

Affordable and Comfortable

Actor William Baldwin once said, "A strong economy causes an increase in the demand for housing; the increased demand for housing drives real-estate prices and rentals through the roof. And then affordable housing becomes completely inaccessible". Although some have no problem keeping up with living costs, many citizens in Hawai'i struggle to pay off mortgage and rent, which causes homelessness rates to rise. Clarence T. C. Ching is one of the few people who have really helped out the community by developing Kukui Gardens, an apartment for low-income residents. This one change really helped people and the economy itself.

To solve this growing problem, landlords and residences should make financial options available to those who can't afford the cost. Despite more low cost housing being built, it isn't always available which forces many to go into homelessness. For example, families can't always pay off rent immediately so they should be able to either work out a deal with the landlord or even work for their housing. These options would allow more people to have homes and take the homeless off the streets.

Although these different options would greatly benefit many citizens who live in Hawaii, it would be a long and possibly tedious process to expand these ideas across the whole community. Maybe some people would love the idea and maybe some wouldn't.

Another solution people could go to would be to have prices vary for how big or small the family living in a house would be. For example, a family of 5 would pay 700\$

while one with only 3 would have to pay around 400\$. This solution would be fair because the bigger families would have more people who could work to pay off mortgage. This would also allow more people to afford houses or apartments.

In conclusion, high housing rates is a growing issue in the Hawaiian community but there are ways we can stop and possibly eliminate this problem. Having financial back-ups for people who struggle to keep up with rent and allowing families to work off their debt. Although the process to eliminate high housing rates would be a radios process it would benefit all of Hawaii and make our economy better.