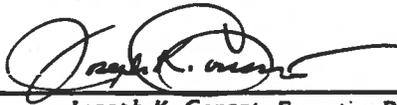


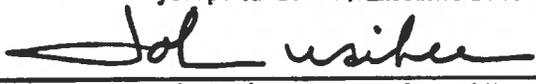
The Hawaii State Plan



HOUSING

*Preparation of this Functional Plan was coordinated by the
HOUSING FINANCE & DEVELOPMENT CORPORATION
in accordance with Chapter 226, Hawaii Revised Statutes.*

Submitted by  Date Jan 6, 1989
Joseph K. Conant, Executive Director

Approved by  Date May 8, 1989
John Waibee, Governor, State of Hawaii



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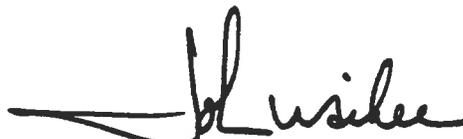
JOHN WAIHEE
GOVERNOR

FOREWORD

Home ownership remains one of the most cherished pieces of the "American Dream." For many of Hawaii's people, it is also the most difficult to reach.

This revised Housing Functional Plan addresses our housing crisis through a plan of action based on State housing development, and joint public and private efforts to finance, build and maintain an adequate supply of affordable housing. The Plan focuses on a renewed State commitment to housing initiatives in six priority areas, including increased home ownership and rental availability, and attention to special needs groups.

With the generous housing-related appropriations by the 1988 Legislature, we have made a start in addressing Hawaii's housing shortage. This Housing Functional Plan will help ensure the timely development of our plans for more affordable housing for Hawaii's people.



JOHN WAIHEE

JOHN WAIHEE
GOVERNOR



JOSEPH K. CONANT
EXECUTIVE DIRECTOR

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TO:

PREFACE

Chapter 226, Hawaii Revised Statutes, outlines a long range guide for Hawaii's future and establishes a statewide planning system. The system includes the formulation of State functional plans, including this plan on housing, to guide programs and actions and for the allocation of resources.

The Housing Finance and Development Corporation, charged with the responsibility of preparing a functional plan on housing, summarizes herein the results of its study to formulate a comprehensive plan for the development, preservation, and management of housing within the State. Aimed at implementing the goals, objectives, and policies of The Hawaii State Plan and county general plans, this Housing Functional Plan presents a balanced set of programs and projects directed towards meeting Hawaii's future housing needs.

The Plan was prepared in concert with housing-oriented public agencies and private entities. Public presentations of the preliminary plan were made to inform interested persons and organizations and to receive comments.


JOSEPH K. CONANT
Executive Director

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ACKNOWLEDGEMENTS

The Housing Finance and Development Corporation, as the Plan preparing agency, has had the cooperation of and extensive review and comments from many planning and housing-oriented agencies at the Federal, State and County levels of government; from private organizations; and from interested citizens. For this and the broad range of public participation incidental to the preparation of this functional plan, the Housing Finance and Development Corporation is grateful.

The Corporation is particularly appreciative of the guidance of the Housing Functional Plan Advisory Committee. The experience and expertise of the members of the Committee were essential to the development and refinement of the Plan.

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CHAPTER I. INTRODUCTION

The Hawaii State Plan (Chapter 226, Hawaii Revised Statutes) provides a long-range guide for Hawaii's future. It establishes a Statewide Planning System to achieve State goals, objectives and policies. This system requires the development of State Functional Plans (SFPs) which are approved by the Governor. The functional plans guide the implementation of State and County actions in the areas of agriculture, conservation lands, education, employment, energy, health, higher education, historic preservation, housing, human services, recreation, tourism, transportation, water resources, and other areas as designated by the Governor.

In 1988, the State's focus has been the preparation of five Functional Plans relating to human services and resource needs:

<u>Area</u>	<u>Coordinating Agency</u>
* Education	Department of Education
* Employment	Department of Labor and Industrial Relations
* Health	Department of Health
* Housing	Housing Finance and Development Corporation
* Human Services	Department of Human Services

PURPOSE OF THE STATE FUNCTIONAL PLANS

In conjunction with County General Plans, State Functional Plans are the primary guideposts for implementing the Hawaii State Plan. While the Hawaii State Plan establishes long-term objectives for Hawaii, the State Functional Plans delineate specific strategies of policies and priority actions that should be addressed in the short-term.

In addition, there is an increased emphasis on the implementation of programs and actions. Therefore, Functional Plans contain specific, implementable actions that can be directly related to budget items.

The purposes of the State Functional Plans with respect to Chapter 226, as amended by Act 336, SLH 1987, are to:

- * Identify major statewide priority concerns;
- * Define current strategies for the functional area;

implementation of the Functional Plan. These committees have also been instrumental in providing outreach opportunities for participation by individuals and special interest groups in the review process.

Each Functional Plan Advisory Committee is composed of State Officials, public officials from each County, members of the public and experts in the particular functional area. Members are appointed by the Governor in accordance with provisions of the Hawaii State Plan, Section 226-57, Hawaii Revised Statutes.

REVIEW AND REVISION

In order to be responsive to constantly changing needs and conditions, Functional Plans are subject to review and revision every two years; the timing of which is linked to the review process of the Hawaii State Plan.

In undertaking these reviews, some of the State Functional Plan agencies have developed Technical Reference Documents and/or other technical studies and resource materials which provide background information and supporting rationale for policies and actions contained in the Functional Plan.

COORDINATION

This Functional Plan document has been produced by the Housing Finance and Development Corporation through extensive meetings and consultations with the State Housing Functional Plan Advisory Committee, the Office of State Planning, other affected State and County agencies, the private sector, and the general public.

The Functional Plan agencies initiate interagency coordination by identifying areas with complementary and competing interests. The review and monitoring activities conducted by their Advisory Committees provide assurance that areas of complementary and competing relationships continue to be addressed in the implementation process.

While each Functional Plan agency develops a process for public and agency input, overall responsibility for assuring coordination among functional plans on a continuing basis, rests with the Office of State Planning.

