

Maui County Comprehensive Affordable Housing Plan



Today's Goal

Present on the progress and priorities of the Maui County Comprehensive Affordable Housing Plan to help inform Council's policy making.

Progress has been made on affordable housing in Maui County, but there is far more work to be done.

We need to put our kama'āina first.

We need solutions that address the market's current realities.

We need to increase our capacity to deliver on housing.

This starts with conversation and keeping all voices at the table.

Who We Are – Hawaiian Community Assets

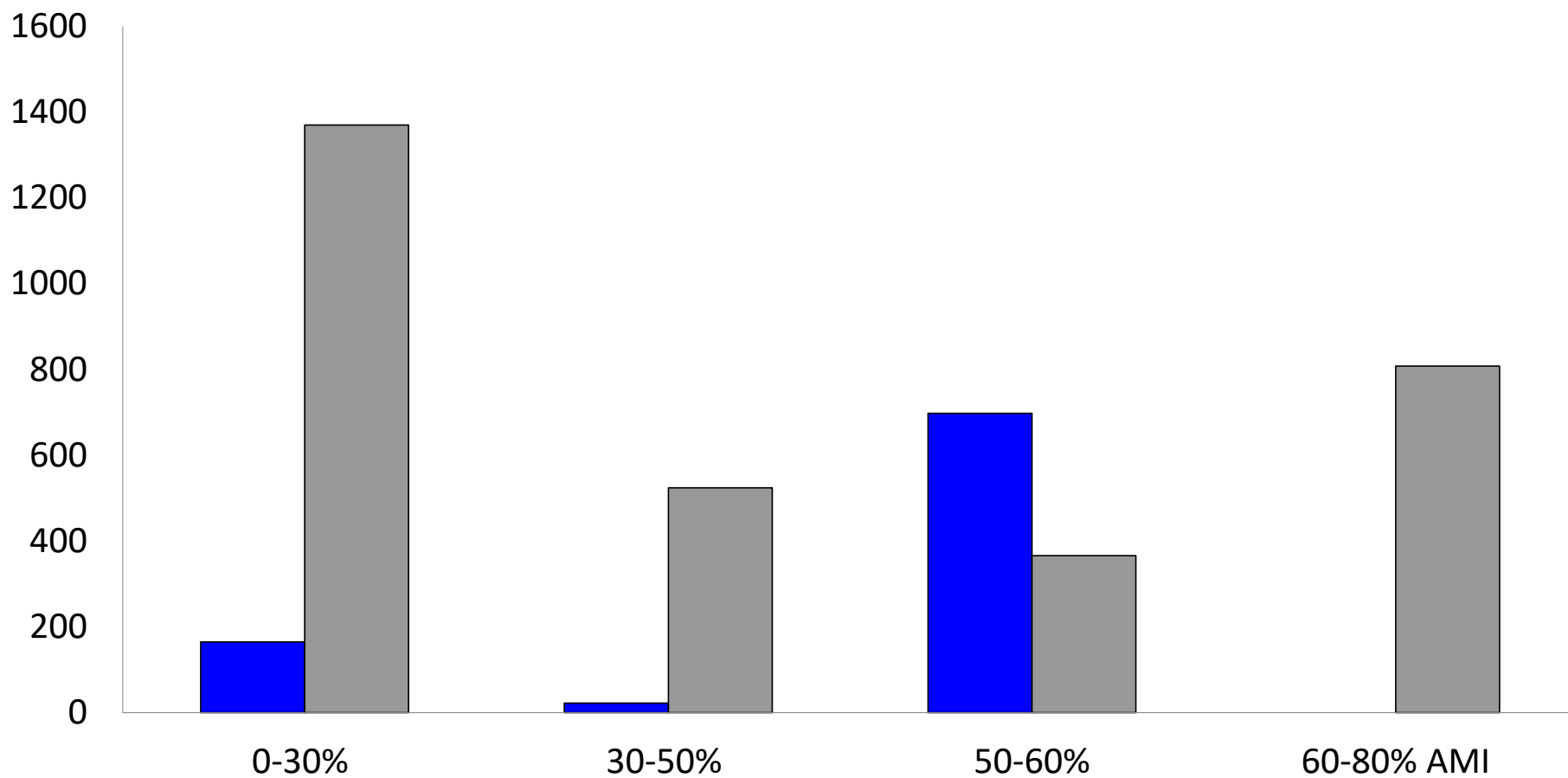
- 501c3 nonprofit founded in 2000 on Maui
- Hawaii's largest HUD certified housing counseling agency
- Mission to increase financial capacity of ALICE and below households to qualify for affordable rentals and mortgage financing
- Owns Hawaii Community Lending, a Treasury certified CDFI
- Operate 4 county-based Financial Opportunity Centers statewide
- 24 staff (+ 15 HCL staff)
- 5-member Board of Directors (+ 3-member HCL Board)

