rural Community Assistance Corporation
- Stanley Keasling Consulting
- Blossom Feiteira

Resource Persons

- Rhonda Alexander-Monkres - Hawaiian Community Assets
- Tom Witten, Tom Schnell, Selena Pang - PBR Hawai'i & Associates
- Terrance Arashiro, Adrienne Wong, DeAnna Hayashi, Tyler Fujiwara - Austin, Tsutsumi, & Associates
- Kenna StormoGipson - Hawai'i Appleseed Center for Law and Economic Justice
- Dave Ferrier, Alan Nazzaro, Bonnie Craigie, Maren McCleary - Rural Community Assistance Corporation
- Stan Keasling - Stanley Keasling Consulting
- Blossom Feiteira

Hawaiian Community Assets

- Founded in 2000 on Maui by community members
- We have worked to help more than 7,000 local families qualify for – and stay in - affordable homes in 20 years
- We are rooted in the belief that our greatest assets are our families and our local communities
- We have partners who know housing development and know affordable housing needs to be driven by nonprofits, community members, and the County along with multi-sector partners
- The draft recommendations embrace these beliefs and understandings

Today's Goals

- Share scope of work required by Council and progress to-date
- Build shared understanding of draft strategy and financial plan for budget considerations *of Comprehensive Affordable Housing Plan*
- Identify ways to strengthen recommendations together

Today's Agenda

- Introduction
- Methodology
- Strategy
- Financial Plan
- Impact
- Draft Recommendations
 - Family and Community Resource Management
 - Make Home Possible
 - Make Home Affordable
 - Build Communities

Introduction

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Housing Plan Timeline

- **November 2020**
HCA Contracted by Office of Council Services
- **December 2020 – June 2021**
Community Engagement *Comprehensive Affordable Housing Plan*
Help create a plan to build affordable homes for our people
- **March 23, 2021**
Draft Recommendations to County Council
- **June 2021**
Final Recommendations to County Council

Scope of Work

The Office of Council Services contracted us to:

- Improve workforce housing ordinance and other County policies to increase building of affordable homes for local families focused on meeting the need in 2019 Hawaii Housing Planning Study
- Create a plan to build 5,000 affordable homes for households at or below 120% area median income with a focus on Central Maui, South Maui, West Maui

Methodology

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Community Engagement and Research

- 11 community meetings
- 256 community member surveys
- 45 key stakeholder interviews
- 12 study sessions with Councilmembers
- Landscape review of existing research and studies
- 13 high-cost communities researched
- 4 community share back meetings
- Report backs to key stakeholders and County Departments
- 2 Council study sessions

Results

- Significant research has been conducted previously to identify the issues and priorities on affordable housing
- Many community development solutions have not been tried
- Majority of local people want affordable housing and have solutions to share
- We need to talk about the issue using common language
- Community, nonprofits, developers, unions, housing professionals, UH are all ready to partner with the County
- **To build 5,000 affordable homes, we need everyone to agree to move forward on a shared plan, together**

Key Findings

- 2.96 ordinance requires 20% workforce units, but County's local families need 54% to be workforce homes (Hawaii Housing Planning Study)
- Developers cannot provide more than 25% without adequate support as shown by the lack of development when the requirement was higher at 50% (County Permitting, 2007-2014)
- Major infrastructure projects are a huge impediment to new development
- County needs to take responsibility on infrastructure, target affordability of homes, and bring certainty to the planning and development process
- An estimated 1,800 rentals in potential priority projects
- Affordable homeownership opportunities will need developers to build market rate housing and dedicate land to achieve long-term affordability

Plan Strategy

The recommendations are comprehensive and need to be considered, as a whole, to achieve the plan goal

Change 2.96 from 20% total units to 25% land

Donate land to nonprofits for long-term affordability

Nonprofit contracts partner to build with higher density

County increases Affordable Housing Fund \$ for infrastructure and supports

County uses bonding capacity and charges infrastructure fees to recoup portion of costs

Council establishes review process that creates certainty and allows community engagement