Each of the participating entities with their corresponding functions are identified in Figure 1.

KEY

PARTICIPANTS

REQUIRED ACTIONS ACCORDING TO THE HAWAII STATE PLAN, CHAPTER 226, HRS, AS AMENDED

**GENERAL
PUBLIC**

The general public participates in Statewide SFP Informational Meetings. Members of the public also serve on SFP Advisory Committees and the State Plan Policy Council, participate in statewide surveys, and provide comments and concerns to preparing SFP agencies (§226-53 and 57).

CHAPTER II. FOCUS

BACKGROUND

Today, in the late 1980's, the 1949 national goal of "a decent home and a suitable living environment for all Americans" is as important (if not even more important) as ever. Yet the nation, and Hawaii in particular, is far from reaching this goal, especially in the area of affordable housing.

In 1986, Hawaii experienced America's highest housing costs for both owner-occupied and rental housing. Indications of Hawaii's extremely tight housing market also include the following:

- 1) An estimated housing production shortfall of over 20,000 units of which 14,000 are needed by low- and moderate-income families. (If no action is taken, the total housing need is estimated to grow to 86,000 housing units by the year 2000. Of this it is estimated that some 64,000 would be needed by low- and moderate-income families.)
- 2) Rental vacancy rates which have dropped to as low as 1% in areas which are experiencing economic growth. This is far below the 5% level which indicates a healthy housing market with adequate availability of units.
- 3) Nearly 45,000 families living in overcrowded units.¹
- 4) About 6,500 families living in substandard units.²
- 5) A rising homeless population. The number of homeless persons and families in 1987 was estimated at 4,200, this compares to the 1983 population which was estimated at between 1,450 and 1,600 persons.

1 Overcrowding is represented by those units with an average ratio in excess of one person per room.

2 Substandard housing is represented by units with inadequate plumbing facilities in which any of the following three characteristics is present: (1) there is hot and cold piped water, a flush toilet and a bathtub or shower inside the housing unit, but these three plumbing facilities are also used by another household; (2) some but not all of the plumbing facilities are present; and (3) none of the specified plumbing facilities is present.

Geographic Coverage

The State Housing Functional Plan addresses housing issues on a statewide basis.

DEFINITIONS

As used in this Plan:

"Affordable housing" in the context of identifying the persons or families intended to be served by such housing, primarily includes housing for persons or families whose incomes are identified as one hundred forty percent or less of the area median income for each of the counties of Hawaii, Maui, Honolulu, and Kauai as determined by the United States Department of Housing and Urban Development (HUD) from time to time, and as adjusted by family size. For the purpose of this Plan, such persons or families include persons or families within the following income groups:

- (1) "Very low income" - those earning 50% of the area median income and below;
- (2) "Lower income" - those earning between 50% and 80% of the area median income;
- (3) "Moderate income" - those earning between 80% and 120% of the area median income; or
- (4) "Above-moderate income" - those earning between 120% and 140% of the area median income.

The term "affordable housing" is generally broken down into two sub-categories, namely "affordable rental housing" and "affordable for-sale housing".

A rule of thumb states that a family should not have to pay more than 30 percent of its adjusted gross annual income for rent and utilities. This being the case, a family with an adjusted gross annual income of \$20,000 should not have to pay more than \$600 a month for rent and utilities. The target group for affordable rental housing is guided by the income limits established by HUD and includes persons and families within the income groups named in (1) and (2) above.

Since the income level for the affordable rental housing target group is capped at 80% of the HUD established median income, the income level for the affordable for-sale target group continues on from the 80% level and ranges upward to approximately 140% of the HUD established median income. This target group generally includes the above-referenced moderate

CHAPTER III. OBJECTIVES, POLICIES, AND IMPLEMENTING ACTIONS

This chapter presents the problem statements, objectives, strategies, policies, and implementing actions of the State Housing Functional Plan. It should be noted that although the plan contains a number of objectives to be achieved by the year 2000, the specific implementing actions contained in this Plan are generally actions to be achieved within a two-year timeframe.

ISSUE AREA: HOMEOWNERSHIP

PROBLEM STATEMENT: The ratio of owner- and renter-occupied units in the State of Hawaii has not materially changed since 1975. Owner-occupied housing units represent roughly 44% of total resident housing stock which compares poorly with the national average owner-occupancy rate of 64 percent in 1986. Although housing stock has steadily increased, much of that increase is attributable to growth in the number of condominium units in rental pools intended for present occupancy. From 1980 to 1987, these nonresidential units increased by 88.2%, compared with a growth rate of 10.5% for the rest of the inventory. Furthermore, the average priced new (or resale) single family home is unaffordable to families earning the median income.

OBJECTIVE A: HOMEOWNERSHIP FOR AT LEAST SIXTY PERCENT, OR ROUGHLY 248,500 HOUSEHOLDS BY THE YEAR 2000.³

STRATEGY: Expand the supply of affordably priced residential units through joint public/private sector efforts. Mobilize resources to better assist families seeking homeownership opportunities. Alternate or innovative approaches to developing housing should also be pursued.

POLICY A(1): Direct Federal, State and county resources and efforts toward the development of affordable for-sale housing units.

IMPLEMENTING ACTION A(1)(a): Develop infill projects on Oahu, Hawaii, Maui, Molokai, Lanai and Kauai. (Generally, infill projects are located within urbanized areas where basic infrastructure (e.g., roads, water, sewer, utilities and drainage) are available.)

Lead Organizations: HFDC, Counties

Assisting Organizations: HCDA, FmHA, private sector

Starting Date: Ongoing

Measures of effectiveness: (1) No. of units completed by the estimated completion dates indicated in Appendix A which are affordable to families earning 50% of the area median income and below; those earning between 50% and 80% of the area median income; those earning between 80% and 120% of the area median income; and those earning between 120% and 140% of the area median income; and (2) reduction in indicators of housing crisis (e.g., overcrowded units, persons living in substandard units, etc.).

