

February 12,
2015



DHHL
Beneficiary
Study 2014

Lessees

March 3, 2015

Objectives

- Update data on beneficiaries' characteristics
- Identify beneficiaries' housing needs
- Quantify community satisfaction
- Identify trends/differences from 2008 study

Methodology

- Two surveys were developed, one for traditional and the other for undivided interest lessees
- Every lessee that had a postal service approved & deliverable address were mailed a survey.
 - 8,532 and 925 surveys
- Of these SMS received 1,933 and 173 completed surveys within the submittal deadline which was extended for two weeks beyond the date stated.
 - 1,822 surveys by mail (152 undivided)
 - 111 surveys completed online (21 undivided)



Overview of Lessees

Category	Traditional		Undivided	
	Number	%	Number	%
Total names received from DHHL	8,688		966	
Total mailed	8,532	98.3%	925	96.8%
Returned mail due to bad address	30	0.3%	18	1.9%
Total likely received by Lessees	8,502	97.9%	907	98.0%
Completed surveys	1,933	22.2%	173	19.1%
By Mail	1,822	94.3%	152	87.9%
Online	111	5.7%	21	12.1%
Sample Error at 95% Confidence level	+/-2.27%		+/-6.8%	

Change from 2008

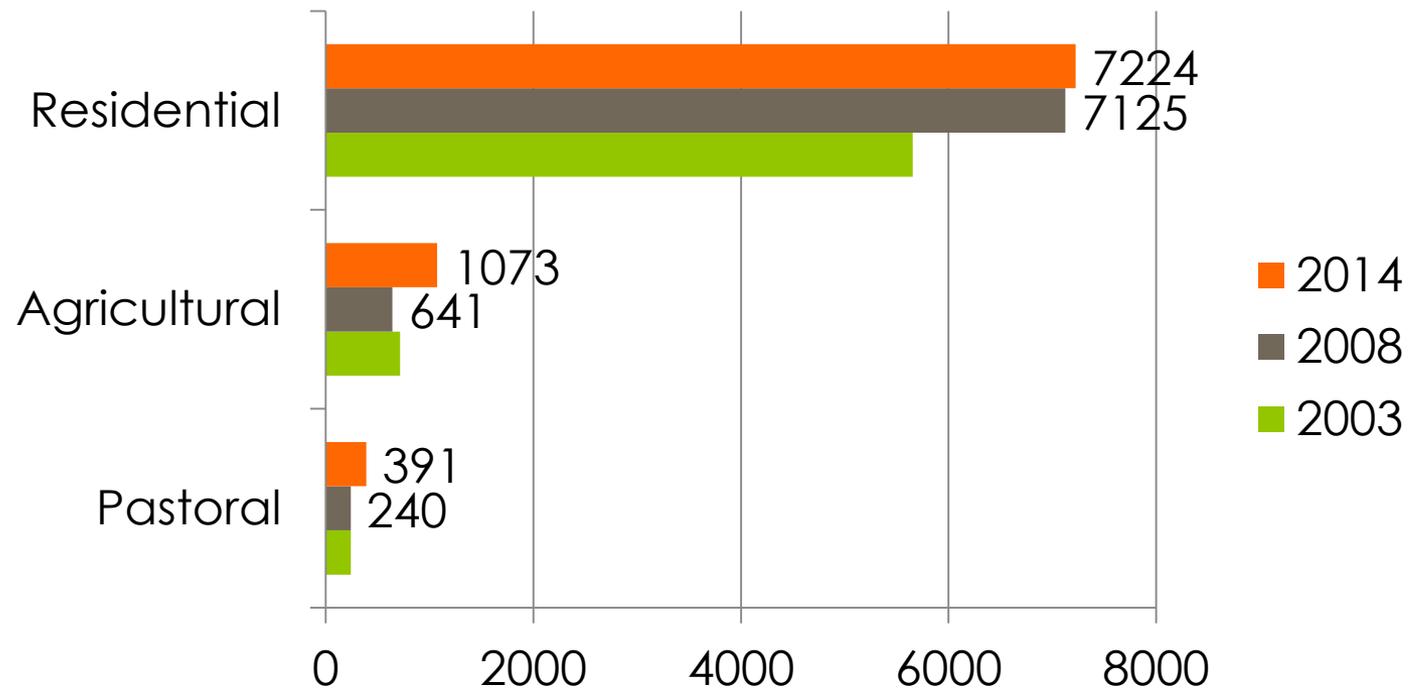
	2008	2014	Change
Original List: Traditional Lessees	8,002	8,688	+8.6%
Original List: Undivided Interest Lessees	1,234	966	-21.7%
Total	9,236	9,654	+4.5%