Affordable/Workforce: Past 5 yrs vs Proposed Plan

NUMBER OF FOR-SALE HOMES



Financial Plan

County of Maui Comprehensive Affordable Housing Plan

help create a plan to build affordable homes for our people

\$1.6 Billion Comprehensive Affordable Housing Plan

Support to local families: \$863 Million

Housing
Counseling
+ IDAs

Pilot
Projects

Ohana Unit
Support +
Loans

Affordable Homeownership
Supports + Down Payment
Loans

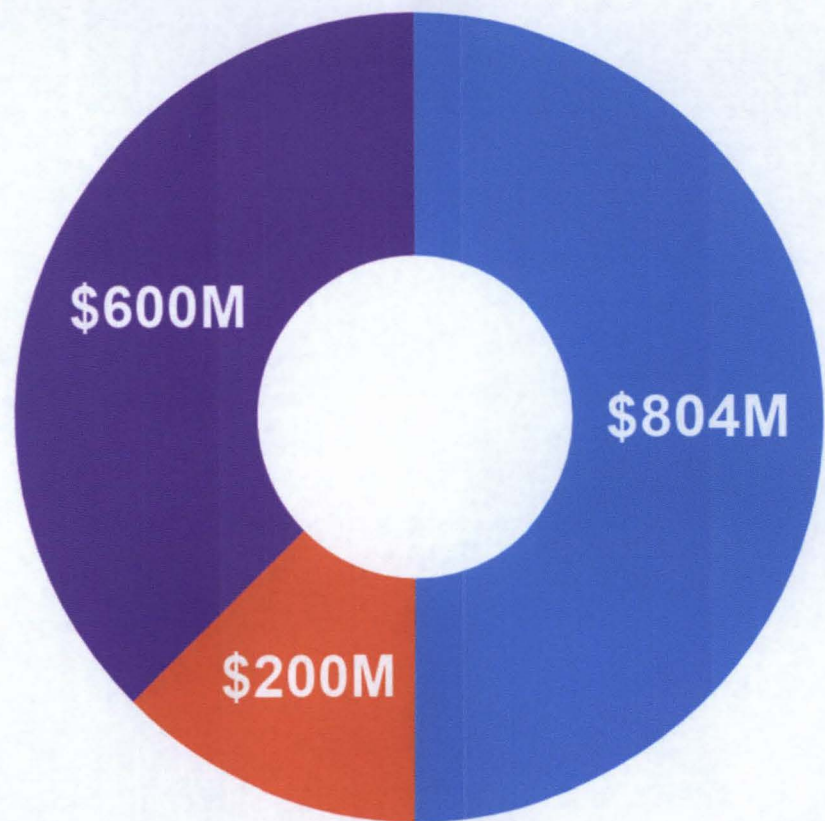
Capacity Building

Affordable Rental Housing
Supports

Community Serving Infrastructure

Support to local communities: \$741 million

Revenue Breakdown

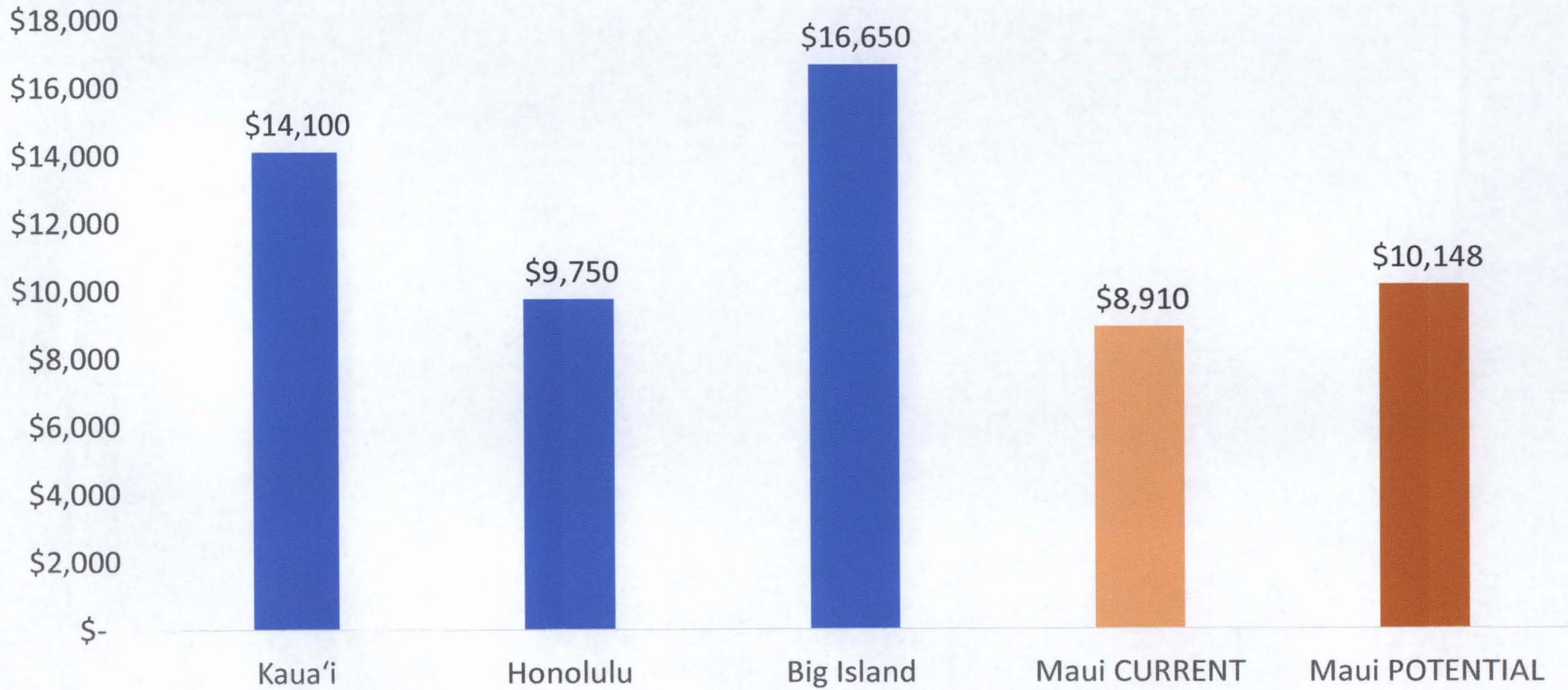


ESTIMATED TOTAL
PLAN REVENUE
\$1,604M

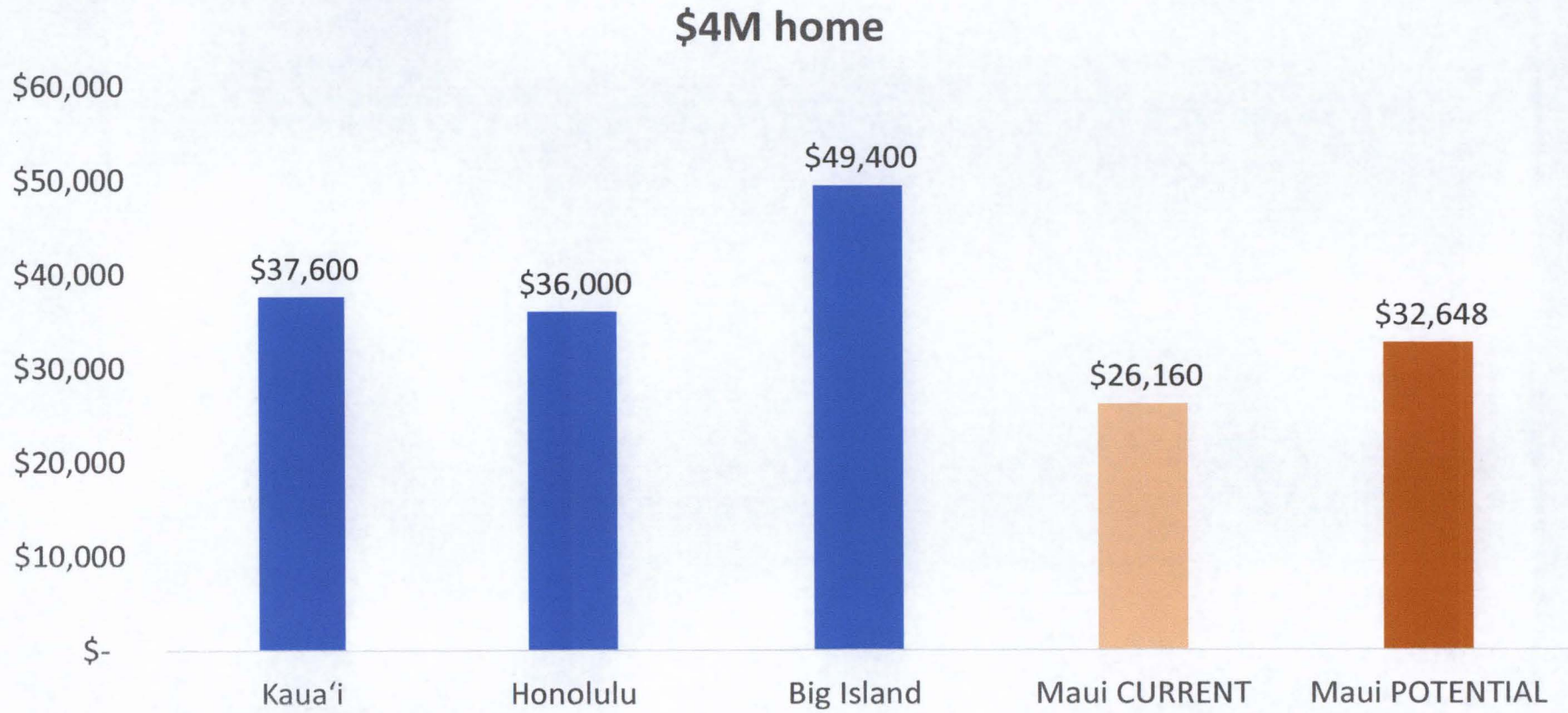
- BONDING CAPACITY
\$57M annual RPT revenue
- MARKET RATE HOUSING FEES
\$40K/unit @5,000 units
- OTHER NEW SOURCES
GET 0.5%, Rental Car, HUD 108

RPT Comparison with Other Counties

\$1.5M Home



RPT Comparison with Other Counties



Align New and Existing Resources

\$57M

Annual
Affordable
Housing Fund

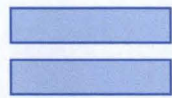


Bonding
Capacity

\$804M

\$40k

Connection
Fees per
Market Rate
Home



5,000
Homes

\$200M

\$600M

Other New
Resources



GET, Rental
Car Fee, HUD
108, CFD

\$600M

Existing Resources

- Low-Income Housing Tax Credits
- Capital Improvement Projects Funds
- State Revolving Fund
- HOME, CDBG, Section 8

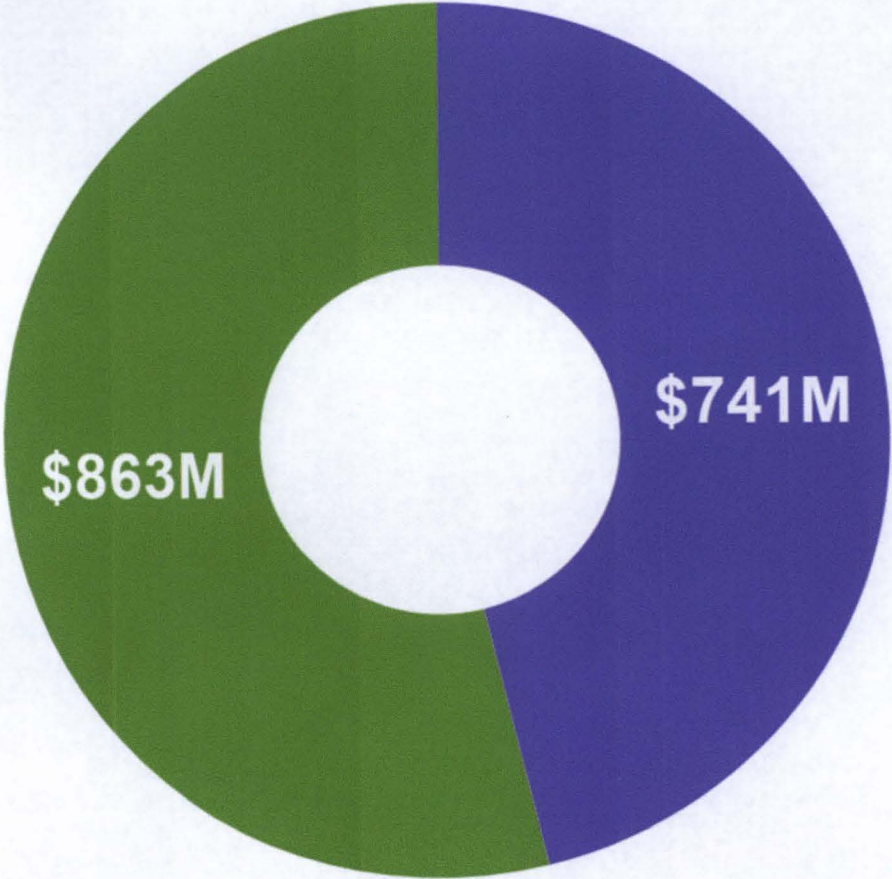
BIG OPPORTUNITY

- Position Maui County for Federal infrastructure funds for new affordable housing