2. Continue waivers from subdivision and building codes which do not compromise the public's health and safety
Density bonuses
Increased height limits
3. Financing

Below-market interest rate construction financing
Below-market interest rate take-out financing
Seed loans
Tax increment financing
Tax-exempt infrastructure financing
4. Assistance in developing off-site infrastructure
5. Expedited processing of land use, planning and zoning applications
6. Issuance of development rights to public lands

IMPLEMENTING ACTION A(2)(b): Form public/private partnerships and/or enter into public/private development agreements to develop affordable housing.

Lead Organizations: HFDC, counties, private sector

Assisting Organizations: N/A

Starting Date: Ongoing

Measures of Effectiveness: Number of units developed as a result of joint venture partnerships and/or development agreements and which are affordable to families earning 50% of the area median income and below; those earning between 50% and 80% of the area median income; those earning between 80% and 120% of the area median income; and those earning between 120% and 140% of the area median income.

IMPLEMENTING ACTION A(2)(c): Promote predictability and reliance in land use matters by supporting existing residential zoning and approved housing projects. If such projects are meeting the conditions of their approvals and are proceeding in good faith and in a timely manner, then these properties whether through zoning, development agreement, subdivision approval or otherwise should be defended from any subsequent down zoning actions or other actions that would delay their development.

IMPLEMENTING ACTION A(3)(c): Study the impact of assessing developers with housing conditions and exactions to determine if the conditions and exactions are actually increasing the supply of affordable housing for low- and moderate-income families.

Lead Organization: HFDC
Assisting Organizations: Counties, Private developers
Starting Date: FY 1991
Budget Estimate: \$50,000 which has not been included in the 1989-91 biennium budget.
Measure of Effectiveness: Completion of study.

POLICY A(4): Assist first time homebuyers in purchasing a home.

IMPLEMENTING ACTION A(4)(a): Promote the benefits of the Individual Housing Accounts (IHA) savings program for the purchase of a first home.

Lead Organization: HFDC, Private lenders
Assisting Organization: DOTax
Starting Date: FY 1990
Measure of Effectiveness: No. of new IHAs established each fiscal year.

Comments: In May 1988, HFDC surveyed 18 financial institutions to find out if they participated in the IHA savings program. Only 3 of the institutions offered this program to consumers; moreover, none of them actively advertised the program.

IMPLEMENTING ACTION A(4)(b): Promote and support Federal legislation to establish a homebuyers savings account program by introducing legislation requesting adoption of a resolution expressing the State's support of the savings program and urging positive congressional action.

Lead Organization: HFDC
Assisting Organizations: Congressional delegation, State legislature
Starting Date: 1989 Legislative session
Measure of Effectiveness: Passage of a joint resolution by the State legislature

Comments: This program would be similar to Hawaii's IHA program, and would be exempt from federal income taxation.

IMPLEMENTING ACTION A(4)(g): Lobby for continuation of the Federal tax-exempt mortgage revenue bond program, as well as the easing of restrictions currently placed on the program.

Lead Organization: HFDC
Assisting Organizations: Counties, private non-profits
Starting Date: FY 1989
Measure of Effectiveness: Continuation of program

IMPLEMENTING ACTION A(4)(h): Establish a Mortgage Credit Certificate program as authorized by the federal Deficit Reduction Act of 1984.

Lead Organization: HFDC
Assisting Organization: B&F, State Legislature
Starting Date: 1989 Legislative session
Measure of Effectiveness: Establishment of program.

Comments: Legislative authorization to implement the federal program is required.

POLICY A(5): Use alternative approaches in providing affordable housing for sale.

IMPLEMENTING ACTION A(5)(a): Lobby the legislature and county councils to appropriate funds to support the development of affordable housing through self-help efforts.

Lead Organizations: HFDC, County housing agencies
Assisting Organizations: Private, non-profit organizations
Starting Date: FY 1991
Measure of effectiveness: Sufficient funding for at least two or three self-help organizations to operate.

ISSUE AREA: RENTAL HOUSING

PROBLEM STATEMENT: Hawaii is reported to have one of the tightest rental markets in the nation (almost 99% occupancy), and an average rental rate that is at least 40% above the national average. (Bankoh, Construction in Hawaii, 1984) The tight rental market can be attributed to a number of factors; the keys being (1) severe cutbacks in federal funding for public housing; (2) the cessation of the federal Section 8 New Construction program, which provided rental subsidies to encourage private sector production of affordable rental housing; and (3) the passage of the Tax Reform Act of 1986, which eliminated many of the incentives available to private investors desiring to develop or rehabilitate rental housing projects.

OBJECTIVE B: SUFFICIENT AMOUNT OF AFFORDABLE RENTAL HOUSING UNITS BY THE YEAR 2000 SO AS TO INCREASE THE STATE'S RENTAL VACANCY RATE TO AT LEAST 3%.⁴

STRATEGY: Expand the supply of affordable rental units through a joint public/private effort. Mobilize resources to better assist families seeking rental housing opportunities. And, pursue sources of funding for rent subsidies.

POLICY B(1): Direct State, county and federal resources toward the financing and development of rental housing projects.

IMPLEMENTING ACTION B(1)(a): Participate in the development of low-rent and below-market rental projects.

Lead Organizations: HFDC, HHA, Counties
Assisting Organizations: HCDA, private sector
Starting Date: Ongoing
Measures of Effectiveness: (1) No. of rental units completed by the estimated completion dates indicated in Appendix B which are affordable to families earning 50% of the area median income and below; those earning between 50% and 80% of the area median income; and those earning between 80% and 120% of the area median income; and (2) reduction in indicators of housing crisis (e.g., overcrowded units, persons living in substandard units, etc.).

⁴ In 1987, the statewide estimate of rental units exclusively for resident use was 199,645 units. Assuming a rental vacancy rate of 1%, approximately 4,000 more rental units would be needed to achieve a vacancy level of 3%. It is important to note, however, that more rental units should become available as the production of affordable for-sale units increases.

Lead Organization: HFDC
Assisting Organization: Counties
Starting Date: Ongoing
Measure of Effectiveness: No. of projects and types of assistance provided. (Tax credits, GET exemptions, fast-tracking, interim financing, rent subsidies, technical help, etc.)

