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**Sent:** Thursday, October 22, 2020 10:52 AM  
**To:** Yukilei Sugimura; Riki Hokama; Maui\_County Council\_mailbox; HFC Committee  
**Subject:** Housing and Human Concerns Testimony

Aloha Council Members,

I am the Islands of Hope Resource Navigator for Maui County. Islands of Hope is a collaboration with Child Welfare Services, Casey Family Programs, and Ho`oikaika Partnership. Islands of Hope was created after a two-year study on the community's needs conducted by Casey Family Programs and Child Welfare Services. Ho`oikaika Partnership, a coalition of agencies, was brought into this important planning process because of its existing structure and dedication to reducing child abuse and neglect while promoting protective factors.

The end result, the creation of Islands Of Hope, was designed to be a one-stop-shop for families to access resources specifically related to reducing the number of children placed in foster care while promoting parental resilience.

The COVID-19 pandemic has evolved my position in many ways; one of the most important (and at times frustrating) is being intentionally community-focused and intimately knowing the needs of the community--what problems/programs exist, how to access services, but also the barriers so many families are experiencing. It is critical I understand the systems on a basic level so I can easily navigate anyone through applications and intake processes. It was clear pre-COVID housing was a challenge for many, and those hurdles to safe, affordable housing have only been compounded since the pandemic.

In early September, I was contacted by a Family Support Worker who needed assistance with a client who was denied rental assistance because she could not demonstrate sustainability because both she and her husband had lost their employment due to COVID-19 and no longer had any source of income. This prompted me to reach out to one of the agencies who historically provided a rental relief program. I did not receive a response. I then contacted one of the leads for Maui United Way and was informed additional CARES act money had been allocated to housing/rental assistance. The process, to my knowledge, was designed to be scaled up and easier to access. It would also remove the income requirements and streamline the application process.

I began to wonder if this struggle to find assistance was an isolated case or if others in the community were experiencing similar barriers. I wanted to know who else was experiencing confusion around the application process but, more importantly, to capture the **true** stories of what was happening in our community.

On September 4th, I created a google form and shared it on the Islands of Hope Facebook page. I have since received 13 unique and powerful responses that paint a broader picture of how extensive and devastating this need is in our community. All these stories were collected anonymously, but nothing conveys a person's experience like their own words, so I'd like to share some of the stories I received.

- I'm unable to pay my rent and put food on the table for my kids and get the essentials they need.
- Employer went out of business didn't work long enough to get unemployment not enough on paychecks.
- Prior to Covid. Me and husband separated me and my babies, and me out of a home. I've been homeless since.
- It has not been easy. I have 2 young adult sons who were also affected by COVID and was not able to file unemployment. My husband is the only one working full time and my UI is how we pay bills/ rent and put food on the table.
- House renting from is now for sale need to move out now! Can't get any help from any rental because I didn't stop working just lost hours due to mall closing early.
- I was working at Maui memorial hospital as a housekeeper due to the COVID my family didn't feel safe around me and so I had to sacrifice my job for my family sake.

- hard and stressful
- Spouse is a small business owner. The business was shut down due to COVID I have remained employed but as a household we have lost my husbands full income and my supplementary income I made doing bookkeeping for the small business. I make enough to cover rent. So we are left with nothing to pay credit cards, phone, internet, or purchase any household items, including diapers and clothes for our three children. We have SNAP and the school age children are getting grab and go meals but what was once more than enough monthly is now not enough.
- We are left in a position with few options, leave the island and try to make it work short term with family on the mainland, leaving our jobs and friends and pulling the kids out of school. Or stay and continue to flounder and stop paying rent and hope for the best. These are not good options.
- Recently got laid off and just started receiving unemployment
- I lost my job for covid and I had ovarian cancer stage 3, only my husband working right now, and my mortgage is \$2,500 a month.
- Lower hours of work
- I was worried at first but MEO and FLC came through.
- We are struggling w/ 1 person income for a family of 4. Our EBT ended right before Covid & it's taking long for an answer work only 20-less than 30 hours a week & the family place we are staying at the land is being sold. Applied for HUD got approved & at the time no one was renting out to HUD so reapplied this year & didn't get on the list.