Plan Overview

- **Contracted through Office of Council Services** to develop a roadmap to create 5,000 affordable homes for local households below 120% AMI
- **Assembled a team of Doers** – 19 engineers, planners, builders, financiers, housing counselors, policy analysts, and community advocates
- **Conducted robust community outreach strategy** that engaged over 1,600 residents in the process of developing the plan
- **Assessed and identified 36 priority projects** that could start construction in 5 years
- **Put forward consensus solutions** to the issue to inform sound policy making

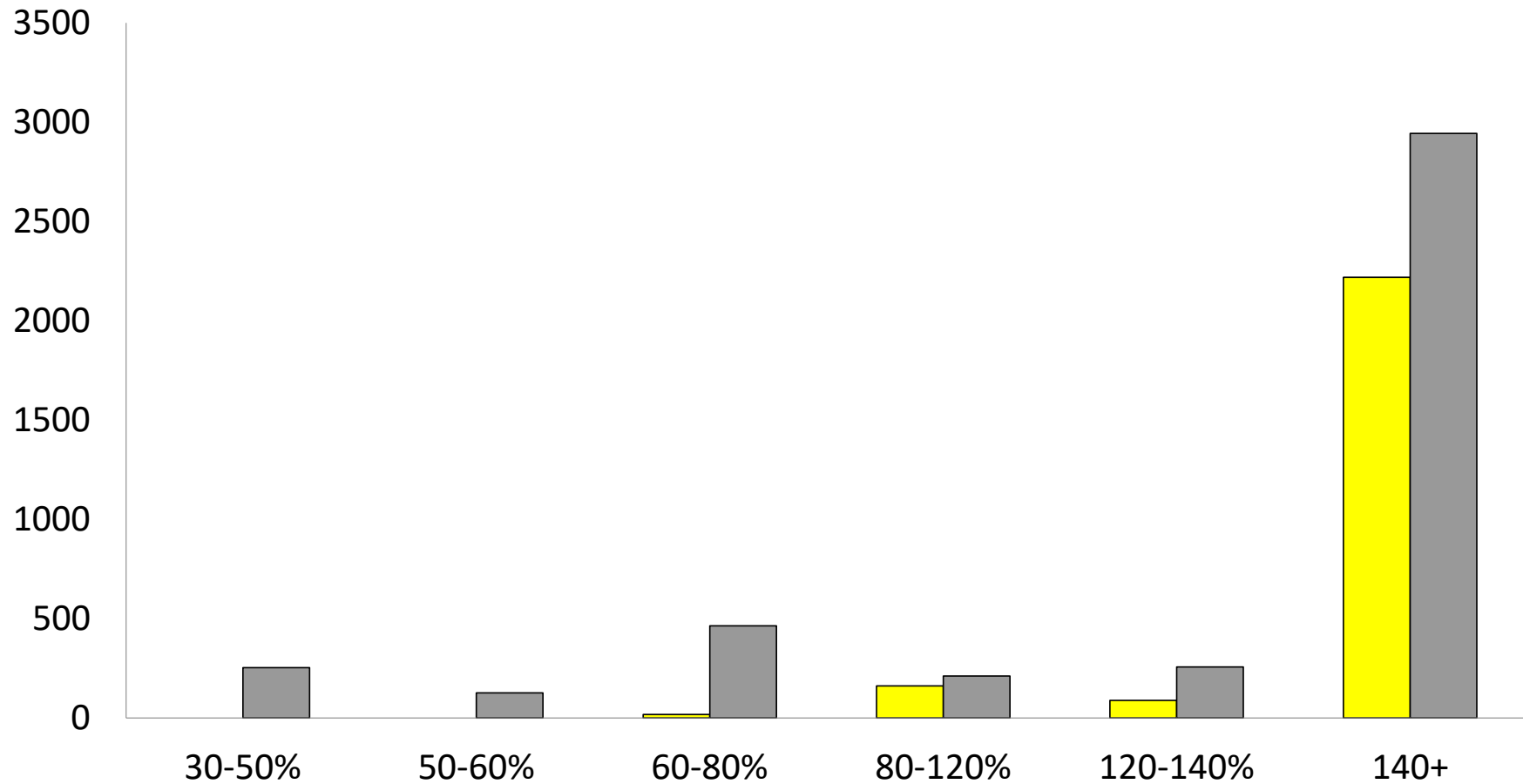
Rental Supply vs Demand

■ Built/ In Process (2016-2020) ■ Demand 2019 HHPS Study










Ownership Supply vs Demand

■ Built/ In Process (2016-2020) ■ Demand 2019 HHPS



Progress To-Date

Policy Priorities	Status
Increase funding for the Affordable Housing Fund to enable bond sales, expand eligible uses, target real needs of local families, and create community oversight board	
Amend RPT code to generate \$58M into the Affordable Housing Fund annually to repay bonds	
Establish local residency requirement	
Enforce fair housing and fair lending laws	
Ensure affordable homes supported with county funds are rented or owned by local residents	
Pilot and Demonstration Projects	
IDAs for homebuyers	
Pilot deferred payment loan program	