Expenses Breakdown

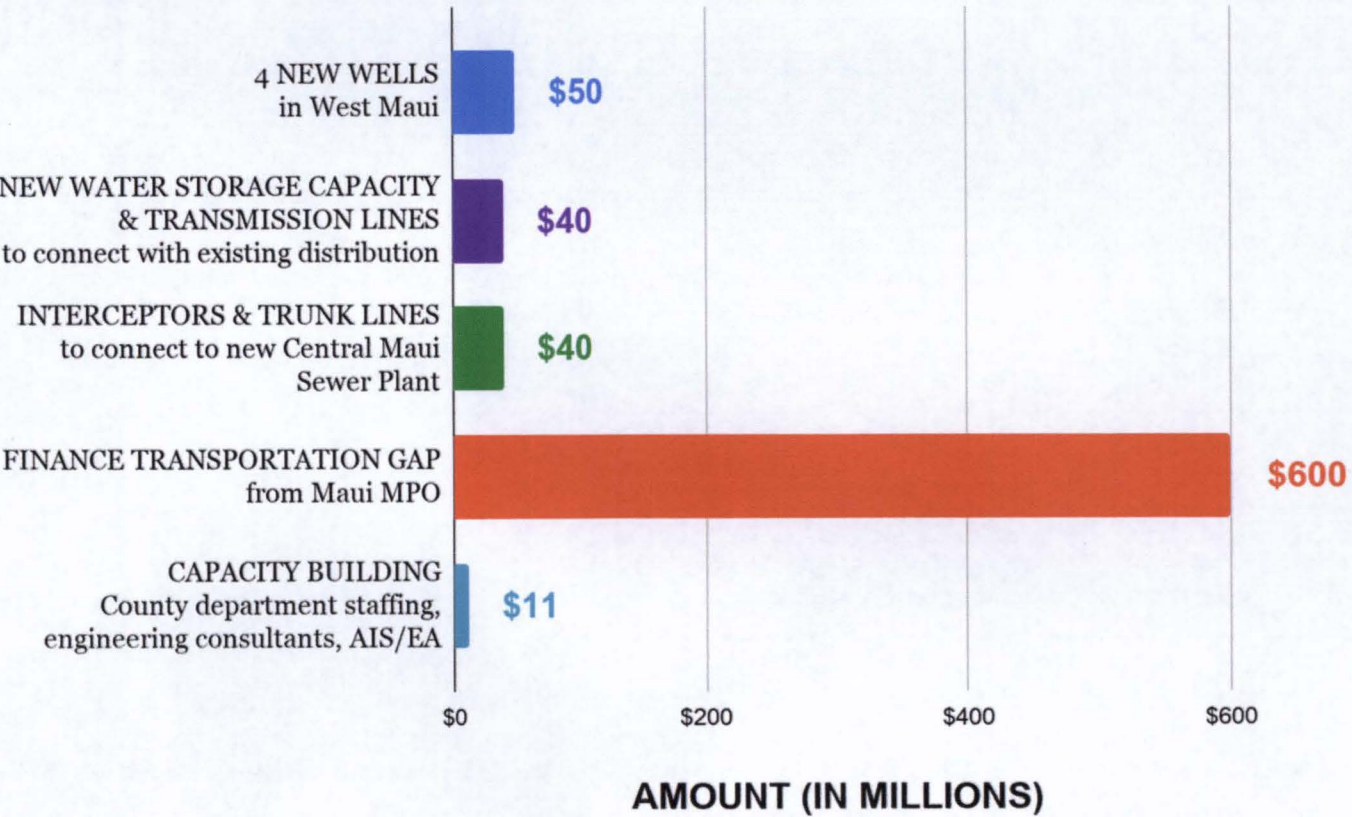
ESTIMATED EXPENSES \$1,604M

**SUPPORT TO
LOCAL FAMILIES**



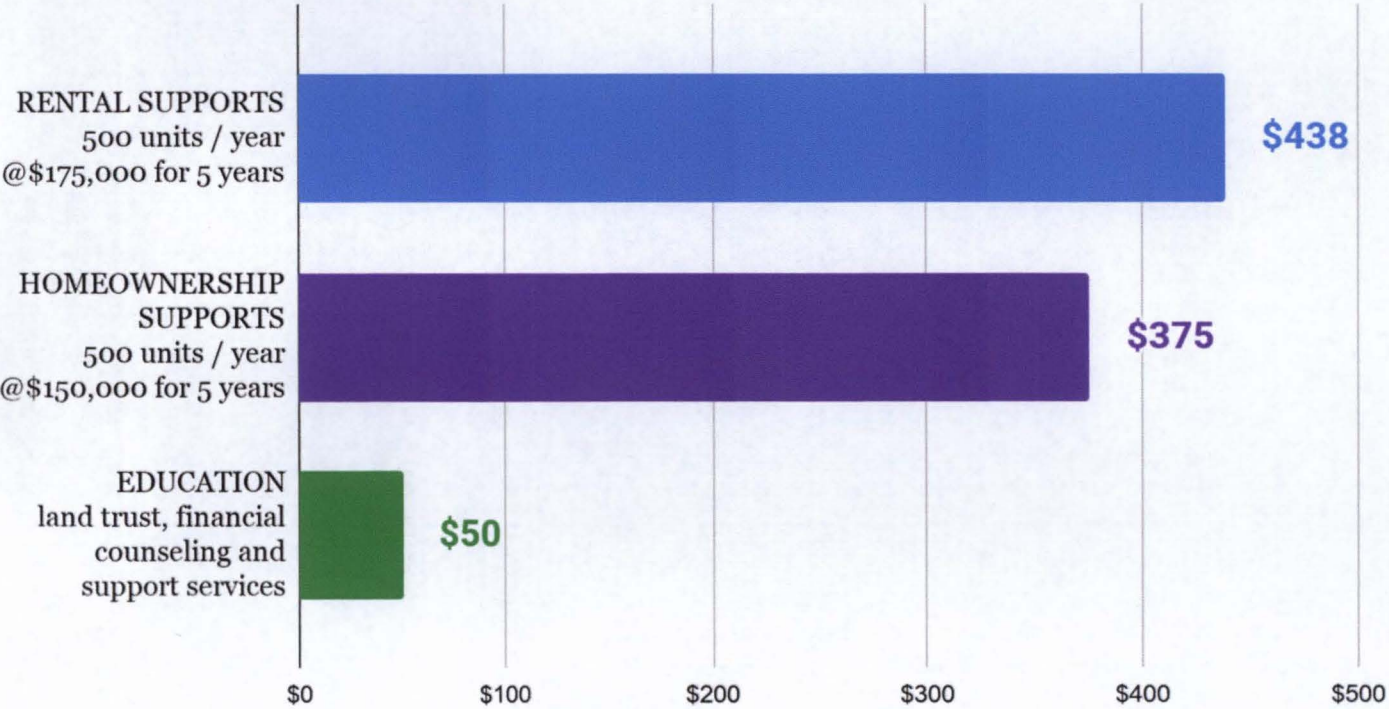
**SUPPORT TO LOCAL
COMMUNITIES**

Support to Local Communities



ESTIMATED TOTAL
COMMUNITY
SUPPORT
\$741M

Support to Local Families



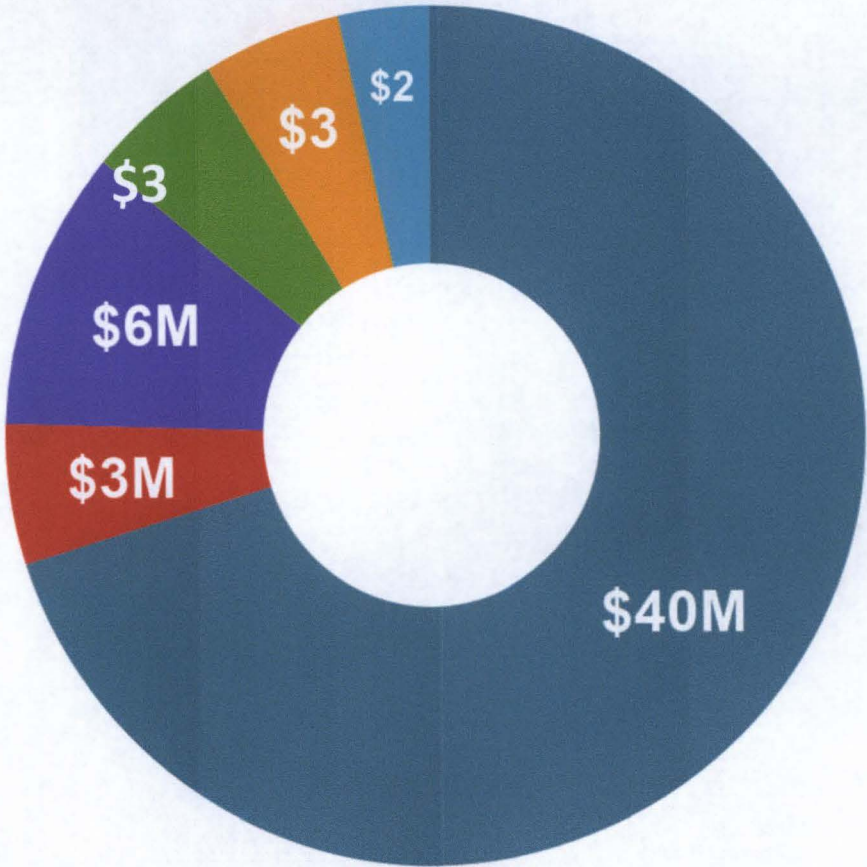
AMOUNT (IN MILLIONS)

