

Self-Help Housing Corporation of Hawaii

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BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1984

Location: Honolulu, HI

Jobs Created: 60

Housing Units Developed: 26

Households Assisted: 627

Financing Secured: \$19.5M

The Self-Help Housing Corporation of Hawaii (SHHCH), a private, nonprofit corporation, was founded 30 years ago to help improve the living conditions of low-income families who are shut out of the conventional homeownership market in Hawaii.

Overall, SHHCH has helped 627 low-income families living on Oahu, Maui, Kauai, and Molokai build their own homes through its Mutual Self-Help Housing program. In addition, SHHCH has completed 12 contractor-built homes through its Rural Home Loan Partnership program and trained YouthBuild participants in partnership with the City and County of Honolulu to rehab an eight-unit homeless facility. In the past few years, SHHCH has developed a 72-lot subdivision in Ma'ili, Oahu, with the first two teams of 26 families having completed the construction on their homes.

SHHCH provides technical assistance, including acquiring and developing land sites, identifying participants, providing financial counseling and homebuyer education courses, securing interim and permanent financing, obtaining subdivision approvals and building permits, and providing on-the-job construction training.

Under its Mutual Self-Help Housing program, low-income families provide sweat equity to cut the cost of their homes in half. In addition, by building their own homes, Mutual Self-Help Housing participants gain a tremendous sense of self-esteem and learn invaluable skills in home maintenance, leadership, and group problem solving. Communities benefit from the establishment of stable households with well-maintained homes, an increase in

property values, and a broadened tax base.

The Ma'ili Community

Ma'ili, on the Waianae Coast of Oahu, is a small, rural community of predominantly Hawaiian/part-Hawaiian Pacific Islander residents, many of whom live in substandard or overcrowded housing. Over the last decade, as investors began buying property on the Waianae coast, many local residents faced widespread displacement and homelessness.

In 2007, SHHCH purchased nearly 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 (USDA).

Under its Mutual Self-Help Housing program, SHHCH has helped 26 families build their own homes in the development, with another 46 homes under construction. In addition, SHHCH helped these families secure affordable financing, including USDA Section 502 Direct Loans, U.S. Department of Housing and Urban Development (HUD) Section 8 Homeownership Vouchers, and access to a program that allows families to use food stamps as a source of loan repayment income. Overall, each participant contributed more than 85 percent of the construction labor, earning more than \$100,000 in sweat equity.

The development not only provides a stable home for more than 300 residents, but it also contributes to the local revenue base and led to more than 200 construction jobs.