Traditional Lessees



Types of Lessees

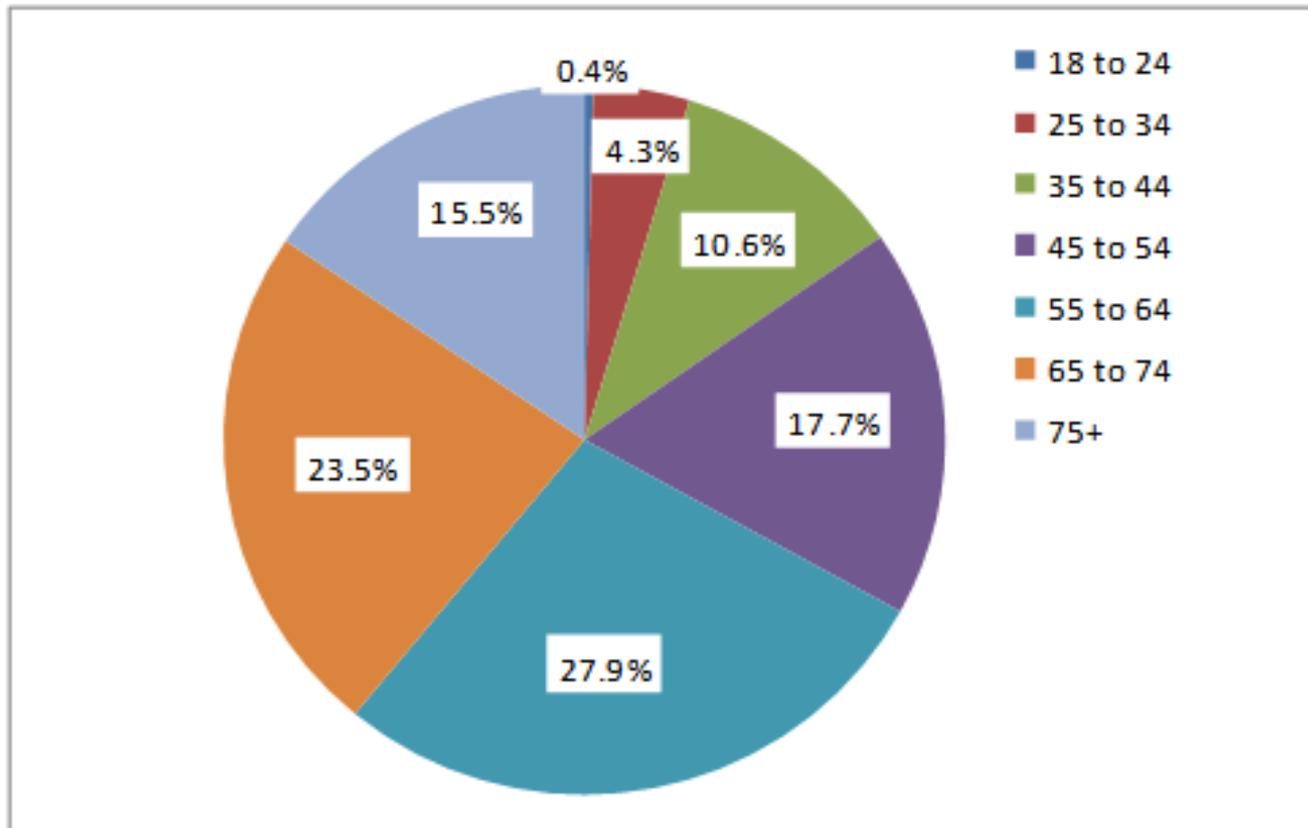


Current status

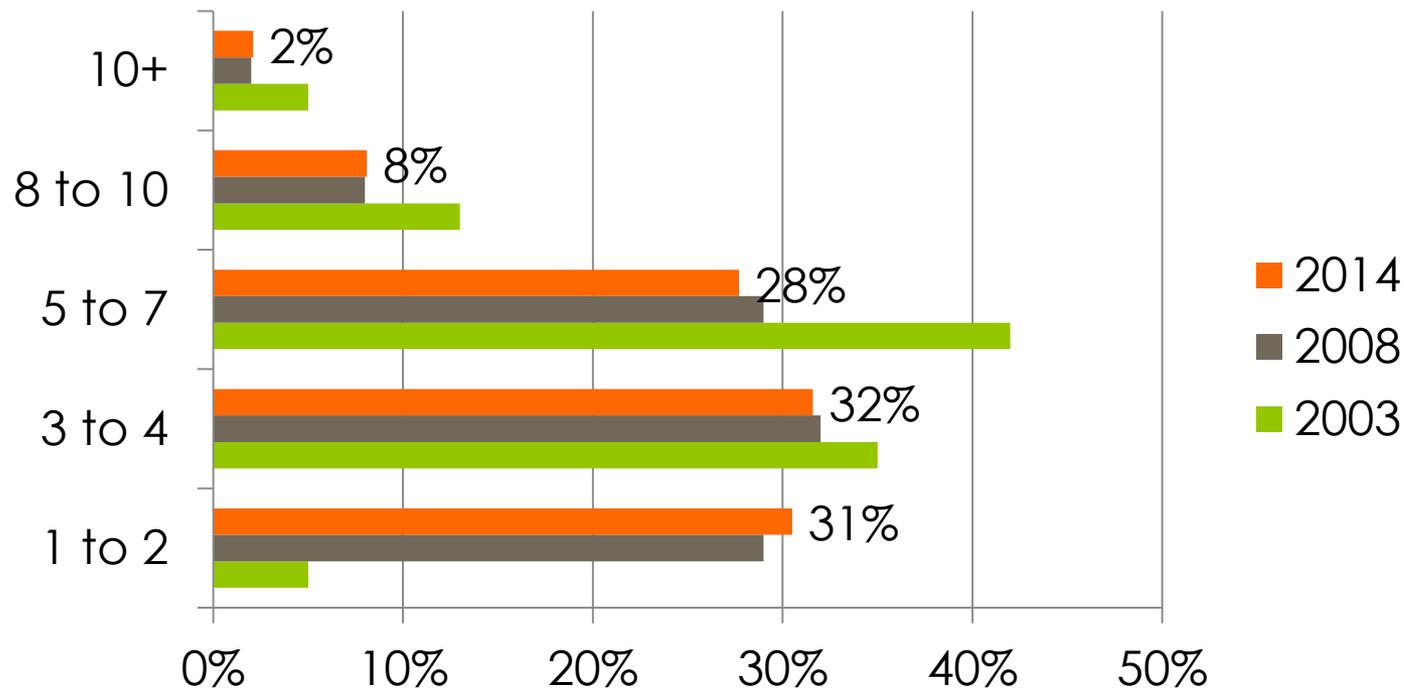
- 93% have a home on their DHHL award
 - 72% with a mortgage
 - 28% paid off their mortgage
 - A few have their mortgages paid by someone else