ESTIMATED TOTAL SUPPORT to LOCAL FAMILIES
\$863M

ESTIMATED TOTAL PLAN EXPENSES TO BUILD 5550 AFFORDABLE HOMES
\$1,604M

Budget Considerations for Fiscal Year 2021–22

ESTIMATED TOTAL BUDGET
\$57M



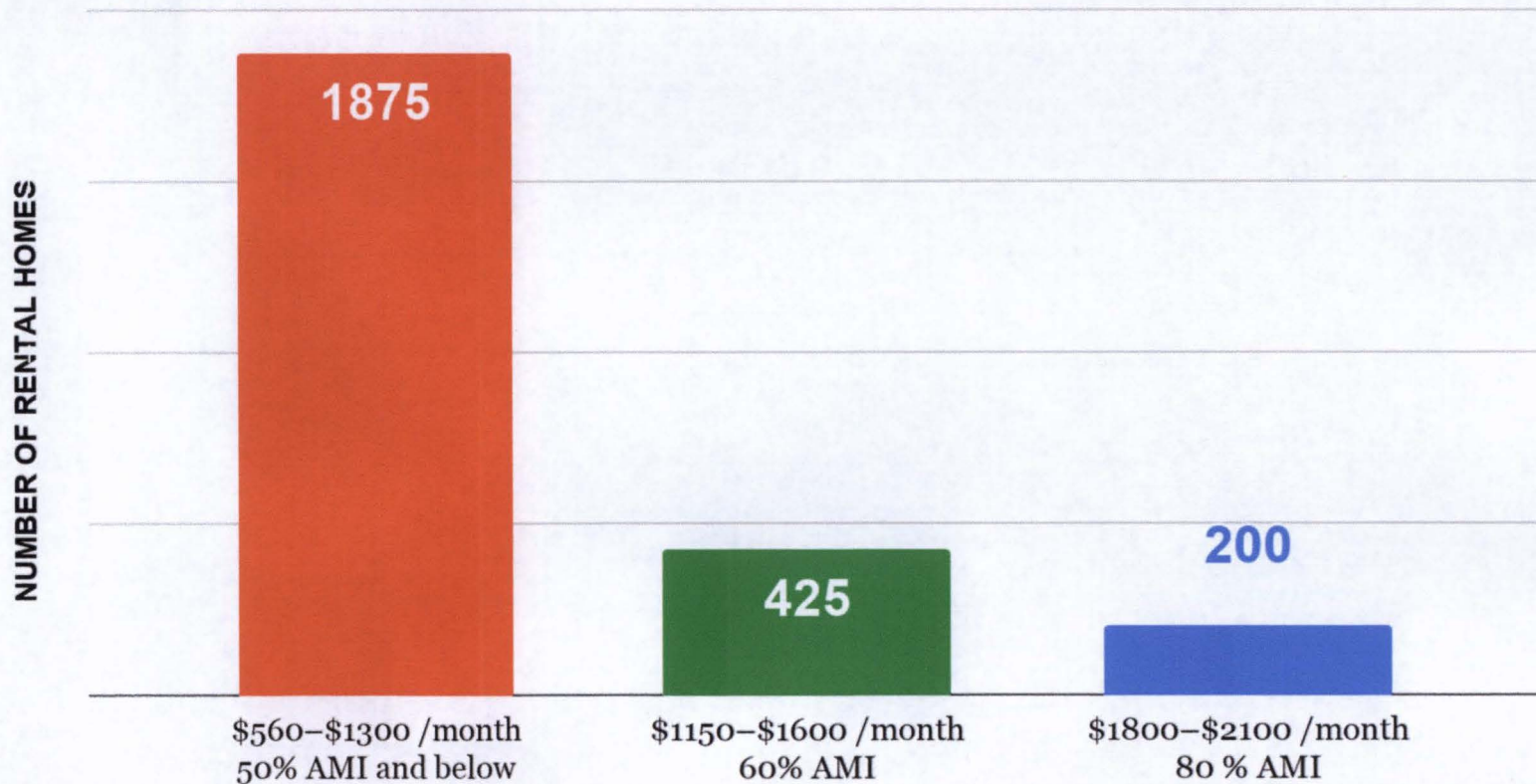
- HOUSING SUPPORTS
- COUNTY DEPARTMENT STAFFING
- ENGINEERING CONSULTANTS
- AIS/EA WORK
- PILOT PROGRAMS/PROJECTS
- COUNSELING / LAND TRUST CONTRACT

Impact

County of Maui Comprehensive Affordable Housing Plan

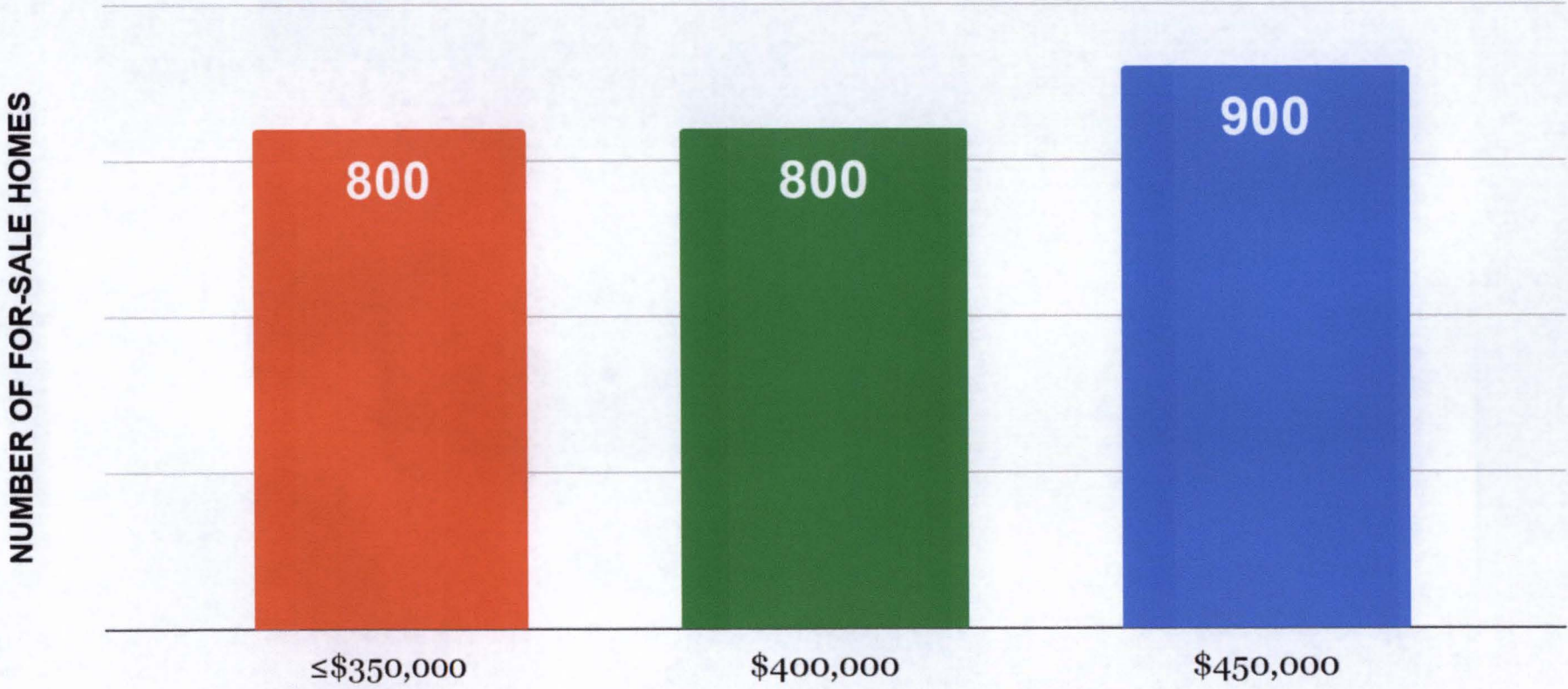
Help create a plan to build affordable homes for our people.

