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Toll Free (877) 535-5767
Fax: (808) 537-2686
E-mail: info@smshawaii.com
Website: www.smshawaii.com

**DHHL BENEFICIARIES STUDY APPLICANT
REPORT, 2014**



Prepared February, 2015

SMS Affiliations and Associations:

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CONTENTS

EXECUTIVE SUMMARY	1
INTRODUCTION	2
BACKGROUND.....	2
OBJECTIVES	2
METHOD.....	2
DHHL APPLICANTS	4
TYPES OF APPLICATIONS AND APPLICANT PREFERENCES	5
Residential.....	6
Agricultural.....	7
Pastoral	8
PREFERRED LOCATIONS.....	9
PREFERRED UNIT CHARACTERISTICS	10
APPLICANT DEMOGRAPHIC CHARACTERISTICS.....	11
AGE	11
GENDER, MARITAL STATUS, AND BLOOD QUANTUM.....	11
TECHNOLOGY USAGE.....	12
HOUSEHOLD COMPOSITION	13
Household Size.....	13
Children	14
Elderly.....	15
Employment.....	15
APPLICANT CURRENT HOUSING CHARACTERISTICS	18
HOUSING PAYMENTS.....	20
FINANCIAL CHARACTERISTICS OF APPLICANTS	23
INCOME	23
HUD INCOME CATEGORIES.....	24
SAVINGS.....	27
DOWN PAYMENT	27
PREVIOUS AWARD OFFERS.....	30
APPLICANT PERSPECTIVES	32
CONSIDERATIONS REGARDING A FUTURE AWARD	32
INTENTIONS FOR A FUTURE AWARD.....	32
COMMUNICATIONS WITH DHHL.....	32
CAN APPLICANTS AFFORD THE HOUSE THEY DESIRE?.....	34
APPENDIX A – HOMESTEAD LOCATIONS.....	37
APPENDIX B – SURVEY INSTRUMENT	42
APPENDIX C – ADDITIONAL DATA TABLES	47

LIST OF TABLES

Table 1. Application Type and Island, 2014.....	5
Table 2. Residential Applicants' Housing Preferences, 2014.....	6
Table 3. Applicants' Willingness to Accept a Multifamily Housing Unit, 2008 and 2014.....	7
Table 4. Agricultural Applicants' Farming Activities, 2014	8
Table 5. Location Preference, First and Second Choices	9
Table 6. Preferred Bedrooms and Bathrooms in Next Housing Unit, 2014	10
Table 7. Applicant Demographic Characteristics, 2014	12
Table 8. Use of Technology, 2014.....	13
Table 9. Size of DHHL Applicant Households, 1992-2014	13
Table 10. Household Characteristics by Application Type, 2014	16
Table 11. Full-time and Part-time Employment, 2014.....	17
Table 12. Unit Characteristics of Current Home by Island, 2014	19
Table 13. Monthly Housing Payment by Tenure, 2014	21
Table 14. HUD Income Categories by Island, 2014.....	26
Table 15. Financial Qualifications, 2014.....	29
Table 16. Qualification for a Homestead Land Award, 2014.....	31
Table 17: Issues Questions.....	33
Table 18. Model of Ability to Finance a House	34
Table 19. Ability to Finance a House Segments by Time on Applicant List.....	36
Table C-1. Applicant Household Characteristics by HUD Income Categories	48
Table C-2. Applicant Employment Industry by HUD Income Categories.....	49
Table C-3. Applicant Household Income by HUD Income Categories	50
Table C-4. Applicant Housing Unit Characteristics by HUD Income Categories	51
Table C-5. Applicant Housing Unit Characteristics by HUD Income Categories (continued).....	52
Table C-6. Applicant Award Preferences by HUD Income Categories.....	53
Table C-7. Previous Award Offers and Considerations by HUD Income Categories.....	54
Table C-8. Willingness to Accept Awards by HUD Income Categories.....	55
Table C-9. Agricultural Award Issues by HUD Income Categories	56
Table C-10. Financial Qualification for an Award by HUD Income Categories.....	57
Table C-11. Technology Usage by HUD Income Categories.....	58

LIST OF FIGURES

Figure 1. Number of DHHL Applicants by Current County of Residence, 1995-2014	4
Figure 2. Application Type and Island, 2014	5
Figure 3: Age Distribution of Applicants by Year, 2003, 2008, and 2014	11
Figure 4. Applicant Household Size, 1992-2014.....	14
Figure 5. Home Ownership by Island of Residence, 2003-2014.....	18
Figure 6. Length of Time in Current Home by Tenure, 2008 and 2014.....	20
Figure 7. Current Monthly Housing Payment by Tenure, 2008 and 2014	22
Figure 8. Applicant Household Income, 2007 and 2013	23
Figure 9. Applicant Household Income, 1994 - 2013	24
Figure 10. Percent of Applicants Below 80% HUD Median Income Guidelines	25
Figure 11. Amount in Savings, 2003, 2008, and 2014	27
Figure 12. Affordable Down Payment, 2003, 2008, and 2014	28
Figure 13. Size of Financial Capability Segments	35
Figure A-1. Map of DHHL Homesteads, O'ahu.....	38
Figure A-2. Map of DHHL Homesteads, Maui County	39
Figure A-3. Map of DHHL Homesteads, Kaua'i	40
Figure A-4. Map of DHHL Homesteads, Hawai'i.....	41