Lessees getting older – 2014 median age 62, '08-56, '03-51

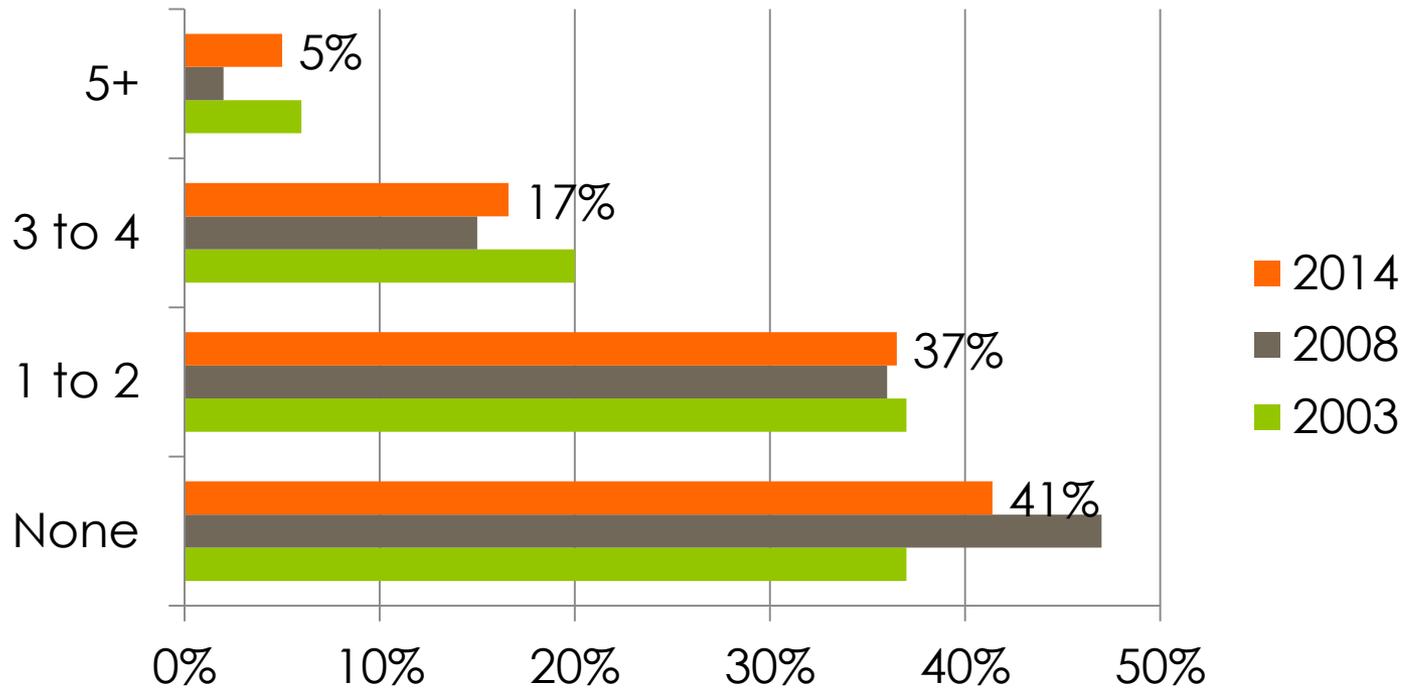


Household size similar to 2008, but 1 to 2 person HH increasing



Average Household Size: 4.2

However, more households with children

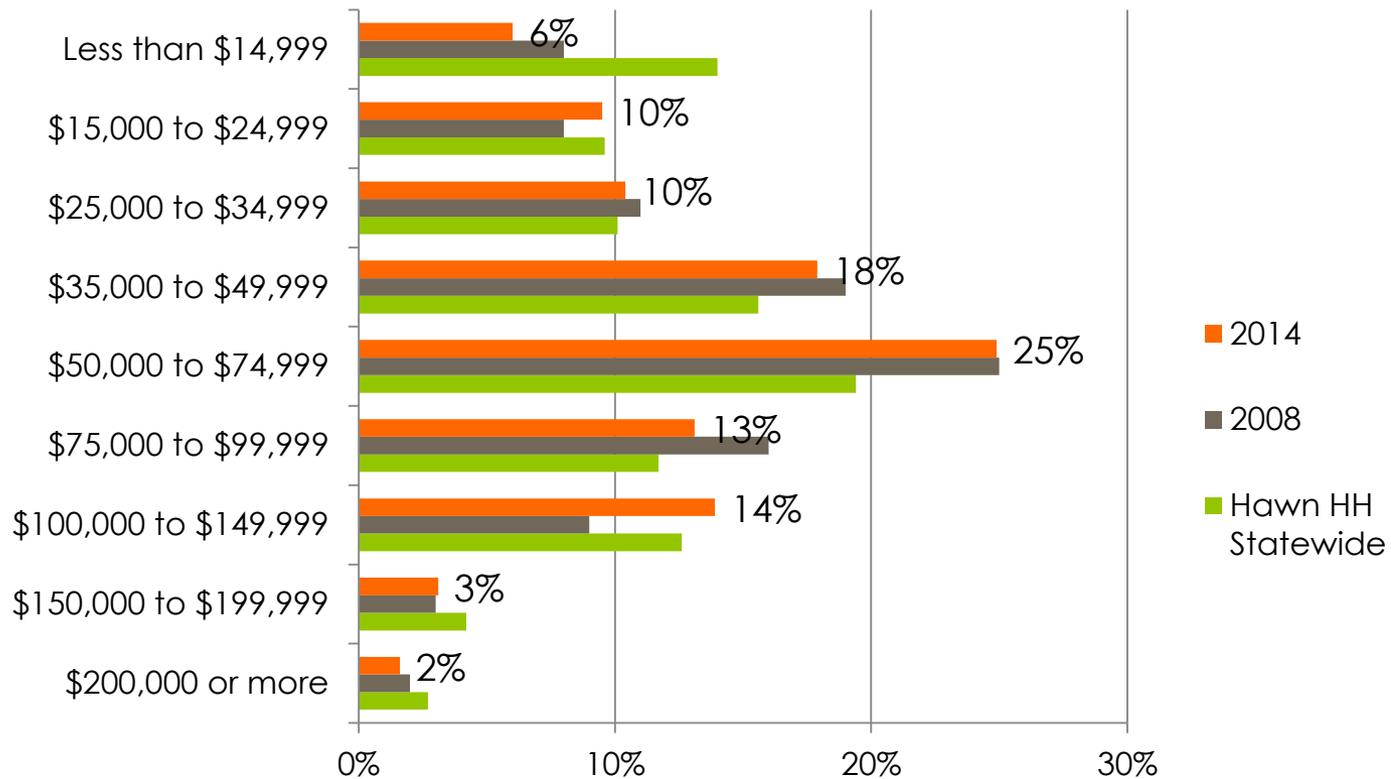


High Level of Employment

- 85% of households have one or more adults currently employed fulltime
 - About the same as 2008 but lower than 2003
- Most often in services
 - 23% Other services
 - 15% Construction
 - 13% Education
 - 13% Health care/social assistance
 - 12% Transportation/warehousing/utilities
 - 11% Hotel/accommodations/food services