Rental Housing Plan: 2,500 total rentals



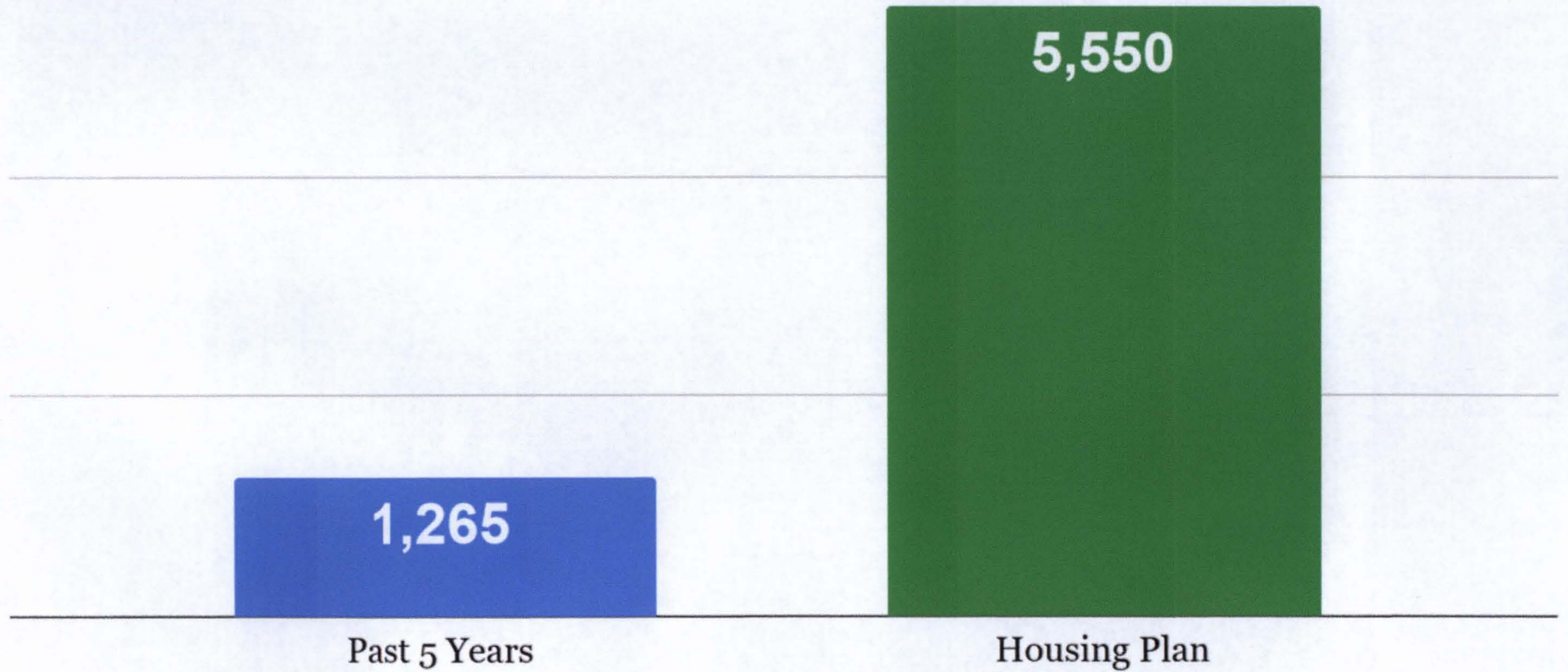
- **75%** of the homes are affordable for 50% AMI and below
- **25%** are affordable for 60-80% AMI

For-Sale Housing Plan: 2,500 total homes



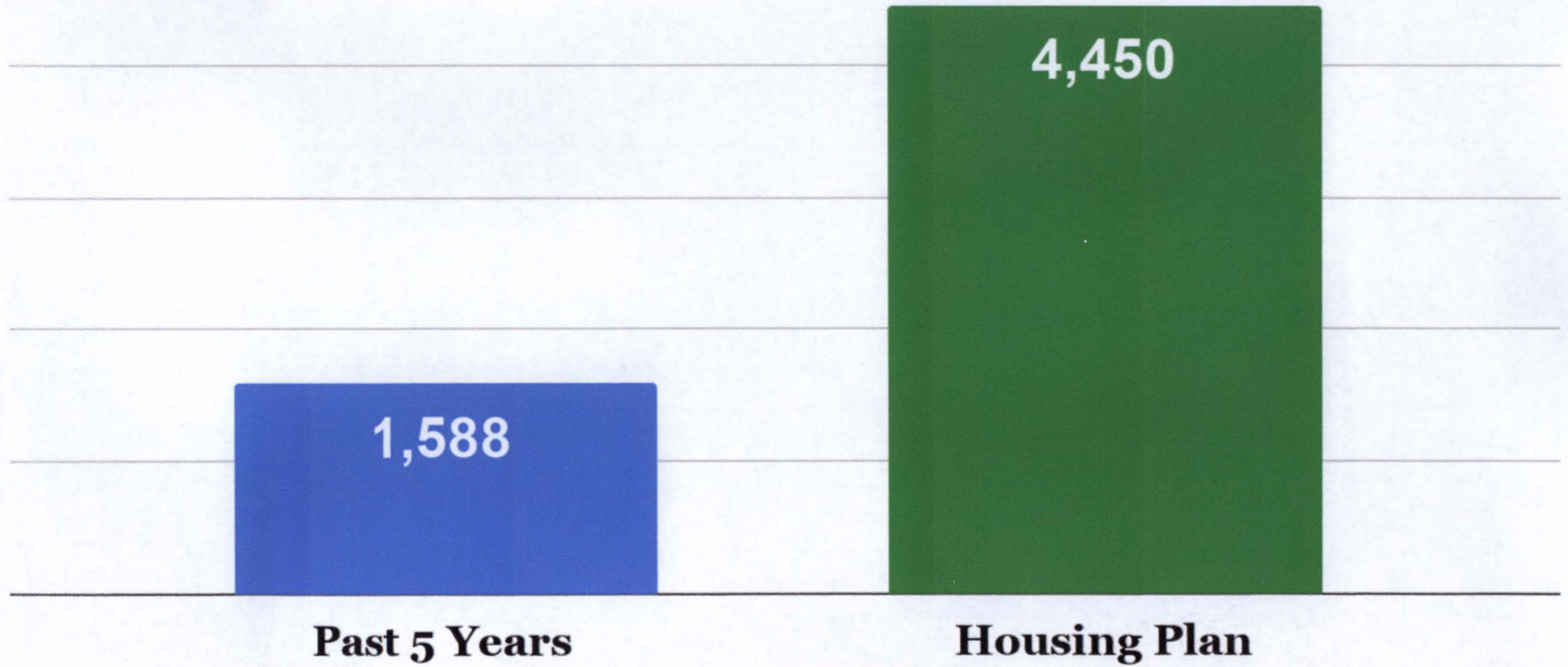
Affordable/Workforce: Past 5 yrs vs Proposed Plan

NUMBER OF FOR-SALE HOMES



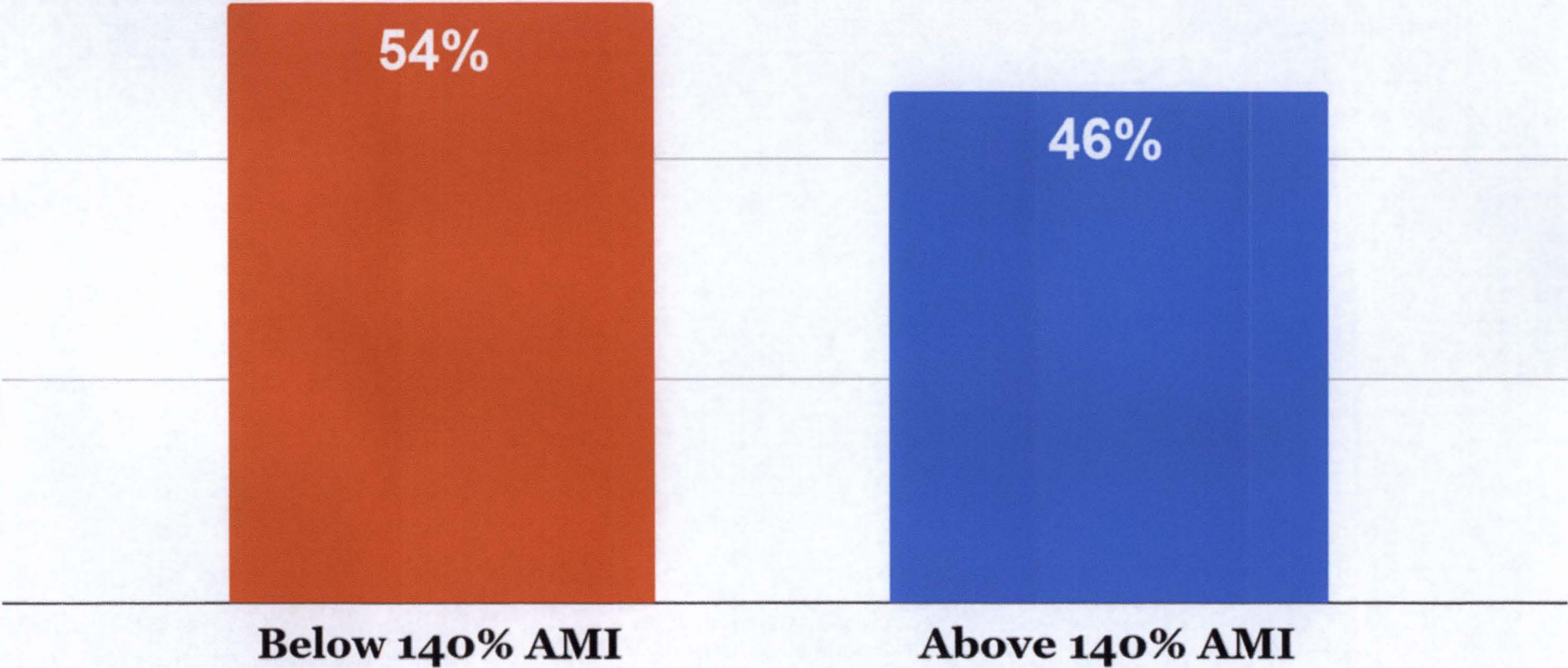
Market Housing: Past 5 yrs vs Proposed Plan

NUMBER OF HOMES



Housing Need: Planning Survey 2019

NUMBER OF HOMES



Proposed Immediate Action Steps

1. Increase funding for appropriate County departments to plan, design and manage the construction of community serving infrastructure for priority areas.
2. Increase funding for County Department of Housing and Human Concerns for staff to draft and issue RFPs for partnerships with nonprofits, UH, and developers.
3. Identify real property tax revenue to increase the Affordable Housing Fund to \$57 million annually and position County for investment of Federal infrastructure funding.

