

## Affordable Housing For All

Many residents on Oahu are being forced out of their homes in order to manage the high cost of maintaining their own house. The high real estate cost of a house is causing an increase in property tax and housing shortages. Housing prices on Oahu have caused many people to have limited housing choices because shortages of affordable housing makes it harder to live on Oahu for the low and middle income workers. The government and private developers must build more affordable housing for these low to middle income residents, not just for the homeless or the wealthy. If this problem is not addressed today, there will be an increased amount of homeless families over the next 50 years. Clarence T.C. Ching helped Hawaii by funding buildings such as Kukui Gardens for low-income families. Other projects like this need to be developed.

What is affordable housing? Well, housing is considered “affordable” when it costs 30% of a household’s income. For example, for a single person working full time at minimum wage, an affordable rent would be about \$406. This is well below the Honolulu average rent of \$1759 per month for a one bedroom apartment. For the state population, approximately 41% of households are renters. Of this population, one in five are extremely low income, earning less than 30 percent of the area median income. These households suffer from the most severe shortage of available and affordable housing units. These residents struggle to pay their housing bills along with food, clothes, and prescription drugs which are some of the basic necessities of life.

There are many factors to the shortage of affordable housing. The cost to build an affordable housing complex in Hawaii is high due to loans, construction costs, and government

regulations. A developer cannot afford to rent or sell units at an affordable price. The rent that is charged, or the selling price of the house, doesn't cover the developer's building cost and operating expenses. This shortage must be made up elsewhere, such as selling other units at a higher cost to residents who pay the market value. In addition to the high cost of building, residents of Hawaii just don't make enough money to afford a median-priced home. It would take the salaries of three firefighters or three teachers to afford a median-priced home.

Over 40 years ago, Clarence T.C. Ching used his imagination and business acumen to improve Hawaii's housing situation by developing Kukui Gardens for low-income families. Today, Hawaii needs that same commitment and imagination to provide more low-income housing. There are government agencies and private, non-profit groups that have programs to help low-income families with housing. Some examples are the National Housing Trust Fund that helps the 50 states and the District of Columbia to build, preserve, and rehabilitate housing for people with low incomes. Locally, the Honolulu Community Action Program provides a wide range of services such as transitional housing, job placement, keeping electric bill expenses low, and weatherization of houses. I believe one of the best ways to increase affordable housing can be done by private citizens through "Ohana Housing" or accessory dwelling units (ADU).

Ohana Housing and accessory dwelling units are living spaces with their own kitchen, bathroom, and sleeping facilities that are built on a single family lot. They can be attached or detached to an existing home or garage. One of the main differences between Ohana Housing and ADU is that an Ohana unit is only for relatives of the primary homeowner. The benefits of Ohana Housing and ADU is that it increases affordable rental units, it supports the local construction industry, it uses existing infrastructure such as water and sewer services, it creates

rental income for the homeowner, it promotes aging in place, and sustainable living like using more efficient appliances and requiring less energy to maintain a traditional home.

In conclusion, it takes more than one person to fix the affordable housing crisis in Hawaii. Clarence T.C. Ching was a leader in creating affordable housing in Honolulu, but his efforts must be continued by coming up with new solutions. The government can help by changing laws and regulations that make it difficult to build affordable housing complexes. Private, non-profit groups can continue to provide wide range of services and encourage people to get involved by helping each other. Private citizens can help to increase the supply of affordable rentals by building more Ohana Housing units or ADU's. Through everyone's combined efforts we can look forward to a brighter housing situation for Hawaii's low to middle income families over the next 50 years and beyond.