IMPLEMENTING ACTION B(2)(b): Form public/private partnerships and/or enter into public/private development agreements to develop affordable rental housing projects.

Lead Organizations: HFDC, Counties, Private sector
Assisting Organizations: N/A
Starting Date: Ongoing
Measure of effectiveness: No. of projects/units developed as a result of joint venture partnerships or development agreements.

IMPLEMENTING ACTION B(2)(c): Effectively use new and existing federal, state and county funds to finance the development of affordable rental housing.

Lead Organizations: HFDC, HUD, Counties
Assisting Organizations: HCDA, State Legislature
Starting Date: Ongoing
Measure of effectiveness: No. of units in projects financed by (1) Homes Revolving Fund, (2) DURF, (3) CDBG, (4) rent subsidy payments, (5) FmHA 515 and (6) other funds.

POLICY B(3): Ensure that projects which impact housing provide affordable rental opportunities for employees.

IMPLEMENTING ACTION B(3)(a): Impose realistic and fair employee housing requirements on projects seeking land use redesignations, general or development plan amendments, rezoning, SMA permits, and building permits.

Lead Organizations: SLUC, County land use making bodies
Assisting Organizations: OSP, HFDC, County housing agencies
Starting Date: Ongoing
Measures of Effectiveness: Number of employee housing units produced as a result of housing conditions.

ISSUE AREA: RENTAL HOUSING FOR THE ELDERLY AND OTHER SPECIAL NEED GROUPS.

PROBLEM STATEMENT: Special need groups include persons for whom social problems, age, or physical or mental handicaps impair their ability to live independently, and for whom such ability can be improved by more suitable housing conditions. Safe, decent and affordable rental housing opportunities for special need groups in suitable environments are very limited. Barriers to housing not only include limited affordable rental housing stock, but also fixed income, mental or physical impairments, and "not in my backyard" attitudes.

OBJECTIVE C: INCREASED DEVELOPMENT OF RENTAL HOUSING UNITS FOR THE ELDERLY AND OTHER SPECIAL NEED GROUPS TO AFFORD THEM AN EQUAL ACCESS TO HOUSING.

STRATEGY: The supply of rental units suitable for special needs groups must be increased by mobilizing limited public resources to develop new units; converting existing building to housing; and pursuing alternative living arrangements. A continuum of support services such as a network of information and social services, must also accompany housing.

POLICY C(1): Effectively use public resources to provide rental housing projects for elderly and handicapped persons.

IMPLEMENTING ACTION C(1)(a): Develop affordable rental projects for elderly and handicapped persons.

Lead Organizations: HFDC, HHA, Counties, non-profits

Assisting Organizations: HCDA, private sector

Starting Date: FY 1990

Budget Estimate: \$3.15 million for a 60-unit project in Wahiawa and \$10.4 million for a 160-unit project in Waipahu

Measures of effectiveness: (1) Completion of units indicated in Appendix B which are affordable to those elderly/handicapped persons earning 50% of the area median income or less, and to those earning between 50% and 80% of the area median income; and (2) reduction in indicators of housing crisis (e.g., overcrowded units, persons living in substandard units, etc.).

Comments: Development of affordable rental projects for the elderly and other special need

IMPLEMENTING ACTION C(3)(b): Incorporate congregate and other support services necessary for "aging in place".

Lead Organization: EOA
Assisting Organization: HHA, counties
Starting Date: Ongoing
Measures of Effectiveness: Experiment with the incorporation of effective designs and support services in at least one HHA owned elderly project a year.

POLICY C(4): Provide a continuum of housing for homeless persons and families to enable them to achieve greater independence and stability.

IMPLEMENTING ACTION C(4)(a): Acquire, renovate, rehabilitate or convert buildings for use as homeless shelters.

Lead Organization: HHA
Assisting Organizations: HFDC, private non-profits
Starting Date: FY 1990-91
Budget Estimate: \$ Undetermined
Measures of Effectiveness: Completion of planned projects on the islands of Hawaii, Maui, Oahu and Kauai.

Comments: The budget estimates for the acquisition, renovation, rehabilitation, or conversion of buildings for use as homeless shelters will be contingent upon completion of plans and designs. It should be noted that funding for support services must be provided in tandem with the shelters.

IMPLEMENTING ACTION C(4)(b): Provide funding for the planning, design, acquisition, renovation or construction of emergency shelters and transitional housing to address the needs of victims of domestic abuse, youth runaways, displacees, and other homeless individuals and families.

Lead Organizations: Legislature, non-profits, HHA
Assisting Organizations: Counties, HFDC, EOA, DHS, DOH
Starting Date: FY 1989-91
Budget Estimate: \$660,000 which has not been included in the 1989-91 biennium budget.
Measure of Effectiveness: Eight additional shelters provided.

Comments: This item has not been included in either the DHS or DOH FY 1989-91 biennium budgets.

POLICY C(6): Provide an array of community based settings designed to offer comprehensive and coordinated rehabilitation and supportive services for persons with severe disabling mental illnesses (SDMI).

IMPLEMENTING ACTION C(6)(a): Establish a charitable non-profit development entity under section 501(c)(3) of the Internal Revenue Code, which would also qualify as a Local Development Corporation.

Lead Organization: DOH
Assisting Organization: HFDC
Starting Date: FY 1989
Measure of Effectiveness: Establishment of non-profit entity.

Comments: The development entity would be created and structured pursuant to Chapter 416, HRS, the applicable State law relating to non-profit corporations. The charter and by-laws would be drafted to qualify the development entity as: (1) a charitable non-profit under provisions of the Internal Revenue Code; and (2) a "Local Development Corporation" under the provisions of the Community Development Block Grant Program. As a charitable non-profit, the entity would be able to receive private donations and would also be able to issue tax-exempt securities to finance its activities (i.e., low-income housing development). The establishment of the non-profit as a Local Development Corporation would enable it to receive grants of CDBG funds from the counties. Additionally, the development entity's status as a non-governmental body would also enable it to qualify for funding sources such as HUD 202 direct loans for elderly/handicapped dwellings. This program is particularly valuable because the HUD 202 loan program is supported by Section 8 certificates that are tied to the project.