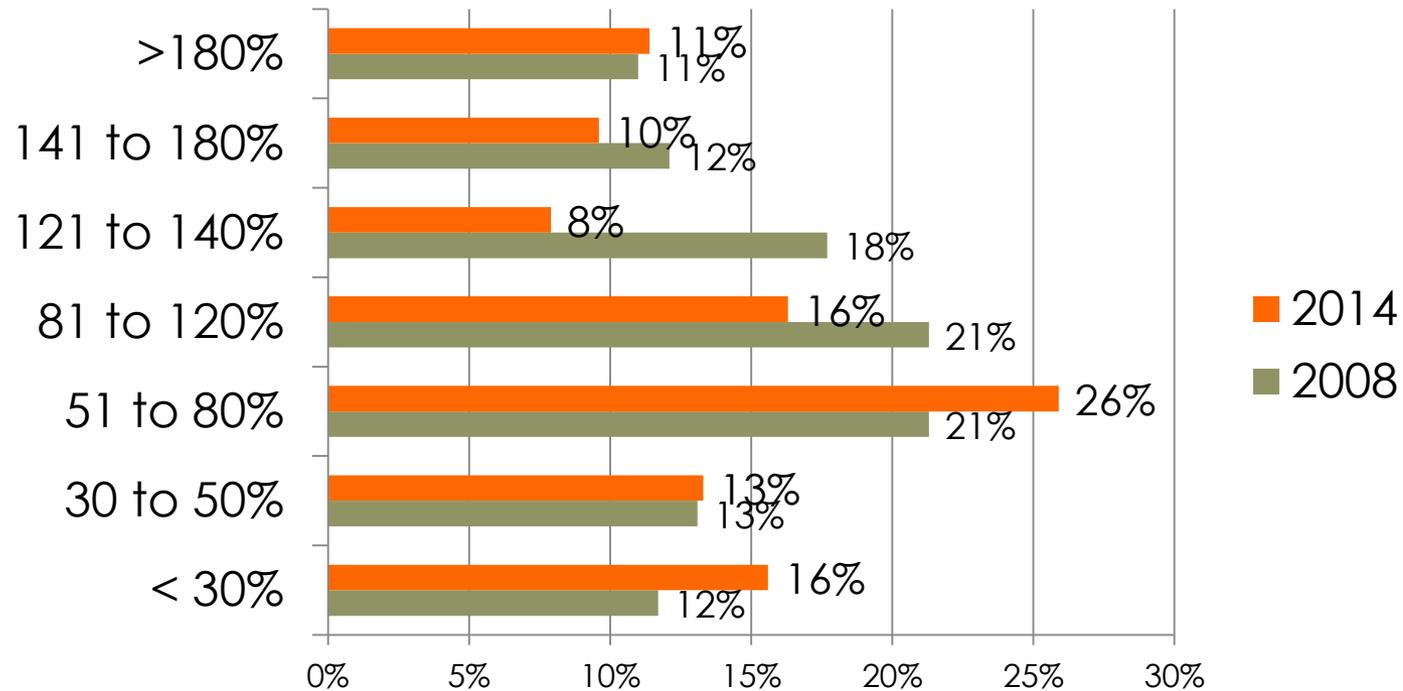


Median household income has increased from \$48,731 to \$59,600



Hawaiian household income from US Census 2013 ACS, *Household income in past 12 months, Native Hawaiian and other Pacific Islander Alone Householder*. Median HH Income: \$50,591

More households at/below 80% HUD AMI. 54% in 2014, 46% in 2008



Condition of House & Neighborhood

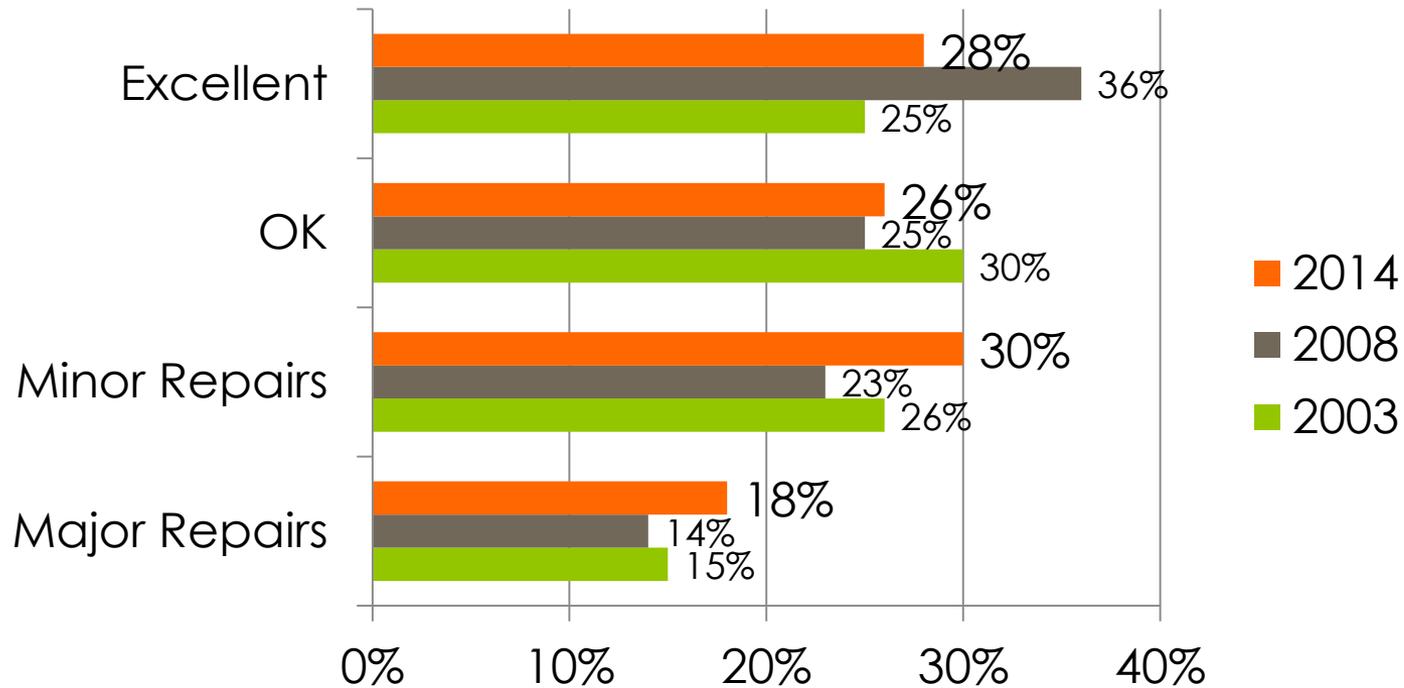


Current condition & desires of house

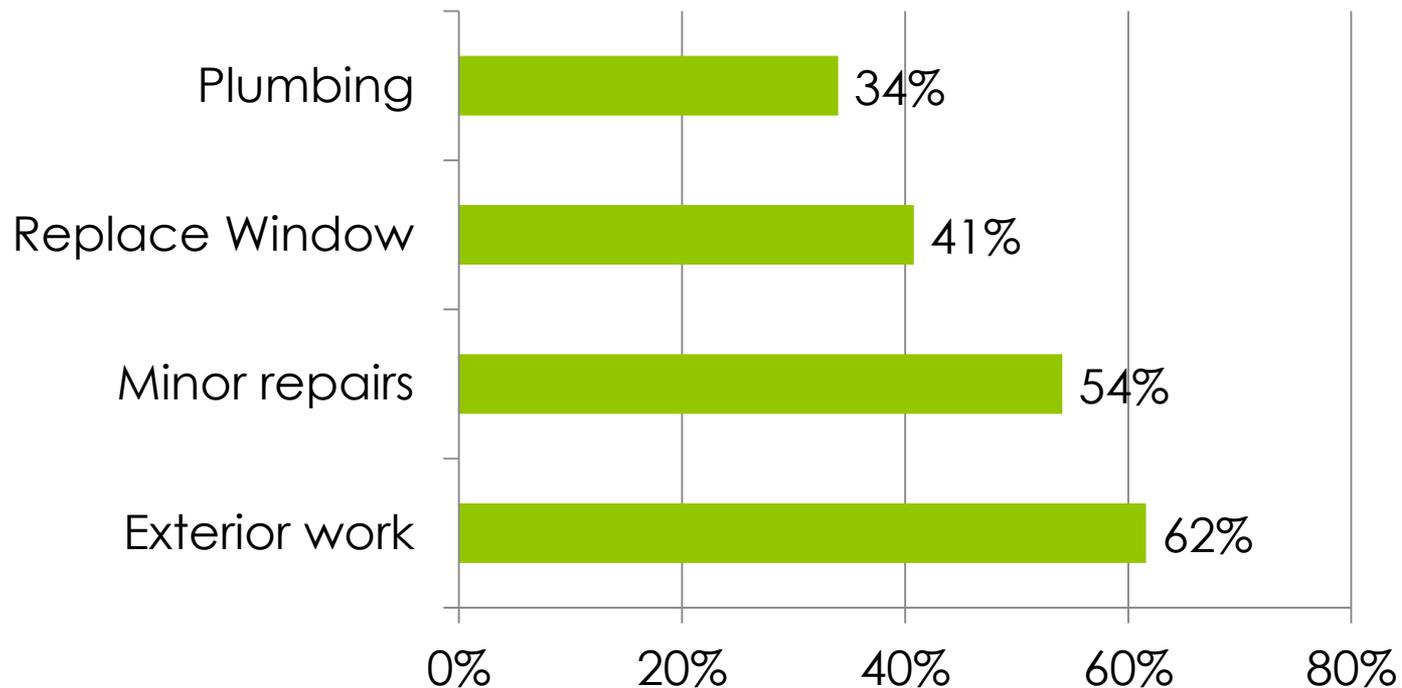
- 73% of Lessees say the size of their current home is sufficient
 - 48% have three bedrooms
 - 40% have four or more bedrooms
- 67% of Lessees have made changes to their current house
 - 20% new room(s)
 - 62% other improvements to house or land
- Future changes desired
 - 33% no change
 - Of the remaining 66%
 - 88% more bedrooms
 - 88% another bathroom
 - 85% another room



