

Self-Help Housing Corporation of Hawaii

Honolulu, HI

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ABOUT

IMPACT (2017-2020)

- 200 jobs created or retained
- 70 LMI households/families assisted
- 6 community development projects serving 300 households
- \$21 million in total financing secured
- selfhelphousingspotlight.org

With the average sales price of a single family house over \$900,000 and the lack of affordability continually exacerbated by out-of-state investments, the Self-Help Housing Corporation of Hawaii offers technical assistance to very low and low income families in Hawaii to attain homeownership through the mutual self-help housing method.

Spawned out of a grassroots effort to address the affordable housing crisis in Hawaii in 1984, the Self-Help Housing Corporation of Hawaii has developed 60 projects assisting 754 very low and low income families to build their own houses on Oahu, Kauai, Maui, and Molokai. The technical assistance includes: the development of suitable land sites; the provision of intensive financial counseling; loan counseling and packaging; homeownership education; and

construction management services to teach self-help families how to build their own houses. SHHCH has built fee simple projects, leasehold projects, new construction of single family homes, and rehabilitation of old plantation houses.

From 2017-2020 SHHCH developed the Pokai Bay 70 lot Self-Help Housing Project in Waianae, a low income predominantly Hawaiian, and Pacific Islander community. With funds from Hawaii Housing Finance & Development Corporation, RCAC, HAC, SHOP, and RD 523 grants, and RD 502 financing SHHCH raised \$21 million to undertake the building of 33 one story, four story, two bath houses, and 37 two story, three bedroom, two bath houses for \$300,000 fee simple while appraised at \$480,000. With their sweat equity worth \$180,000, these very low and low income families will be able to continue to improve their livelihoods.

SUCCESS STORY



A HOME FOR MS. LEWIS

Margaret Lewis, a Hawaiian woman who raised her niece and nephew due to family difficulties, worked on a “casual basis” as a janitor at a local high school for many years. When she became interested in participating in the self-help housing project, SHHCH staff worked with her principal to establish Margaret as a permanent full-time employee. With regular full time work at \$47,930/year Margaret was able to qualify for a RD 502 loan, and joined the Pokai Bay Team 6 Project to build her two story, three bedroom two bath house for \$300,000 fee simple with the rest of the team.

Kaeo Montalbo and Cherelle Wong, a part Hawaiian/Asian family of 9 with 7 children are also members of Team 6 building a four bedroom house. Currently living in public housing, they were encouraged by their aunt, who previously built her own house in the Ma’ili Self-Help Project, to apply for the self-help program. With an annual income of \$50,060 the Montalbo/Wong family was able to qualify for a RD 502 loan and will have a mortgage payment cheaper than their public housing rent.

MORE ON SELF-HELP HOUSING CORPORATION HAWAII

- Since 1984, the Self-Help Housing Corporation of Hawaii has developed 60 projects assisting 754 very low and low income families to build their own houses
- Sweat equity on most recent mutual self help housing project: \$180,000

After clearing up their financial difficulties due to employment lapses from caring for a toddler with lead poisoning, the Sibounheuang family was finally able to seriously consider qualifying for a RD 502 mortgage loan. While Arly Sibounheuang was working as a janitor at the airport on a “casual basis”, SHHCH staff worked with the Hawaii State Department of Transportation staff to hire Arly on a permanent basis. By stabilizing her employment SHHCH was able to get Arly qualified for a RD 502 loan. Tommy and Arly are now building their two story, 3 bedroom, two bath house for \$300,000 for their family of seven in the Pokai Bay Team 4 Project.

These brief vignettes illustrate the typical families to whom SHHCH is providing technical assistance to build their own houses in the 70 lot Pokai Bay Self-Help Housing Project. With incomes ranging from \$38,000 for a family of 3 to \$94,000 for a family of 6 the average income for the predominantly Hawaiian/Pacific Islander families is about \$54,000/year. With the average sales price in Hawaii over \$700,000 low and very low income families would never qualify for a market rate house with a conventional loan. Through the mutual self-help housing program in combination with the RD 502 loans and the RD 523 Technical Assistance Program grants, the Self-Help Housing Corporation of Hawaii has been successful in assisting 754 low and very low income families to attain homeownership in 60 different projects throughout Oahu, Kauai, Maui, and Molokai.