Lead Organizations: SLUC, County land use
decision making bodies
Assisting Organizations: OSP, HFDC, County
housing agencies
Starting Date: FY 1989
Measures of Effectiveness: Integration of
special needs housing units within new
communities.

Comments: This action is not intended to exclude
the provision of housing for individuals with
special needs who are capable of living
independently, such as paraplegics.

POLICY D(2): Rehabilitate deteriorating housing stock.

IMPLEMENTING ACTION D(2)(a): Provide necessary resources to support efforts by non-profit groups, such as the Neighborhood Housing Services and Mainstreet U.S.A., which are aimed at improving deteriorating neighborhoods.

Lead Organization: Counties, HFDC
Assisting Organization: Private sector,
Legislature
Starting Date: Ongoing
Budget Estimate: \$211,200 for NHS for FY 1989-91
Measures of Effectiveness: Number of communities
and housing units which are preserved or
upgraded.

IMPLEMENTING ACTION D(2)(b): Publicize the availability of tax credits for the rehabilitation of low-rent housing projects.

Lead Organization: HFDC
Assisting Organization: DOTax, private sector
Starting Date: FY 1989
Measures of Effectiveness: Number of low-rent
housing projects rehabilitated under this
program.

POLICY D(3): Preserve the inventory of federally-subsidized below-market rental housing projects

Comments: Approximately 2,437 below-market rental housing units have been subsidized by the federal government under such programs as the Section 8 New Construction and Sections 202, 221(d)(3) and 236. Many of these rental housing units may be lost from the affordable rental housing stock as a result of mortgage prepayments and the expiration of subsidy contracts within the next 10 years.

IMPLEMENTING ACTION D(3)(a): Lobby Hawaii's congressional delegation to support proposed federal legislation tailored at preserving HUD-assisted rental housing stock which is now at risk due to expiring use restrictions, sale of properties, mortgage prepayment, or physical deterioration.

Lead Organization: HFDC, State Legislature
Assisting Organization: HUD, Congressional
delegation
Starting Date: FY 1989

ISSUE AREA: LAND ACQUISITION FOR AFFORDABLE HOUSING DEVELOPMENT

PROBLEM STATEMENT: One of the major barriers to housing development is the lack of land suitable for residential development.

STRATEGY: Acquire public and, where applicable, privately-owned lands for future residential development.

OBJECTIVE E: ACQUIRE AND DESIGNATE LANDS SUITABLE FOR HOUSING DEVELOPMENT IN SUFFICIENT AMOUNT TO LOCATE THE DEFICIT IN HOUSING UNITS BY THE YEAR 2000.

POLICY E(1): Promote design and location of housing developments taking into account the physical setting, accessibility to public facilities and services, employment and other concerns of existing communities and surrounding areas.

IMPLEMENTING ACTION E(1)(a): Assess, delineate, and where feasible, acquire, master plan and develop lands suitable for future residential development.

Lead Organization: HFDC, County housing agencies
Assisting Organizations: DBED, DOA, OSP, DLNR, DHHL, private sector
Starting Date: FY 1989
Measures of Effectiveness: (1) Number of units developed in master planned projects initiated; and (2) development occurring in areas that are appropriate to mitigate urban sprawl.

Comments: The intent of this action is to insure the availability of lands for future residential use and to undertake the planning for those areas in an organized manner, reflecting the Priority Guidelines of The Hawaii State Plan and the concerns of the other State Functional Plans. Information and analysis relative to land availability and suitability for housing require continual review and update.

Identification of lands suitable for future housing development strive to be in consonance with general and development plans and prime agricultural lands.⁵

⁵ See Agricultural Functional Plan, Technical Reference Document, 1985, for guidelines for the identification of important agricultural lands.

Lead Organization: HFDC
Assisting Organizations: County housing agencies, DLNR
Starting Date: FY 1990
Measures of Effectiveness: Number of rental housing projects developed on land controlled by DLNR.

IMPLEMENTING ACTION E(2)(c): Assess the feasibility of providing State lands for the development of housing for military families.

Lead Organization: HFDC
Assisting Organizations: Military, Private sector
Starting Date: FY 1989
Measures of Effectiveness: Submittal of report to the 1989 State Legislature.

Comments: The proposed housing program would be based on a concept in which the State enters into a written agreement with a developer for the construction of rental housing on state lands that are either given at no cost or sold to the developer at a nominal cost, and the developer sets aside a certain number of units for occupancy by military families. The developer would receive profits from the rental of units at rental rates negotiated between the State and the developer. (See S.R. No. 49 which was adopted by the Senate during the Regular Session of 1988.)

POLICY E(3): Where feasible, acquire privately owned lands that are suitable for housing development.

IMPLEMENTING ACTION E(3)(a): Solicit churches and other organizations to donate land suitable for the development of affordable rental housing projects.

Lead Organization: Non-profit organizations
Assisting Organization: HFDC, County housing agencies
Starting Date: FY 1990
Measures of Effectiveness: Number of rental units developed on lands donated by churches and other organizations.

IMPLEMENTING ACTION E(3)(b): Locate privately owned lands suitable for residential development and either purchase or condemn for future housing development.

ISSUE AREA: HOUSING INFORMATION SYSTEM

PROBLEM STATEMENT: A comprehensive information system of existing and new data useful in estimating housing need, describing the details of that need, preparing Housing Assistance Plans, supporting marketing and planning information and characterizing the housing market in a form allowing periodic updating is lacking and needs to be developed.

OBJECTIVE F: MAINTAIN A STATEWIDE HOUSING DATA SYSTEM FOR USE BY PUBLIC AND PRIVATE AGENCIES ENGAGED IN THE PROVISION OF HOUSING.

POLICY F(1): Coordinate housing-related information systems which are currently maintained by individual public and private agencies.