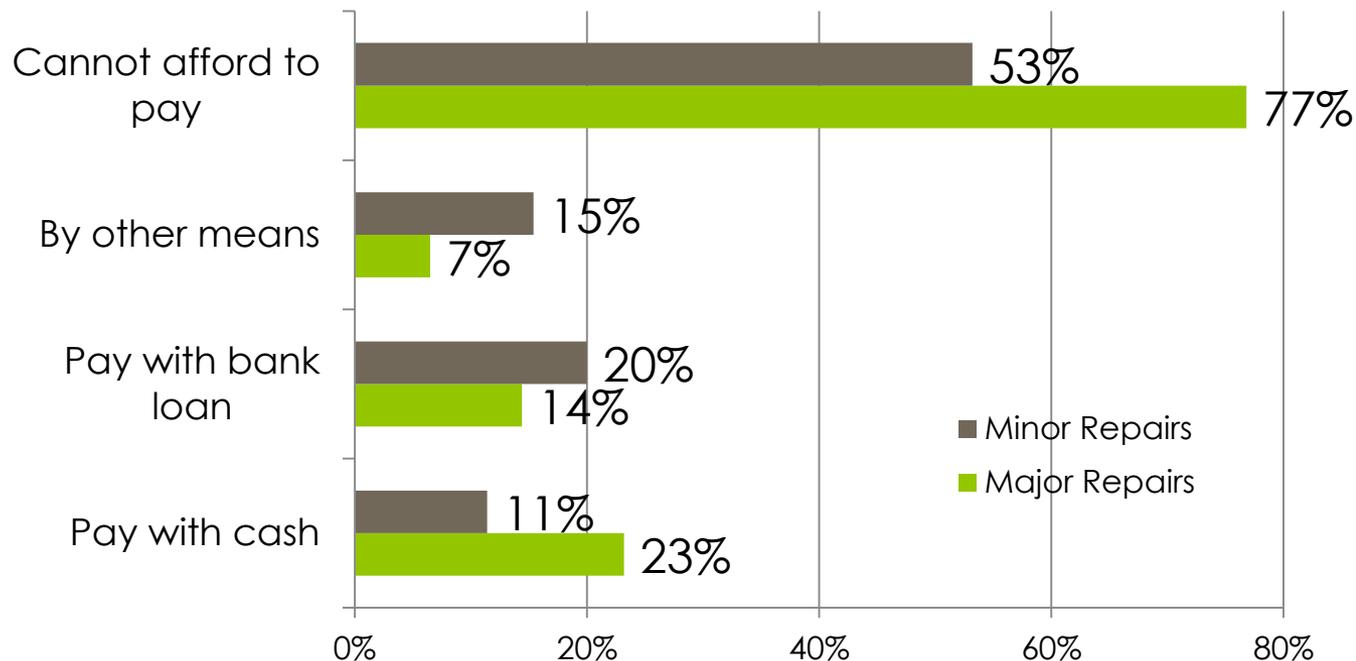
More homes in need of repairs



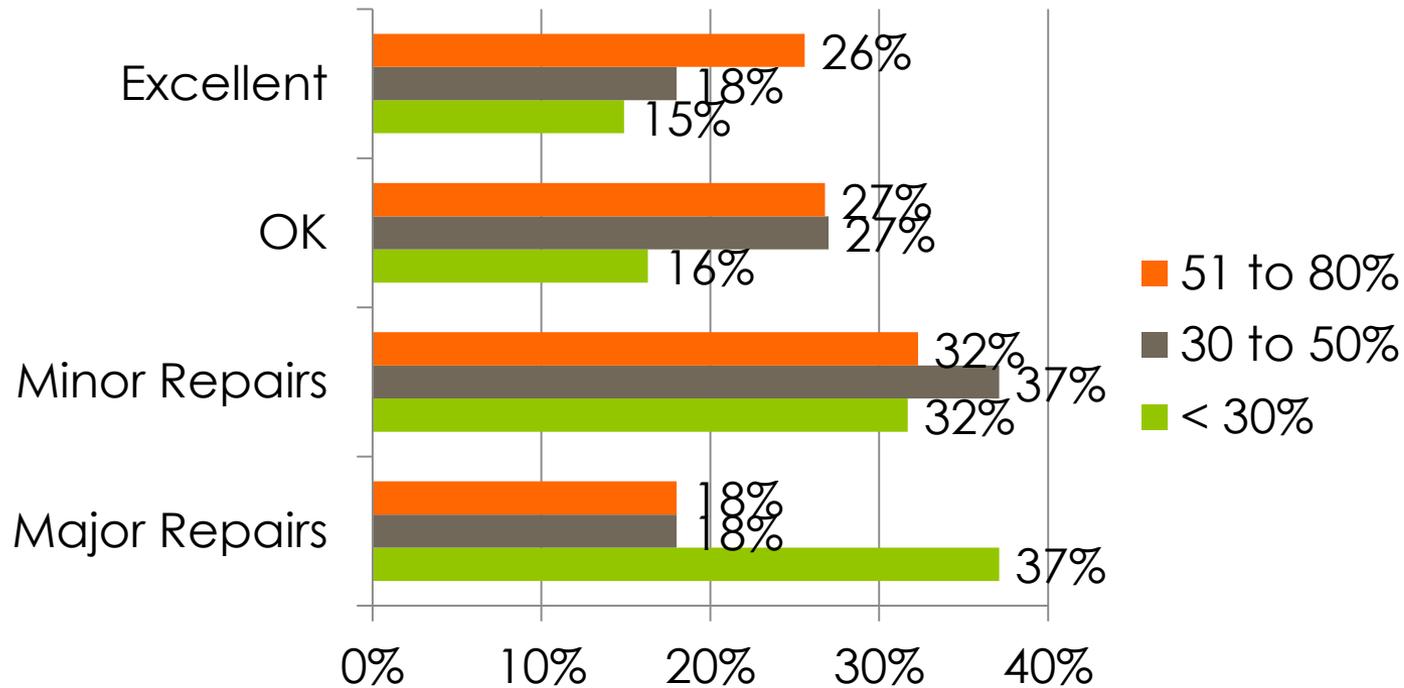
Exterior work such as painting,
gutters, siding listed most often as
a major repair



