

# Hawaii

## Self-Help Housing Corporation of Hawaii

The Self-Help Housing Corporation of Hawaii (SHHCH), a private, non-profit housing corporation, was founded 32 years ago to help improve the living conditions of low income families who are shut out of the conventional home ownership market in Hawaii.

Since its inception SHHCH has assisted 656 low income families on Oahu, Kauai, Maui, and Molokai to build their own houses through the Mutual Self-Help Housing Program. Additionally, SHHCH completed 12 contractor built houses in a national historic preservation rehab project through a Rural Home Loan Partnership Program in an old plantation village. For the past 8 years SHHCH has trained YouthBuild participants in its self-help projects in partnership with the City and County of Honolulu.

SHHCH provides technical assistance including: acquisition and development of suitable land sites, providing financial counseling; providing loan counseling and packaging; teaching home ownership courses; attaining low interest interim and permanent financing; drafting house plans, site plans, and specifications; attaining necessary state and local approvals; and providing on-the-job construction training.

### CONTACT:

Claudia Shay  
(808) 842-7111  
[Selfhelphawaii@gmail.com](mailto:Selfhelphawaii@gmail.com)

### ORGANIZATION FACTS:

Year Founded: 1984  
Location: Honolulu, HI  
Footprint: State

### By the Numbers:

(for 2013 to present)

- 200 jobs created or retained
- 72 families assisted
- 72 low-income housing units developed

Under its Mutual Self-Help Housing Program low income families provide sweat equity to cut the costs of building their houses in half. By building their own houses Mutual Self-Help Housing Program participants gain a tremendous sense of self-esteem, and learn invaluable skills in home maintenance, leadership, and team building. Communities benefit from the establishment of stable neighborhoods with well-maintained homes, an increase in property values, and a broadening of the local tax base.

## Ma'ili, Hawaii

Ma'ili, on the Waianae Coast, is a small, rural community of predominantly Hawaiian/part-Hawaiian and Pacific Islander residents, many of whom live in substandard or overcrowded housing. Over the last few decades many local residents faced displacement and homelessness as investors speculated on the coastal properties. In 2007 SHHCH purchased 9.5 acres in Ma'ili and developed a 72 lot subdivision in partnership with the State of Hawaii's Housing Finance and Development Corporation, the City and County of Honolulu, and the U. S. Department of Agriculture.

Under its Mutual Self-Help Housing Program, 43 low income families have completed their houses, and the other 29 families are completing the construction. Forty percent of the families have incomes below 50 percent of the area median income and several of them were qualified with the assistance of Section 8 Homeownership vouchers. Each participant contributed 85 percent of the labor to complete their houses with the sweat equity worth more than \$100,000. The U.S. Department of Agriculture provided Section 502 Direct financing for 64 of the low income families, and 8 families attained conventional financing from Bank of Hawaii. The development created affordable quality housing for 300 residents, and more than 200 jobs.