IMPLEMENTING ACTION (F)(1)(a): Conduct a statewide survey of agencies who are engaged in the provision of or the planning, development, construction, financing, sale, lease or management of housing to ascertain the scope of housing data maintained by these agencies, as well as their housing information needs.

Lead Organization: HFDC
Assisting Organizations: County housing agencies, DBED
Starting Date: FY 1988-89
Budget Estimate: \$ Undetermined
Measures of Effectiveness: Assessment of information availability and needs.

IMPLEMENTING ACTION F(1)(b): Produce and disseminate a report on sources of housing information to housing related agencies and the general public.

Lead Organization: HFDC
Assisting Organizations: County housing agencies, DBED
Starting Date: FY 1990
Budget Estimate: \$ Undetermined
Measures of Effectiveness: Production of report.

ABBREVIATIONS

The following is a list of abbreviations of various organizations and agencies referred to in the plan:

B&F	- Department of Budget and Finance
DBED	- Department of Business and Economic Development
DHHL	- Department of Hawaiian Home Lands
DHS	- Department of Human Services
DLNR	- Department of Land and Natural Resources
DOA	- Department of Agriculture
DOE	- Department of Education
DOH	- Department of Health
DOTax	- Department of Taxation
EOA	- Executive Office on Aging
FmHA	- Farmers Home Administration
HCDA	- Hawaii Community Development Authority
HFDC	- Housing Finance and Development Corporation
HHA	- Hawaii Housing Authority
HUD	- U.S. Department of Housing and Urban Development
OSP	- Office of State Planning
SLUC	- State Land Use Commission
UH	- University of Hawaii
VA	- Veterans Administration

APPENDIX A

The following is a very preliminary schedule of homeownership projects which government is proposing to develop in cooperation with the private sector. Also included are lists of affordable housing conditions placed by government on privately-sponsored projects.

The satisfaction of these housing requirements will contribute significantly to the affordable housing stock. However, it should be noted that some projects may have already satisfied a portion of their housing requirement. Additionally, many of these projects may not come to fruition. Therefore, the information provided for both public and private projects should not be used for other purposes except as a preliminary indication of potential housing development.

Finally, while the lists of affordable housing conditions are included in this section on projected homeownership developments, both for-sale and rental units may be produced.

SUMMARY OF PROJECTED HOMEOWNERSHIP DEVELOPMENTS ON HAWAII

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>						<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>		
County	Ainakea	---	10	---	---	7	17	
	Waikoloa Master Plan	---	300	---	100	800	1,200	
	Kona	---	---	---	12	---	12	
	Hilo	---	---	---	---	8	8	
County/HFDC	Piihonua Meadows	---	37	---	---	---	37	
	Hale Nama Olama	---	---	---	41	---	41	
HFDC	Ialamilo	31	---	---	---	---	31	
	HCC Model Home	1	1	1	1	2	6	
	Kealakehe	---	28	10	---	---	38	
	Miloli'i	---	21	---	---	---	21	
	Upper Ialamilo	---	---	---	50	250	300	
	Kealakehe Master Plan	---	200	250	345	2,325	3,120	
DHHL	DHHL houselots	<u>50</u>	---	<u>454</u>	---	<u>523</u>	<u>1,027</u>	
TOTAL PROJECTED HOUSING UNITS ON HAWAII		82	597	715	549	3,915	5,858	

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE COUNTY OF HAWAII

<u>Project</u>	<u>Acreage</u>	<u>Condition</u>
Mauna Kea Properties	399.3	Preparation of an employee housing needs study estimating the resort housing demand generated by the proposed hotel development. Also, SIJC requirement that 10% of the proposed 710 units be offered for sale or lease at prices determined by the HCHA and the County of Hawaii.
Waikoloa Beach/ Transcontinental	500.0	Preparation of an employee housing needs study estimating the resort housing demand generated by the proposed hotel development. To the extent housing is insufficient, a plan showing the manner and number of units to be provided must be submitted. Temporary quarters for construction employees are also required. Transcontinental satisfied housing requirement for first hotel by donating 2.3 acres of land on which ILWU constructed a 32 unit complex. For the Hyatt hotel and remainder of resort allocation, a 300-acre parcel is being transferred to the County in satisfaction of their employee housing requirement.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE COUNTY OF HAWAII

<u>Project</u>	<u>Acreage</u>	<u>Condition</u>
Punalu'u Resort	174.0	Preparation of an affordable housing need study to be submitted with the SMA Use Permit application for the first hotel. The manner in which the required units are to be provided must be approved by the Planning Director with the concurrence of the HCHA prior to commencing construction of the hotel. The requirement must be satisfied prior to the issuance of occupancy permits for the resort units.
Kaupulehu Resort	623.0	Approximately 1,600 resort and residential units are planned for development. Based upon this development scenario, a maximum of 718 affordable housing units will be required (with adjustments made depending on the actual number of resort and residential units developed). Distribution guidelines for the affordable units are 17% affordable to families earning less than 80% of the area median income; 33% affordable to families earning between 80-120% of the area median income; and, 50% affordable to families earning between 120% and 140% of the area median income. The 1988 dollar value equivalent of the affordable housing requirement for 718 units is \$5,771,520, subject to adjustment for inflation.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE COUNTY OF HAWAII

<u>Project</u>	<u>Acreage</u>	<u>Condition</u>
Kohala Joint Venture	1,288.0	The development proposal includes a master planned residential community of approximately 3,000 homes with support facilities and recreational amenities. The SLUC requires that at least 10% of the units be offered to Hawaii residents with incomes below 80% of the area median; 20% of the units be available to families with incomes ranging from 80-120% of the area median; and 30% of the units be available to families with incomes from 120-140% of the area median. Satisfaction of this housing condition is subject to the approval of HFDC and the County of Hawaii. These requirements must take into consideration affordable on-site or off-site housing units or cash payments or other in lieu contributions that satisfy the then current housing needs, or other necessary or desirable community or infrastructure facilities as may be determined.
Keahou Investment & Kona Coast Properties	44.0	SLUC requirement that 10% of the residential units be affordably priced. However, the developers are requesting a zone change to allow the development of approximately 231 multi-family and 79 single family units on the property. The OHCD is recommending that the affordable housing requirement be increased to 60% of the total units developed, 186 affordable units. The recommended distribution is 17% affordable to families earning less than 80% of the area median; 33% affordable to families earning between 80-120%; and 50% affordable to families earning 120-140% of median. An in lieu fee amounting to \$1,482,960 based on the 186 affordable units was offered as an alternative.