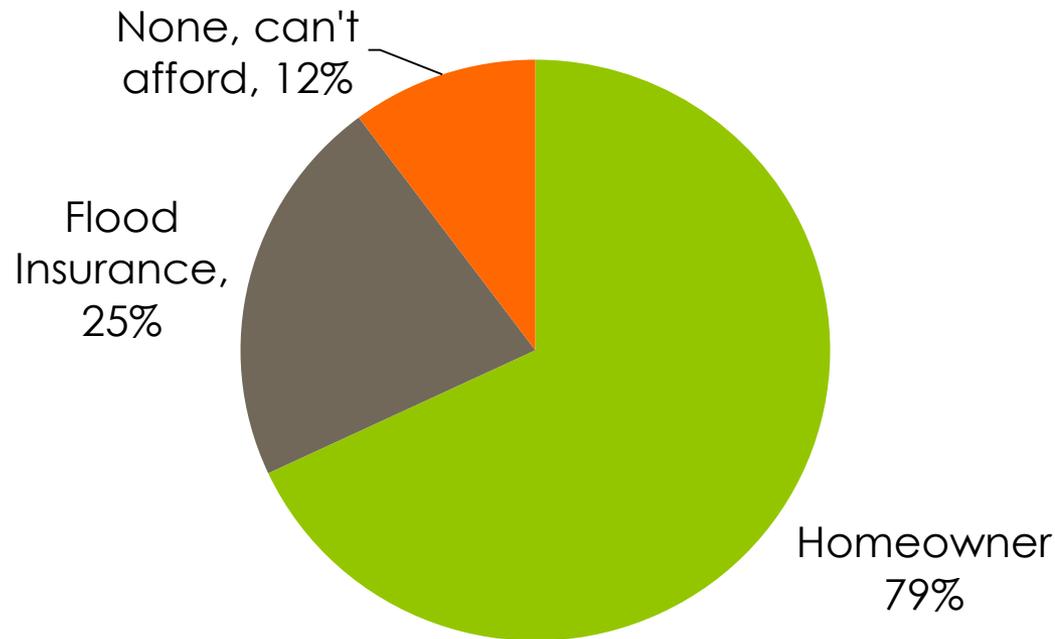
Many Lessees who need repairs cannot afford to pay for repairs



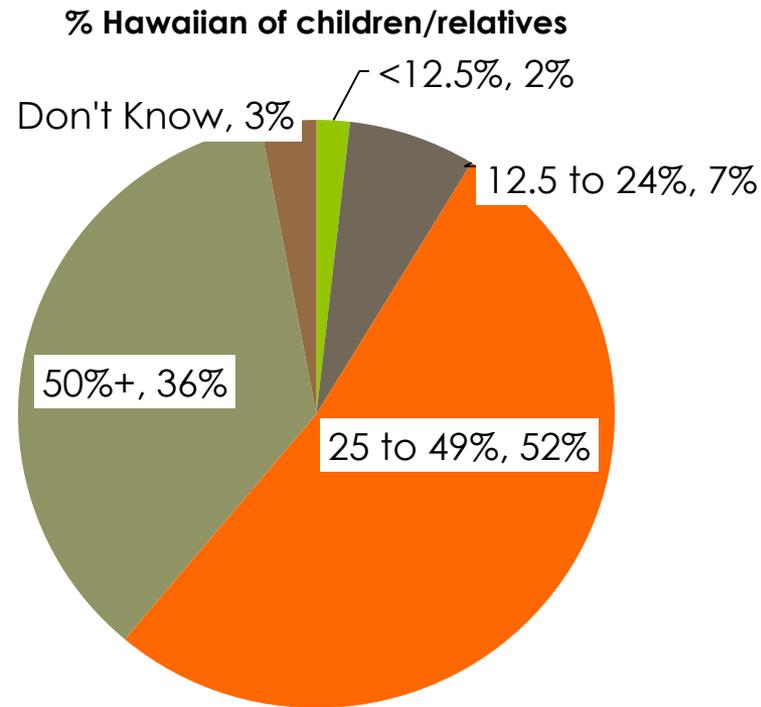
Significantly more Households below 30% HUD AMI Need Major Repairs



Most Lessees have Homeowner insurance



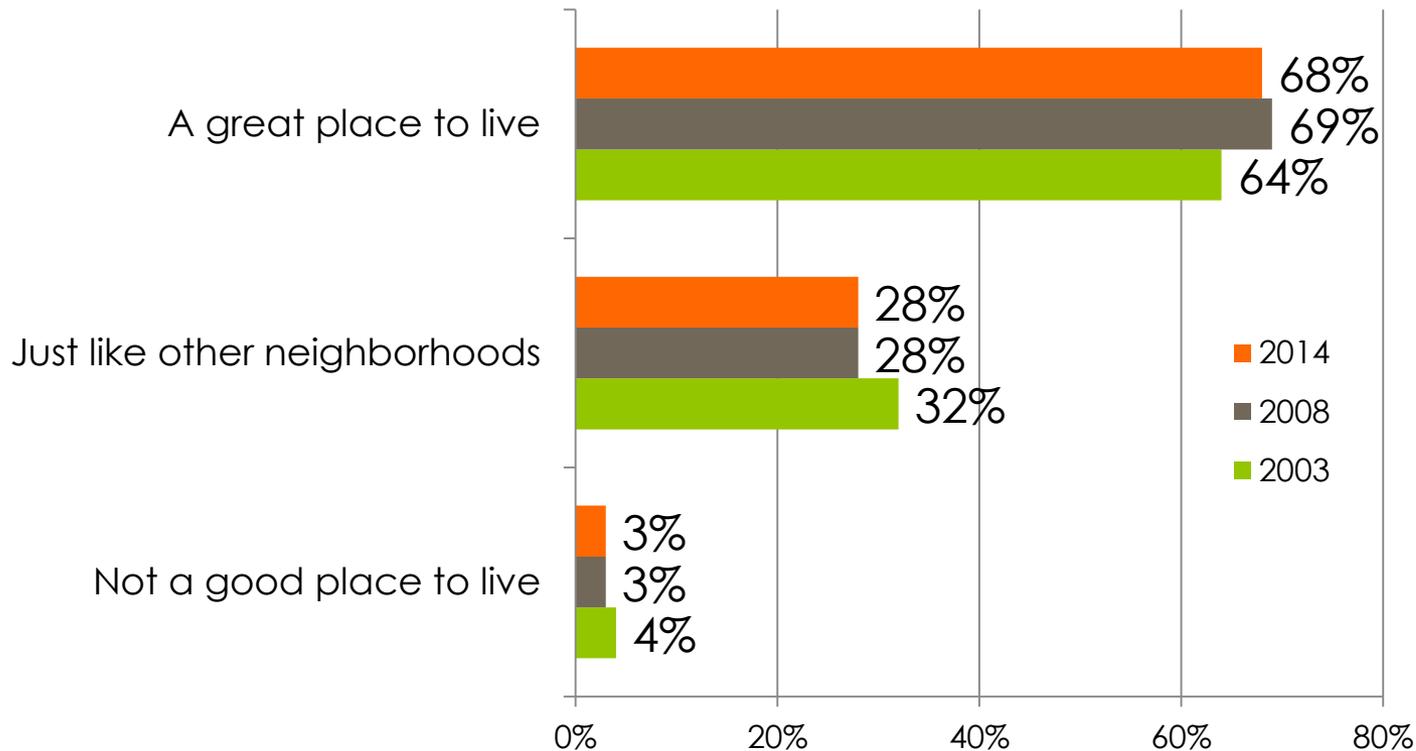
98% of Lessees plan to pass on their lease to children/relatives