Draft Recommendations

County of Maui Comprehensive Affordable Housing Plan

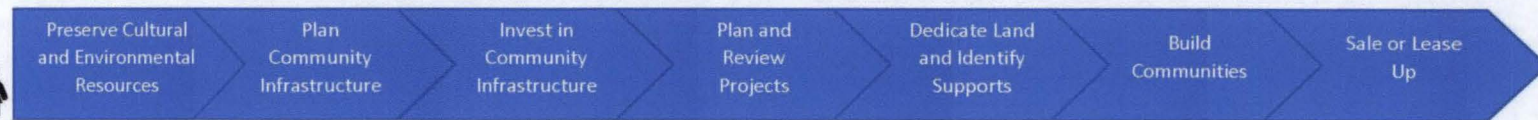
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Draft Recommendations

MY 'OHANA



MY COMMUNITY



<p>Family and Community Resource Management</p> <ul style="list-style-type: none"> • Prepare to Qualify for a Home • Learn About Projects • Preserve Cultural and Environmental Resources • Plan Community Infrastructure 	<p>Make Home Affordable</p> <ul style="list-style-type: none"> • Build or Apply for a Home • Dedicate Land and Identify Supports
<p>Make Home Possible</p> <ul style="list-style-type: none"> • Receive Housing Supports • Qualify for a Mortgage or Rental • Invest in Community Infrastructure • Plan and Review Projects 	<p>Build Communities</p> <ul style="list-style-type: none"> • Approved for a Home • Move Home • Build Communities • Sale or Lease Up

Family and Community Resource Management

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Issues for My 'Ohana

- Lack of access to education about renting and homebuying, not enough savings for 1st month's rent/deposit or down payment/closing costs, and poor credit
- Local families being priced out of home

Affordable Housing Plan

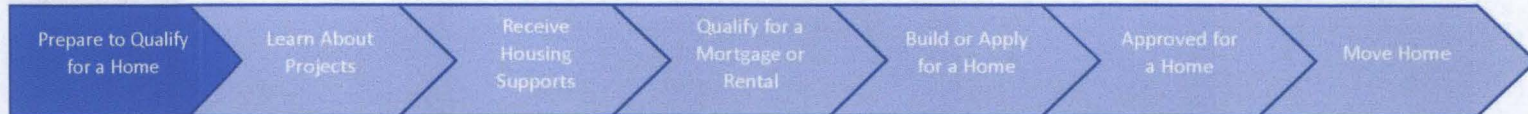
Help create a plan to build affordable homes for our people

Issues for My Community

- Cultural and environmental resources are important to identify and preserve
- Archeological inventory surveys, site monitoring, and environmental assessments are costly and can increase price of homes
- Offsite infrastructure, such as sidewalks, roads, water, and sewer, increase housing cost substantially
- High infrastructure costs result in less affordability and more need for the Affordable Housing Fund subsidies

Family and Community Resource Management

MY 'OHANA

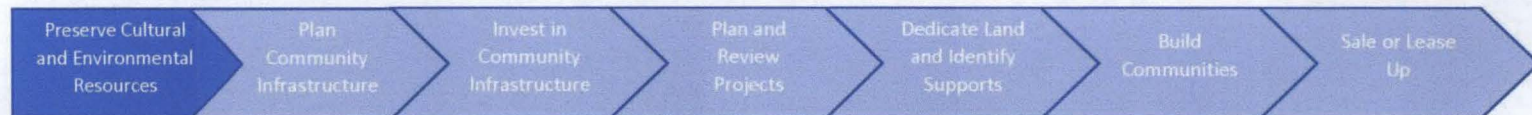


Establish First-Time Homebuyer and Affordable Renter Programs. Establish programs to prequalify local renters and homebuyers for affordable housing opportunities and provide assistance to make homes affordable. The programs should include HUD housing counseling, grants and loans for obtaining rentals and purchasing or building homes, rent assistance, and mortgage financing. The Department of Housing and Human Concerns (DHHC) would need to issue an RFP to contract qualified nonprofits to administer and deliver programs.

Referral of potential renters and homebuyers. Builders and developers would be able to refer their waitlist individuals to work with contracted nonprofits to get prequalified for affordable housing supports provided through the Affordable Housing Fund. This will reduce lease up or sales timelines for the developer and better streamline local families into affordable homes.

Invest in creative solutions to houselessness. Utilize Affordable Housing Fund monies to support creative solutions to houselessness and pilot projects, including, but not limited to, (1) development of temporary structures like yurts, tenatalos, tiny home villages, and containers on land that is not suitable for permanent housing structures, (2) use of County-owned and private commercial buildings for adaptive reuse modeled after the UH Dorms project, and (3) contracting of nonprofits for the building and maintenance of kauhale and other supportive housing models on County-owned lands.

MY COMMUNITY



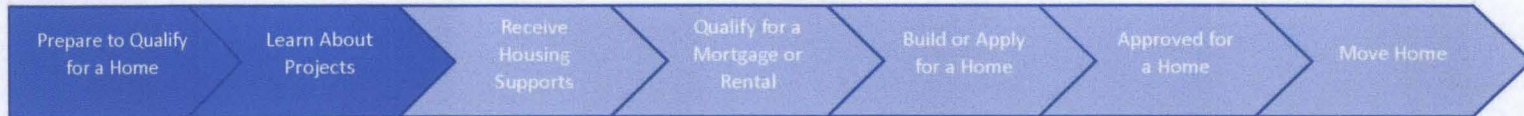
Use of Affordable Housing Fund for cultural resource preservation. The Council may need to expand eligible uses of the Affordable Housing Fund to include funding of archeological inventory surveys and partnerships for archeological monitoring. The DHHC could contract the University of Hawai'i (UH) and/or a nonprofit to certify cultural practitioners as archeological inventory survey monitors and pay certified monitors for affordable housing projects on County-owned lands to create greater certainty and reduce development costs and home prices for local families.

Contract for comprehensive cultural inventory assessments and archeological impact surveys. DHHC may need to contract a private entity for comprehensive AIS/CIA for affordable housing projects on County-owned lands.

Contract for comprehensive environmental assessment. DHHC would need to contract a private entity to conduct a comprehensive EA for developments with affordable housing units.

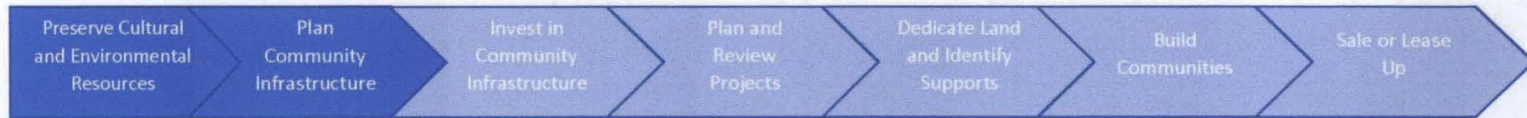
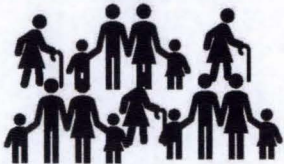
Family and Community Resource Management

MY 'OHANA



Market affordable homes to prequalified renters and homebuyers. Builders and developers would be able to market affordable homes to renters and homebuyers prequalified by contracted nonprofits as their application period opens.

MY COMMUNITY



Conduct infrastructure assessments for priority areas. County Departments will conduct infrastructure assessments for 3 community plan and priority areas determined most suitable for 5,000 affordable homes. This work will include planning to identify highest priority projects and contract with design engineers to get specifications so the County can reduce the development timeline. Costs for affordable housing projects on County-owned lands could be reduced by contracting with the engineering department at UH.

Dedicate existing funds for community serving infrastructure. County Departments will need to dedicate existing resources to community serving infrastructure with a priority of unlocking opportunities for affordable and workforce housing for local families based on the most recent Hawai'i Housing Planning Study.

Questions?