SUMMARY OF PROJECTED HOMEOWNERSHIP DEVELOPMENTS ON KAUAI

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>					<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>	
County/Private County	Waialele Self Help	---	16	---	---	---	16
	Koloa (1)	---	---	---	---	160	160
	Weliweli	---	---	---	---	250	250
HFDC	Puhi	13	---	---	---	---	13
	Hanapepe	---	128	128	---	---	256
	Hanamaulu	---	---	150	150	---	300
	Wailua Master Plan	---	---	120	180	1,260	1,560
DHHL	DHHL houselots	<u>57</u>	<u>---</u>	<u>155</u>	<u>---</u>	<u>70</u>	<u>282</u>
TOTAL PROJECTED UNITS ON KAUAI		70	144	553	330	1,740	2,837

(1) See Project No. 2, A&B Properties on list of housing conditions imposed by the County of Kauai.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE COUNTY OF KAUAI

<u>Project</u>	<u>Condition</u>
6. Hemmeter/ VMS III	Developer is proposing a second hotel in its Kauai Lagoons resort development which consists of 750 rooms. A housing assessment of \$375,000 must be paid upon building permit approval.
7. Princeville II	Developer is proposing to develop, the Western Plateau, a 1,660 unit resort complex comprised of single family and multifamily dwellings and hotel rooms Ten percent of the single family units must be affordable housing. It is estimated that 75 affordable rental units will be produced by the year 2000.
8. Waialeale Partners Kapaa Homesteads	A 240 lot residential subdivision proposed to be sold as affordable house and lot packages. It is estimated that 160 affordable units will be delivered by 1990 and an additional 80 affordable units by the year 2000. A cash payment of \$125,000 is required upon subdivision approval.
9. Amfac Property Hanamaulu	Phase I of this three phase residential lot subdivision project includes 160 lots. In addition to holding off development prior to the completion of the Hanamaulu By-Pass Road (which is now complete), developer must sell 16 improved lots, scattered throughout Phase I, at 10% below cost to the County.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE CITY & COUNTY OF HONOLULU

<u>Ord. No.</u>	<u>Project</u>	<u>Affordable Commitment</u>
PH 4084	Village Park	15% low and moderate income units.
80-74	Pearl Horizons	A program acceptable to DHCD with the following options: (1) 10% low and moderate income housing; (2) 10% buildable land area; or (3) 10% of fair market value of land.
80-92	Waterfront Manor	A program acceptable to DHCD for moderate income housing.
81-24	Pahu Gardens	A program acceptable to DHCD for low and moderate income housing.
82-45	Crosspointe Townhouses	A program acceptable to DHCD with 10% low and moderate income and gap group units.
83-48	Kaopa IV	A program acceptable to DHCD with 10% low and moderate income housing or an in-kind contribution.
83-49/50	Makakilo	A program acceptable to DHCD with 10% low and moderate income housing.
84-94	Pearl Meadows	Participate in a housing program with DHCD with 10% low and moderate income housing or a higher percentage if inclusionary zoning is enacted.
85-41	Millilani Plantation	10% low and moderate income units.

Note: The definition of "affordable" housing may not fall in line with the definition used in this State Housing Functional Plan.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE CITY & COUNTY OF HONOLULU

<u>Ord. No.</u>	<u>Project</u>	<u>Affordable Commitment</u>
86-143	Waikele	Sales at stipulated prices, which are adjustable based on the Consumer Price Index, and which are affordable to households in the following income ranges: (1) 10% of units for those earning less than 80% of the area median income; (2) 8% for those earning no more than 120% of the area median; (3) 7% for those earning no more than 140% of the area median; (4) 10% for those earning no more than 150% of the area median; (5) 15% for those earning no more than 185% of the area median income.
86-150	Kahi Kani	100% to households at or below 120% of the area median income, with at least 10% for households earning 80% or less of the area median income. Low-moderate income units may be sales or rental and may be constructed on or off the project site.
86-153	Lumekula	10% to families earning less than 80% of the area median income.
86-159	Village Park 2	10% to families earning less than 80% of the area median income.
87-2	Benjamin and Dolores Lum Apt.	10% to families earning less than 80% of the area median income.

Note: The definition of "affordable" housing may not fall in line with the definition used in this State Housing Functional Plan.

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE CITY & COUNTY OF HONOLULU

<u>Project</u>	<u>Acreage</u>	<u>Condition</u>
Millilani Mauka	1,200.4	Phase I of this project consists of 723 acres. Of the approximately 3,500 units planned for development in this phase, the SLUC required that 30% of the units be offered for sale to families earning from 80% to 120% of the area median income; and that 20% of the units be offered for sale at prices affordable to families earning from 120% to 140% of the area median. This requirement may be fulfilled through projects under such terms as may be mutually agreeable between the petitioner, the City & County of Honolulu, the HFDC, or other appropriate governmental agency.
Gentry Waiawa	1,395.0	Approximately 7,900 units are proposed for development in this master planned project. About 4,000 of those units are targeted as a retirement village. The SLUC required that for the first 1,000 units, 30% be offered for sale at prices affordable to families earning from 80% to 120% of the area median income; and that another 30% be offered for sale at prices affordable to families earning from 120% to 140% of the area median. The housing requirement may be fulfilled through projects under such terms as may be mutually agreeable between the petitioner, the City & County, the HFDC, or other appropriate governmental agency. The requirement may also be fulfilled with the approval of the HFDC through the construction of rental units to be made available at rents which families in specified income ranges can afford.

The affordable housing requirement for the remaining balance of the units would be subject to the HFDC and City & County approval. Consideration will be given to the provision of on-site or off-site units or cash payments that then satisfy the then current housing needs, or other necessary or desirable community facilities.