Results Since July 2021

675

Homes in
Construction

943

Homes in
Approved for
Construction

3,725

Homes in Needed
in Construction in
34 Months*

***Assumes 600 rent and homeownership opportunities secured through pilot and demonstration projects recommended in the plan**

Priority 1: Put Kama‘āina First

Issue: Our local and Hawaiian families are having to live because they can’t afford housing in their home.

Goals	Recommended Actions
Increase funding for the Affordable Housing Fund to expand eligible uses, target real needs of local families, and create community oversight board	<p>Pass legislation to finish the job on AHF updates recommended in the plan, including funds for deferred payment loans, gap financing for rental projects, and funding of ADUs</p> <p>Dedicate \$13.2 million in FY2024 budget for deferred payment loans</p> <p>Dedicate \$750k in FY2024 budget for individual development accounts</p>

Priority 2: Address Market's Current Realities

Issue: County zoning code is outdated and does not prioritize the mix-use, mix-income communities of Old Maui. County has opportunities to pursue

Goal	Recommended Actions
Reform County zoning code to lower housing costs and promote affordability by design	Request presentation by contractor and Planning Dept on progress of reform effort and anticipated timeline
Implement pilot and demonstration projects to create affordable housing opportunities	Request presentation by Administration on status of pilot and demonstration projects, including IDAs, supportive housing, acquisition, and ADUs.

Priority 2: Address Market's Current Realities

Issue: It takes 24 months for 100% affordable projects to obtain approval. Construction costs continue to increase and mortgage rates remain high. Local and Hawaiian families are unable to make up the difference between the cost of construction and what they can afford.

Goal	Recommended Actions
Make the development process more accessible, predictable and timely	<p>Approve priority projects at full Council and refer to committee only if does not pass (reduce timeline by estimated 6 months)</p> <p>Pass legislation to require approval of single-family requests and ADUs within 60 days of submission</p> <p>Pass legislation to create a by-right development process that preserves cultural and environmental resources (reduce timeline by estimated 6 months)</p>

Priority 3: Increase Our Capacity

Issue: County has land to build affordable homes, but only has 8 full-time staff dedicated to housing (vs HI County at 51) and the Department of Housing needs to open its doors July 1, 2024.

Goal	Recommended Actions
Use county owned land to develop affordable housing and cost-share with DHHL	Request presentation by administration on plans and timelines for development of county lands and DHHL partnership
Increase capacity of Department of Housing and Human Concerns and create Department of Housing	Request presentation by administration on staffing needs of DHHC for FY2024 and plans for staff to create the Department of Housing

HLU Committee

Subject: FW: UPDATE- Feb 28 Meeting- Housing Presentation
Attachments: Maui County Comprehensive Affordable Housing Plan - AH Committee 2.28.23.pptx

From: Jeff Gilbreath <jeff@hawaiiancommunity.net>
Sent: Monday, February 27, 2023 8:40 AM
To: Ana L. Lillis <Ana.Lillis@mauicounty.us>
Cc: Paige Greco <paige.greco@mauicounty.us>; Stacey L. Vinoray <Stacey.Vinoray@mauicounty.us>; Evan P. Dust <Evan.Dust@mauicounty.us>; Davideane L. Kama-Sickels <Davideane.Kama-Sickels@mauicounty.us>; Lois L. Whitney <Lois.Whitney@mauicounty.us>; Keoni Kuoha <kkuoha@hcf-hawaii.org>
Subject: RE: UPDATE- Feb 28 Meeting- Housing Presentation

Aloha Ana, I apologize for the delay. Please find the HCA presentation attached. I'm copying in Keoni Kuoha from HCF so he can submit his separately. I will plan to present in-person and Keoni will be online. Reach out if you have any questions.

Mahalo,

Jeff Gilbreath (*he/him/his*) (*what's this?*)
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Hawaii Community Lending is a 501c3 nonprofit Native community development financial institution that increases access to credit and capital for the economic self-sufficiency of underserved Hawaii residents with a particular focus on Native Hawaiians.

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