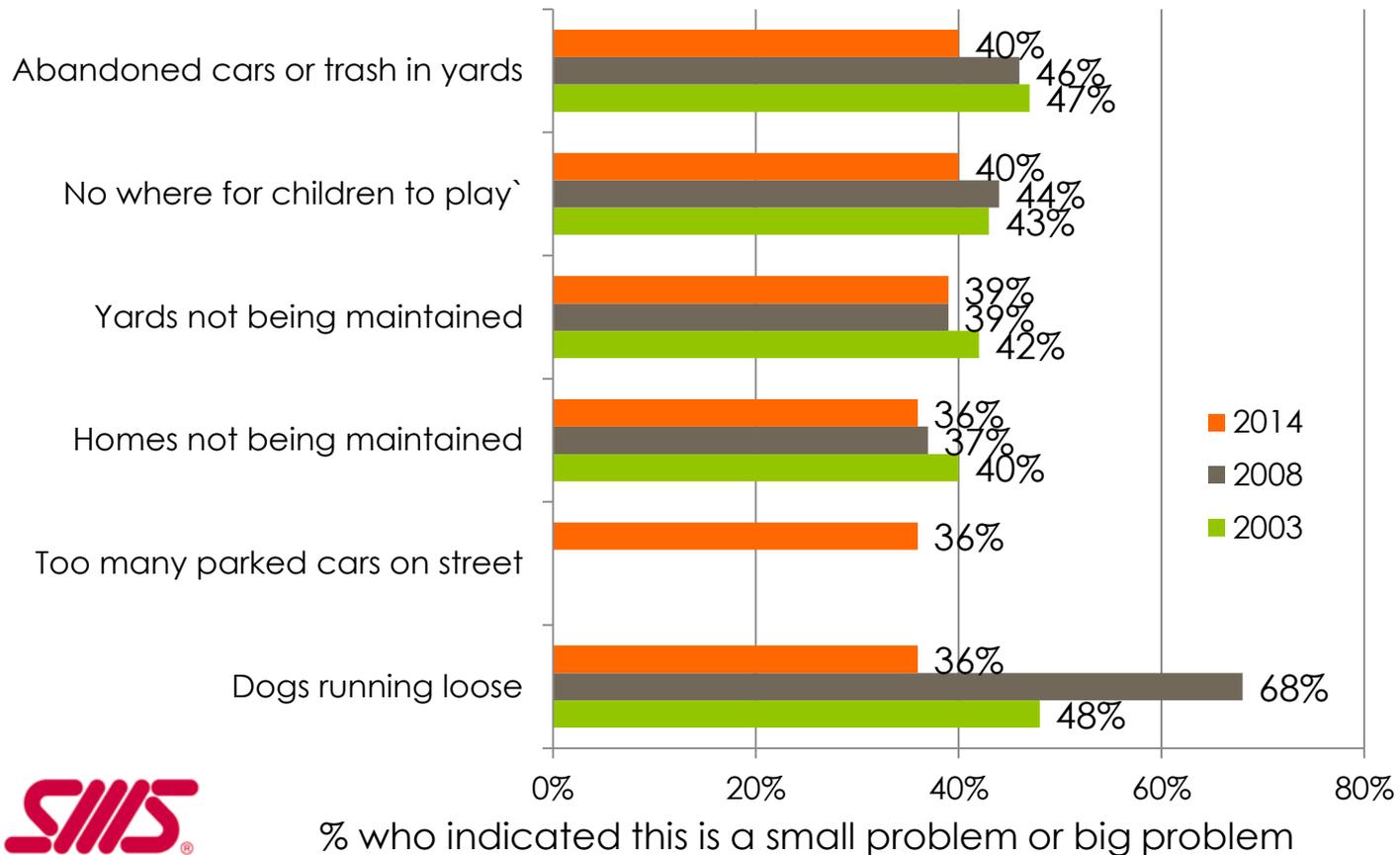
Community



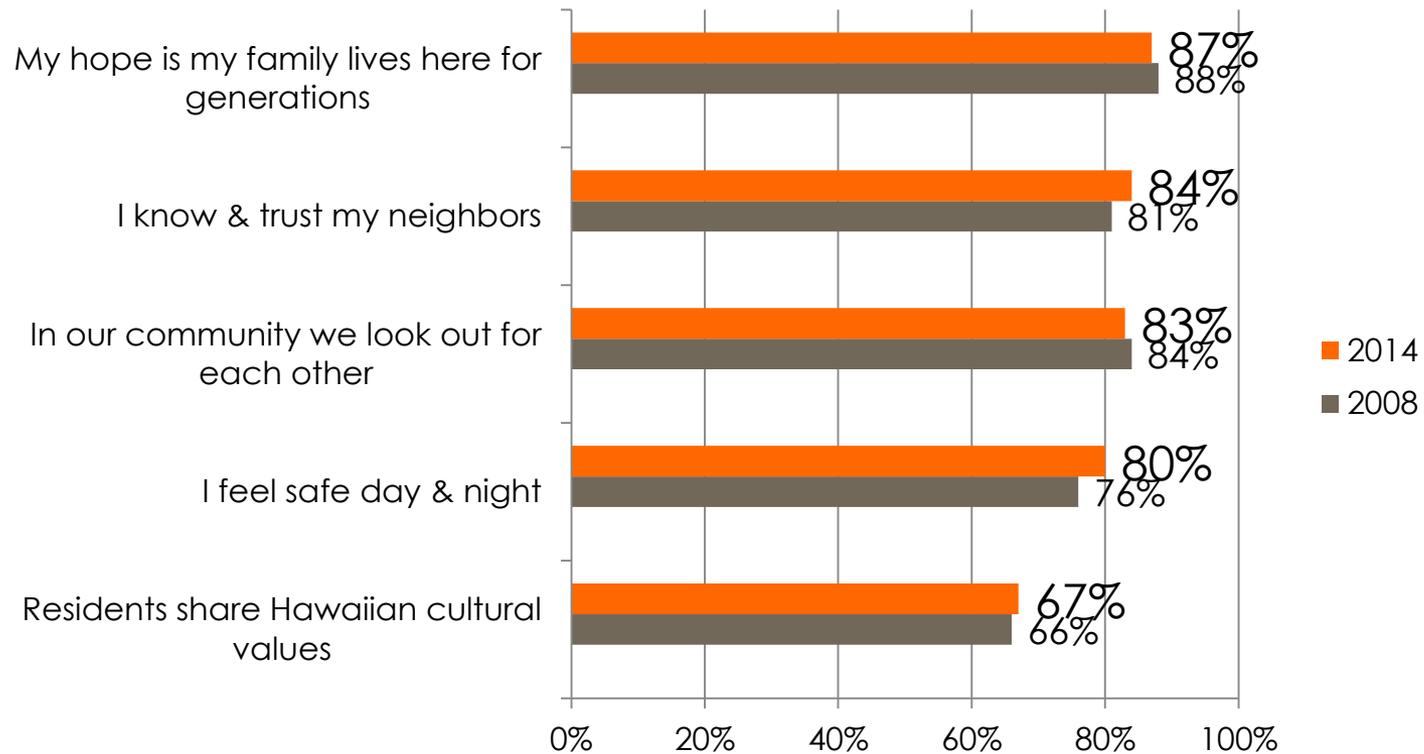
More Lessees continue to believe their community is a great place to live. 80% would not move if given the option



Homestead Community Problems – Top Ten in 2014 (overall improvements)

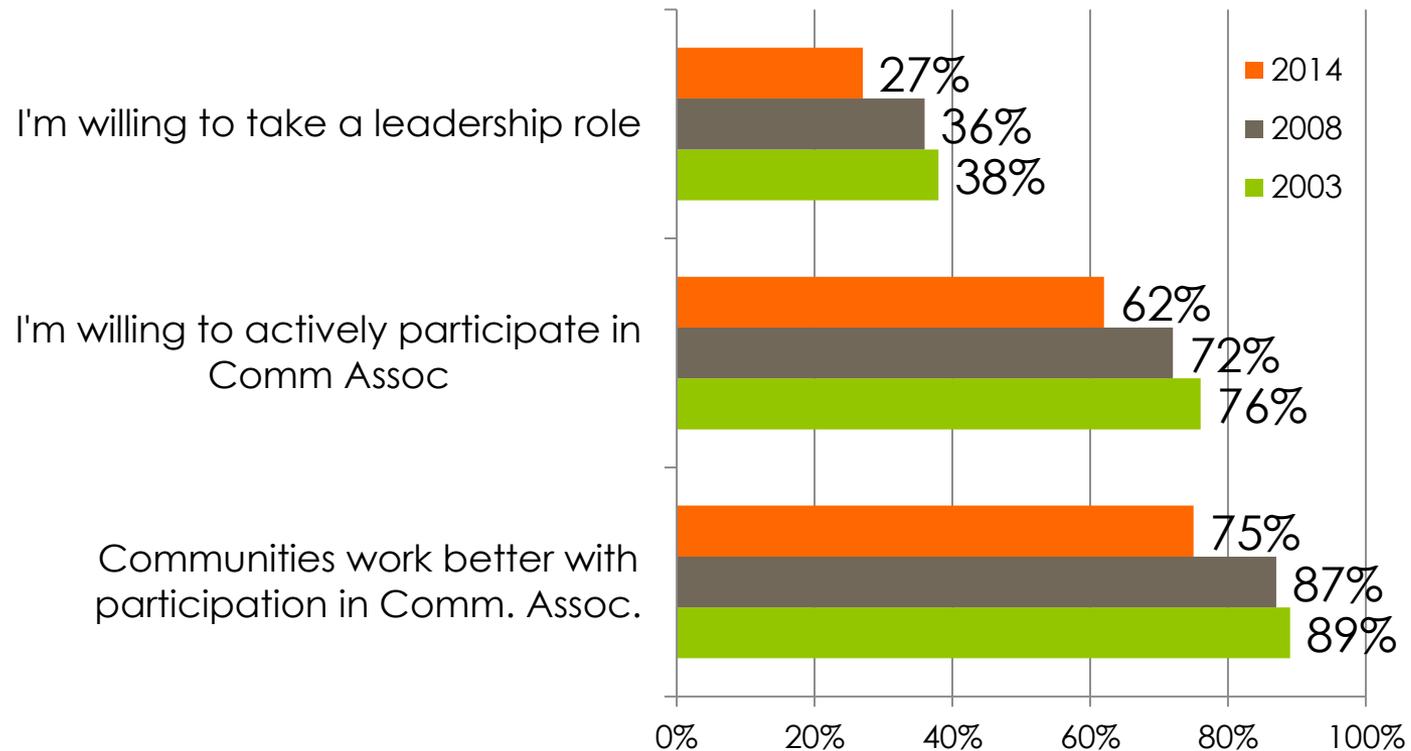


Community Well Being - constant



% who somewhat or strongly agree

Community Governance signals less participation



% who somewhat or strongly agree

Undivided Interest Lessees



966 Undivided Interest Lessees

- Median age 55 – younger than traditional lessees
- 88% one or more adult employed fulltime
- Median income \$64,933 – higher than traditional lessees
 - 20% receive food stamps
 - 13% live in public assisted housing
- Homeownership
 - 50% rent, 38% homeowners
 - 82% of homeowners own a single family dwelling
 - 69% live in a single family dwelling



Undivided Interest Award Preference

- First Choice
 - 57% - Turn key house
 - 27% - Lot with infrastructure, no house
 - 7% - Rental with an option to buy
- Ability to finance house:
 - Affordable monthly payment
 - 14% below \$500
 - 39% \$500 to \$1,099
 - 35% over \$1,100
 - 12% not sure



Undivided Lessee Perceptions

- Expect lot to be available:
 - 24% within a year
 - 27% - two years
 - 39% - three to five years
 - 16% - more than five years
- Expect to be financially prepared
 - 61% yes, 9% no, 31% not sure
- Understand the details of award
 - 31% fully understand
 - 62% somewhat understand
 - 7% do not understand at all



Summary

- Lessees continue to get older, however more households with children
- Challenge with aging houses
 - Those with the greatest need are least able to pay for repairs
- Communities continue to have high well being, but residents less willing to participate in governance
- Undivided interest lessees are mixed in ability to financially qualify for a home
 - Large number do not fully understand the nature of their award