SUMMARY OF PROJECTED HOMEOWNERSHIP DEVELOPMENTS ON MAUI

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>					<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>	
County	Ohukai Subdivision Komohana Hale	---	---	---	---	106 42	106 42
HFDC	Waiehu Waiehu B&C Lahaina Master Plan	100 ---	---	---	---	---	100 500 3,120
DHHL	DHHL houselots	<u>73</u>	---	<u>14</u>	---	<u>376</u>	<u>463</u>
TOTAL PROJECTED UNITS ON MAUI		173	100	574	560	2,924	4,331

LIST OF PROJECTS WITH HOUSING CONDITIONS IN THE COUNTY OF MAUI

<u>Project</u>	<u>No. Hotel Rooms</u>	<u>Affordable Housing Requirement</u>
Napili:		
Napiliikai Beach	31 rooms	Option of providing employee housing (5 units), providing land, or making an in-lieu payment.
Kapalua Village	450 rooms	Option of providing employee housing (75 units), providing land, or making an in-lieu payment. To date, developer has donated 13.5 acres of land on which the County developed 71 house lots. Need to satisfy affordable housing option for the balance of 4 units.

APPENDIX B

The following is a preliminary schedule of rental projects which the public and private sectors are proposing to develop. It should be noted that additional rental projects may be produced as a result of the satisfaction of affordable housing conditions imposed by government on privately-sponsored projects. (Lists of these conditions are included in Appendix A.)

This information is being provided as an indication of potential rental housing development and should not be used for other purposes.

SUMMARY OF PROJECTED RENTAL DEVELOPMENTS ON HAWAII

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>						<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>		
	Below Market Projects:							
	Waikoloa	---	200	---	---	---	325	525
	Hale Ulu Hoi	---	18	---	---	---	---	18
	Elderly Projects:							
	Waimea	---	25	---	---	---	25	50
	Kona	---	25	---	---	---	25	50
	Ainakea	---	21	---	---	---	29	50
	Hilo	---	---	---	25	---	25	50
	Honokaa	---	---	---	---	---	50	50
	Papaaloa	---	---	---	---	---	25	25
	Pahala	---	---	---	---	---	10	10
	Puna	---	---	---	---	---	25	25
HFDC	Noelani II	24	---	---	---	---	---	24
	La'ilani	200	---	---	---	---	---	200
	Kealakehe Rental	---	---	---	200	---	---	200
	Kealakehe Elderly	---	---	---	---	---	385	385

SUMMARY OF PROJECTED RENTAL DEVELOPMENTS ON KAUAI

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>					<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>	
County/Private	Paanau	---	60	---	---	---	60
	Paanau II (1)	---	---	---	---	60	60
Private	Princeville (2)	---	100	---	---	---	100
	Hanamaulu, Charles River (3)	---	---	---	---	75	75
	Waipouli, Blackfield (4)	---	---	---	---	65	65
	Princeville (5)	---	---	---	---	75	75
	ARC		1	---	---	---	1
HFDC	Kauai Rental	---	---	100	---	---	100
	Wailua Rental	---	---	---	100	---	100
	Wailua Elderly	---	---	---	---	185	185

Footnotes: Refer to Kauai County housing requirements of private developers in Appendix A.

- (1) See requirement for A&B Properties, housing exaction 2.
- (2) See requirement for Princeville Development, housing exaction 5.
- (3) A proposed 250 unit market rental project with preliminary commitment of 30% for affordable housing.
- (4) A proposed 225 unit SRO hotel/rental project, assuming a 30% affordable housing assessment.
- (5) See requirement for Princeville Development, housing exaction 7.

SUMMARY OF PROJECTED RENTAL DEVELOPMENTS ON OAHU

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>					<u>Total Units</u>	
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>		
County	ARC Fern Street Apts.	---	13	---	---	---	13	
	ARC Lusitana Street (beds)	---	15	---	---	---	15	
	Kunawai Lane Elderly (beds)	---	5	---	---	---	5	
	ARC Hawaii Kai (beds)	---	6	---	---	---	6	
	Manoa Elderly (1)	---	---	---	---	75	75	
	Phillip Street Elderly (1)	---	---	---	---	21	21	
	Chinatown Gateway (1)	---	---	---	---	200	200	
	River-Nimitz (1)	---	---	---	---	90	90	
	Lanakila (1)	---	---	---	---	28	28	
	HFDC	ARC	2	---	---	---	---	2
		Kapuna Elderly II	206	---	---	---	---	206
		Wahiawa Elderly	---	60	---	---	---	60
		Crown Elderly	---	---	160	---	---	160
Wahiawa Elderly II		---	---	60	---	---	60	
Waialeale		---	---	100	---	---	100	
Kakaako Family		---	---	---	225	---	225	
Kapolei Village		---	---	170	---	258	428	
Kapolei Village Elderly		---	---	---	219	---	438	
Kakaako Elderly		---	---	---	280	---	280	

(1) Preliminary projects which have not yet received necessary approvals.

SUMMARY OF PROJECTED RENTAL DEVELOPMENTS ON MAUI

<u>Lead Entity</u>	<u>Name of Project</u>	<u>NO. OF UNITS COMPLETED BY:</u>					<u>Total Units</u>
		<u>FY1989</u>	<u>FY1990</u>	<u>FY1991</u>	<u>FY1992</u>	<u>Future</u>	
<u>County</u>	Komohana Hale	---	---	---	---	20	20
HFDC	Waiehu Handicapped	20	---	---	---	---	20
	Waiehu Elderly	---	20	---	---	---	40
	Waiehu Family	---	---	60	---	---	60
	Honokowai	---	---	---	150	---	150
	Lahaina Family	---	---	---	200	---	200
	Lahaina Elderly	---	---	---	---	385	385
HHA	Lahaina Emerg. Shelter (beds)	---	---	30	---	---	30
DOH	Units for SDMI Clients	---	---	2	---	---	2
TOTAL PROJECTED UNITS ON MAUI		20	20	112	350	405	907