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Make Home Possible

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Issues for My 'Ohana

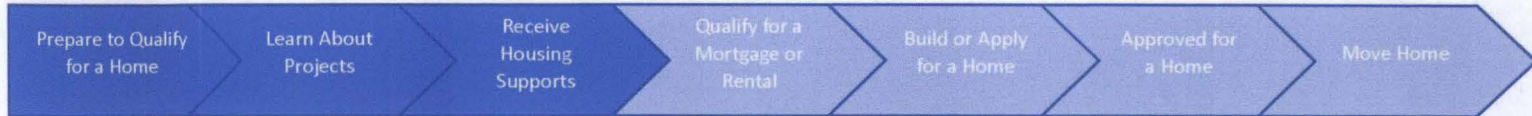
- Local families are being priced out of renting and buying homes
- Local families need assistance to afford upfront costs to get into homes and supports to make homes affordable long-term
- Limited access to affordable mortgage programs
- 1 in 5 Maui County households “doubled up” or overcrowded

Issues for My Community

- Developers required to pay for the infrastructure upfront to build new homes for local families
- Cost of water, sewer, and roads have become too expensive for builders [County of Maui Comprehensive Affordable Housing Plan](#)
- Infrastructure is needed if local families can have the opportunity to rent or buy affordable or workforce homes
- Delays in a project increases hours spent on a project which increases staffing costs and loan interest for developer partners
- Local communities often do not hear about affordable or workforce housing projects until they have been approved

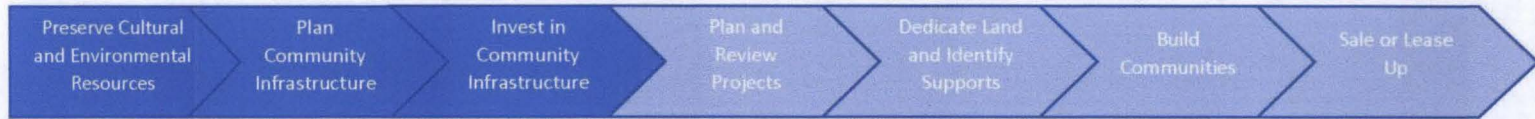
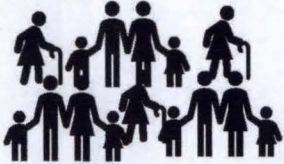
Make Home Possible

MY 'OHANA



Make home possible for families. Renters and homebuyers will get prequalified for individual development accounts (IDAs), grants and loans with nonprofits contracted to deliver the First-Time Homebuyer and Affordable Renter Programs. IDAs will help with first month's rent/deposit and down payment/closing costs. Grants and deferred payment mortgage loans will help buy down the price of a home to make sure they are affordable for local families at or below 120% AMI. Loans will also be made to families to build 'ohana units as long as the renter is family and at or below 80% AMI. Additional project-based housing support grants will be made available through affordable housing development RFPs to target affordability for extremely-, very-low, and low-income families based on the most recent Hawai'i Housing Planning Study.

MY COMMUNITY



Align new and existing resources for community serving infrastructure. County Council and County Departments will need to align new and existing resources within the Affordable Housing Fund and dedicate funding specifically to the development of community serving infrastructure.

The County Departments will need funding for additional staffing, contracting, and development plans. This funding will be in addition to the County Departments' current funding which is used to maintain existing infrastructure.

The County should consider new resources to align with existing resources for community serving infrastructure, including, but not limited to resources from the County, capital improvements project allocations, funds from the State Revolving Fund and Hawai'i Housing Finance and Development Corporation, Federal funds such as HOME, CDBG, USDA, and resources through a potential Federal infrastructure bill going through the US Congress now, and private funds through community development financial institutions and foundations.

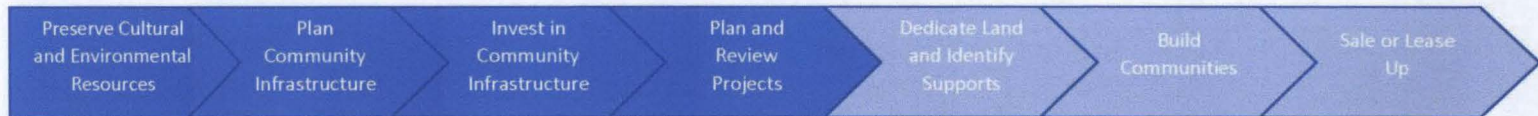
Make Home Possible

MY 'OHANA



Access affordable mortgage financing. Local families enrolled in First-Time Homebuyer Programs will receive assistance qualifying for Federal mortgage programs, subsidies at Hawai'i Housing Finance and Development Corporation, and local banks and credit unions. Prequalified families at or below 120% AMI will have access to down payment assistance and deferred payment loans to reduce the first mortgage costs so that local families can afford the purchase price of new homes. DHHC, or a contracted nonprofit or nonprofits, will monitor long-term affordability of homes.

MY COMMUNITY



Reduce development timeline for proposed projects. The County's project review process should be updated so the Planning Department receives project proposals and review projects based on design standards that align with community plans. Projects that meet design standards will be approved and submitted to the DHHC for the public review process. Projects that do not meet the standards will be sent back to the proposer with a request for items that need to be addressed. Projects will be updated on MAPS to inform developers where their proposal is at in the entitlement process. A concierge desk and/or housing development coordinator could be created to reduce the development timeline and communicate with County staff and developers.

Review affordable housing project proposals. The DHHC may implement, or contract a nonprofit to administer, a public process to solicit development proposals from developers for County-owned lands. RFPs will specify income targeting for projects based on the most current Hawai'i Housing Planning Study. Proposals will be reviewed by a public review committee consisting of committee members as follows: 1/3 private with diverse sector representation (developers/builders/lenders), 1/3 community members, 1/3 public (individuals from the public sector, such as the DHHC Director, County Council affordable housing committee chair, and/or individuals appointed by Councilmembers with required skill sets). Funding recommendations by the public review committee will be forwarded to the DHHC to solicit public comment, complete final review/negotiation with developer, and submit recommendations to the County Council for approval.

Create opportunity for community engagement. The DHHC may conduct, or contract a nonprofit to conduct, community meetings for proposed housing projects. Renters and homebuyers prequalified by through the Affordable Renter and First-Time Homebuyer Programs should also be engaged in the process. Feedback will be gathered and included in project information when they go to the County Council for approval.

Questions?

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Make Home Affordable

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Issues for My 'Ohana

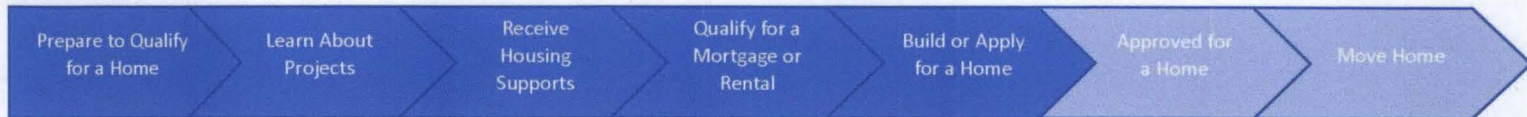
- 1 in 5 Maui County households “doubled up” or overcrowded
- Multi-generational, local families struggle to get financing for 'ohana units
- Local families need assistance in going through the process of building an 'ohana unit
- Delays in permitting lead to increased costs on local families wishing to build their own homes and/or 'ohana units
- Costs of shipping building materials and home packages continue to increase and drive up the price of homes for our local families

Issues for My Community

- Delays in permitting lead to increased costs on developers
- 2.96 ordinance requires 25% of units in a development be affordable below 140% AMI, but Hawai'i Housing Planning Study says 54% of new homes need to be affordable for the population
- County permit data shows few workforce and affordable homes between 2007 and 2014 when the requirement was at 50%
- Affordable homeownership opportunities will only be built as developers can build market rate housing and dedicate land
- Community is unaware how funding awards made from AHF
- Sales price and rent guidelines do not reflect true monthly costs

Make Home Affordable

MY 'OHANA

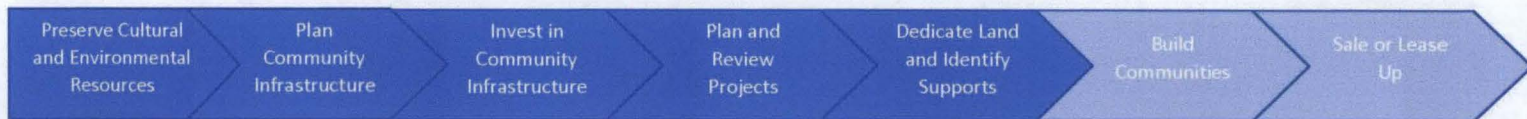


Help build 'ohana units. The DHHC will contract a nonprofit to directly, or through contracts with one or more nonprofit organizations, manage requests for Affordable Housing Fund financing for 'ohana units. 'Ohana units will be fast tracked through the 2.97 process and families should be allowed one or more units on residential and/or agricultural lands. Property owners wishing to build units can secure financing from the Affordable Housing Fund as long as they agree to keep the home affordable which will be monitored by DHHC or a contracted nonprofit. Affordable Housing Fund loan amounts, rates and terms will depend on the level of affordability the owner agrees to. Community development financial institutions, credit unions and banks can serve as lending partners. A partnership with UH could provide architecture students to assist County residents with 'ohana unit plans and save money for the family.

Promote pre-approved home plans. The Planning Department should contract a private entity to establish a website that makes existing pre-approved home plans easily accessible for the public and work with developer partners, architects, and private experts to pre-approve additional home plans for more streamlined building by owner-builders, nonprofits, and developers.

Invest in manufactured housing plant and locally-sourced building materials. The County should identify land within its portfolio suitable to establish a manufactured housing plant. The DHHC could issue an RFP for building and management of the plant on County-owned lands to increase the number of home models that can be produced in bulk, put together onsite in a short amount of time, reduce development costs on local families, and create training opportunities for next generation home builders. The site could also serve as grounds for piloting development of locally sourced building materials, such as bamboo and hempcrete.