I strongly believe these individual stories are reflective of the larger need for a majority of Maui residents. In 2019 I was an intern in the Emergency Housing Assistance Program at a local agency. Some days we would have over 50 calls from people desperately seeking help so they could remain housed. Many of these individuals were proactive by seeking to preserve housing *before* they fell behind on payments and therefore prevent a crisis. They found they were not even eligible to apply as the expectation was you already had to have an eviction notice of some kind from the landlord before you were eligible. There seems to be little logic in the process of putting stable housing, especially for families with young children, in jeopardy. How does someone anticipate an emergency?

I have also noticed, in my various interactions with mothers, increased levels of stress and anxiety related to the need to homeschool, maintain or obtain access to reliable wifi service, uncertainty about keeping food in the house, being able to pay utilities, fears about catching the virus at work and bringing it home, and the most frightening, compounding mental health issues that go undisclosed for fear of child welfare involvement. Some of these women have support from various home visiting programs, but the expectation that a paraprofessional who is likely experiencing similar challenges is now tasked with being a therapist, child development expert, resource navigator, housing expert, lawyer, administrative specialist, nurse, teacher, social worker, and on top of that deliver their curriculum to model fidelity is absurd and frankly dangerous.

I leave you with one of the most powerful stories to further demonstrate our system is failing. This individual was referred to me from an inpatient recovery program for mothers. The beauty of this particular program is mothers live at the facility with their children. I was permitted to share this story, though I have changed the family's names for confidentiality.

Saturday, October 10th, I responded to a message from Jolene. She was a recent graduate from the inpatient program and was referred for navigation services from her caseworker. Her family was desperate for answers and help as every avenue they were guided down ended with no concrete answers and dwindling hope. Jolene was incarcerated mid-February, leaving her partner, Jim, to care for their 3 children and work full time. As any single parent Jim did what he could for his children but had minimal support from family, then COVID.

He was not able to return to work because there were no options for childcare. He contacted his place of employment to let them know he was struggling and had little support but reassured them that he would return to work once he sorted everything out. He did not hear back right away but assumed this was due to the shutdown. As the state opened up, he called again to remind his employer he was dedicated to the company, and when needed, he was ready to return. Business closed. When Jolene was released, she was into a community she barely recognized, but she stepped up as a resilient woman. She completed her inpatient recovery program and continues to meet with her treatment specialists regularly.

To get the family's life back on track, we walked through some of her challenges and options. Here is just one example of some of the challenges and barriers this family faced in their efforts to overcome adversity and work toward stability and sustainability.

- Jim was denied unemployment and was not given a clear understanding as to why. He was not able to reach anyone in the Unemployment office.
- Jim then applied for PUA but did not qualify because he checked the box “no” when asked if he had to turn down work. He had to turn down work because he had no child care options.
- No programs open for school-age children.
- No openings at Head Start for their 4-year-old.
- The family was not eligible for rental assistance because job loss was deemed “not COVID related.”
- Distance learning with their older children.
- Both Jolene and Jim are admittedly not savvy with computers and do not feel confident in their ability to support their children’s education.
- When Jolene was released, they tried to apply for PUA again since Jim was now eligible to accept work. They could not access their online portal, subsequently being locked out of the account and unable to contact anyone at the unemployment after numerous calls and even dropping off a letter at the office.
- Waited over three weeks before hearing back from WIC and another two for an appointment to start benefits. (Mother is prenatal).
- Applied for benefits through Catholic Charities Rental Assistance Program, have not heard anything in response.

So they wait while I try to find answers.

1. What is the plan for at-risk families as we inch closer to the eviction moratorium's expiration, and is this something that will be extended to protect our most vulnerable?
2. If there is no extension, are there plans in place to preserve existing housing for up to 30 days so families have time to secure new housing?
3. Are there any plans for additional funds to be allocated to programs that can assist with deposits if the expectation is families must move when they are living on little to no income?

Housing, specifically affordable, safe, supportive housing, is a basic need for all people. We run the risk of disastrous public health consequences for our community if we ignore reality as providers and leaders. We sit in a position where some may assume that everything will snap back to normal because tourism is back open. It was not normal before the pandemic.

Tourists visit Maui for Aloha not to relish in the plight of the local community.

Mahalo, for your time and consideration.

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