MY COMMUNITY

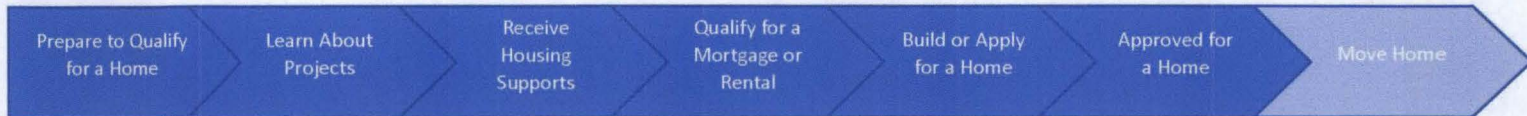


Contract nonprofits for land management. Developers, under the proposed revisions to the 2.96 ordinance, will dedicate 25% of the land for each development to the County. The DHHC will move land into a contracted nonprofit or nonprofits, including existing County-owned land identified as suitable for housing development.

Affordable housing review. Developers of affordable housing projects will go through the 2.97 process only and meet standard design guidelines. The public review committee responsible for accepting development proposals would award affordable housing supports for projects in order to target affordability based on the most recent Hawai'i Housing Planning Study. The County should update its Maui Sales Price Guidelines to limit monthly principal, interest, taxes, insurance, mortgage insurance, and HOA fees at 30% of gross monthly income of homebuyers. Affordable rents should include rent plus utilities and be capped at no more than 30% of gross monthly income.

Make Home Affordable

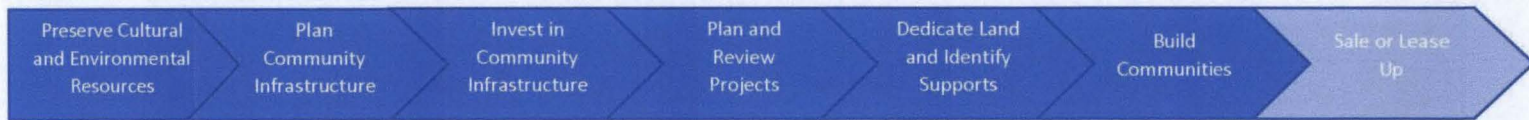
MY 'OHANA



Partner with mortgage lenders for affordable mortgages and grants. Families in the First-Time Homebuyer Program will work with nonprofits and local mortgage lenders to secure affordable financing to buy a home. Banks and nonprofits will partner with the County to bring more grants and support to local families for affordable homes.

Reduce wait time and marketing period. Developers will not be required to maintain waitlists under 2.96. Nonprofits contracted to administer Affordable Renter and First-Time Homebuyer Programs will maintain a pipeline of pre-qualified renters and homebuyers. Developers, DHHC, and nonprofits will work together to get pre-qualified families into affordable homes as soon as possible to reduce the sale or lease up timeline. Affordable homes will have no marketing period to ensure no units go to market prices. In the event a developer is unable to sell the affordable home, DHHC, or a nonprofit, may purchase the home with Affordable Housing Funds and market for sale to local families prequalified through the First-Time Homebuyer Program.

MY COMMUNITY



Invest in capacity building. The DHHC will use funds from the Affordable Housing Fund to contract a community development nonprofit to coordinate and facilitate a comprehensive capacity building and training for community members, public officials, developer partners, and community development nonprofits to help implement the plan. County Departments will contract for training to achieve a common understanding of what constitutes best planning practices, how to access Federal funds not currently being utilized by the County, and engage in the revisioning of a community planning process to bring alignment to the various plans governing property in Maui County, zoning code reform, and identify areas with boundary issues and resolve them. Working groups of County staff could cross-train one another on ordinances of other County Departments to promote cross-department collaboration required to move forward on affordable housing projects.

County Departments will need additional staff and contract with education institutions, nonprofits, and other private entities to implement the plan. An implementation plan guidebook that clearly defines the roles and responsibilities of all public and private partners may be necessary.

Build homes. County will partner with developers to build homes where community serving infrastructure has been developed. A preliminary project list has been provided to the County Council along with initial infrastructure assessments that prioritize: (1) smaller development projects (primarily rental), projects on County-owned lands, and pilot projects for houseless persons, (2) DHHL-County cost sharing for West Maui and Lanai, and (3) larger entitled projects in 3 target plan areas for affordable homeownership opportunities.

Questions?

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people.

Build Communities

County of Maui Comprehensive Affordable Housing Plan

Help create a plan to build affordable homes for our people

Issues for My 'Ohana

- Lack of local financial institutions offering Federal mortgage programs for local families
- 1st month's rent/deposit and closing costs can be significant and prohibit local families from qualifying for rentals and mortgages loans
- Local families stay on developer waitlists but do not receive support to get pre-qualified for homes, which can lead to frustration and hopelessness for families

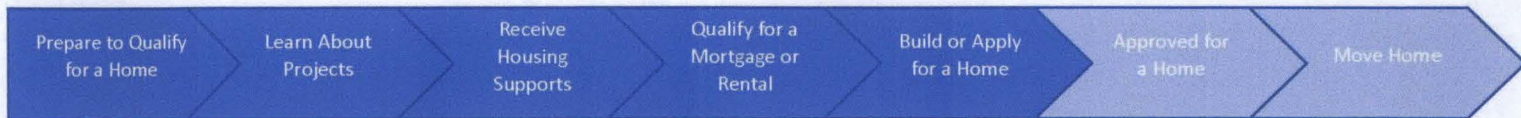
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Issues for My Community

- Public and private partners lack understanding of the housing planning process and housing development more generally
- County has limited capacity to implement a comprehensive approach to affordable housing with current budgets
- Nonprofits need additional capacity to build affordable homes
- Community members want to learn about housing development
- Lack of projects that will create affordable homes needed
- Local communities unaware of affordable housing progress
- Lack of real-time data leads to decisions that are not data-driven and no way to monitor progress or improve actions

Make Home Affordable

MY 'OHANA

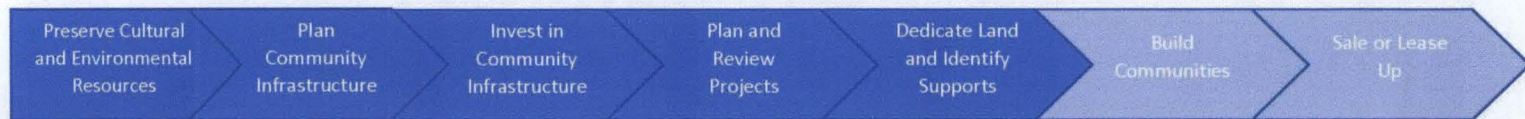


Help build 'ohana units. The DHHC will contract a nonprofit to directly, or through contracts with one or more nonprofit organizations, manage requests for Affordable Housing Fund financing for 'ohana units. 'Ohana units will be fast tracked through the 2.97 process and families should be allowed one or more units on residential and/or agricultural lands. Property owners wishing to build units can secure financing from the Affordable Housing Fund as long as they agree to keep the home affordable which will be monitored by DHHC or a contracted nonprofit. Affordable Housing Fund loan amounts, rates and terms will depend on the level of affordability the owner agrees to. Community development financial institutions, credit unions and banks can serve as lending partners. A partnership with UH could provide architecture students to assist County residents with 'ohana unit plans and save money for the family.

Promote pre-approved home plans. The Planning Department should contract a private entity to establish a website that makes existing pre-approved home plans easily accessible for the public and work with developer partners, architects, and private experts to pre-approve additional home plans for more streamlined building by owner-builders, nonprofits, and developers.

Invest in manufactured housing plant and locally-sourced building materials. The County should identify land within its portfolio suitable to establish a manufactured housing plant. The DHHC could issue an RFP for building and management of the plant on County-owned lands to increase the number of home models that can be produced in bulk, put together onsite in a short amount of time, reduce development costs on local families, and create training opportunities for next generation home builders. The site could also serve as grounds for piloting development of locally sourced building materials, such as bamboo and hempcrete.

MY COMMUNITY

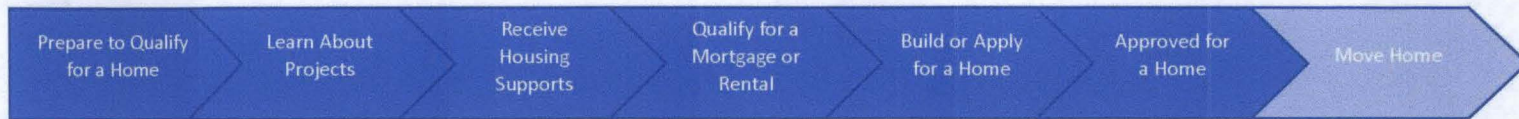


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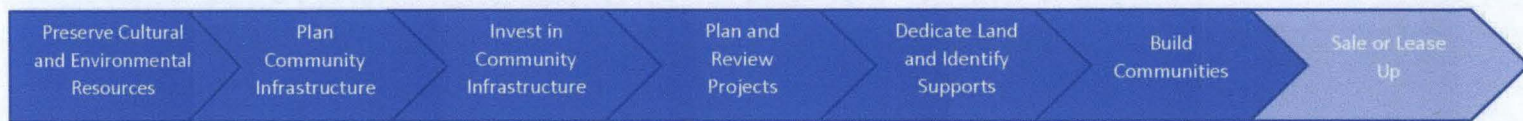
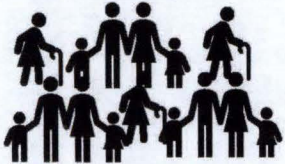
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Mahalo Nui Loa

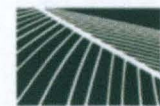
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