EXECUTIVE SUMMARY

- The Department of Hawaiian Home Lands (DHHL) continues its nearly 100-year commitment to meeting the land and housing needs of the Hawaiian community. Even as DHHL has made thousands of awards in recent years, the number of applicants has increased by 33 percent since 2008. The increase is attributed to younger Applicants who recently qualified for an award, as well as to older Hawaiians who have applied for the first time (although they could have applied many years ago). The list has grown exponentially faster than the Department's ability to provide awards.
- Based on applicants' indicated preferences, most are looking to DHHL to provide them with housing solutions. The most popular housing option among the applicant population is a single-family dwelling that is move-in ready.
- The percentage of DHHL applicants earning less than 80 percent of the HUD median income each year continues to decrease. In 2014, 45 percent of applicants were classified as below the 80 percent HUD median, compared to 48 percent in 2008 and 56 percent in 2003.
- O'ahu continues to be the most sought after location for many applicants, with over one-third of applicants listing O'ahu as their first choice for a Homestead Land Award.

INTRODUCTION

The State of Hawai'i Department of Hawaiian Home Lands (DHHL) was established in 1921 to manage the Hawaiian Home Lands trust. The mission of the Department is to manage effectively, develop raw land for use by qualified Applicants, facilitate land leases, and to develop and maintain self-sufficient and healthy communities on homestead land. To ensure that Departmental strategies and services are aligned with the interests of beneficiaries, DHHL has periodically commissioned surveys to evaluate their needs and preferences.

BACKGROUND

In 2014, the Department of Hawaiian Home Lands authorized a study among all of its beneficiaries -- current Lessees and Applicants for land awards. The purpose of the study was to assess the current condition and needs of DHHL beneficiaries. It was designed to be consistent with similar studies conducted in 1995, 2003, and 2008. These studies also serve to provide needed information in support of the Department's relationship with the U.S. Department of Housing and Urban Development (HUD) under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). HUD programs are designed to facilitate housing production and community development among qualified population segments. DHHL commissioned SMS Research to complete that study.

OBJECTIVES

The overall goal of the project was to provide DHHL with a comprehensive body of information to support planning for delivery of land awards to applicants and provides opportunities for community development among Homelands Lessees. Specific objectives for the Applicant survey included:

- To update applicant profiles and housing situations;
- To measure level of qualification for awards acceptance under NAHASDA programs;
- To investigate expectations for land awards;
- To assess applicant impressions for certain proposed land award types; and
- To measure applicant satisfaction with DHHL performance.

METHOD

There were two major surveys involved in this study, one focused on lessees and one centered on applicants. This report covers the survey of DHHL applicants for land awards. The lessee survey and other project components are covered in reports submitted separately.

The applicant survey was designed to provide large-sample, statistically reliable data on all applicants who were registered as of August 2014. Two related surveys were conducted to accomplish that task. The first survey was a self-administered mail survey designed to provide very broad coverage of the applicant group. The survey instrument was relatively brief to

maximize response rates and designed to include items that were directly comparable with the 1995, 2003, and 2008 surveys.

The survey instrument was mailed to all DHHL applicants with valid current addresses in the DHHL applicant database. Included within the applicant sample were 5,260 households (19.3%) that are current DHHL lessees who have applied for an additional award. Those households that are both lessees and applicants for an additional award are included in the results reported here. A total of 26,416 surveys were mailed to current applicants.

Included in the cover letter of the mail survey were instructions on how to complete the applicant survey online. The web-based version of the survey was identical to the mail version and simply provided an alternative method of completing the survey, should applicants find it more convenient to respond online. 368 applicants completed an online survey, seven percent of all responses.

SMS received completed mail survey forms from 4,601 applicants, and an additional 368 applicants chose to complete the web-based version of the mail survey. The total number of completed mail and online surveys (4,969) resulted in a return rate of 19.1 percent. The sample error for the mail and online survey was ± 1.2 percent at the 95 percent confidence level.

The second survey was a telephone survey conducted among a split sample of applicants. The survey instrument contained most of the same items that were included in the mail survey, along with additional items covering a broader range of subject matter. The telephone survey offers the advantage of being able to include open-ended questions that probe sensitive issues. The sample was drawn from was the same list of applicants used for the mail survey. The sample frame was stratified to separate applicants who had returned a mail/web survey and those who had not returned a mail/ web survey. A total of 1,001 telephone interviews were completed, 500 from mail/web survey respondents and 501 from non-respondents. The sample error for the telephone survey of applicants was ± 3.01 percentage points at the 95 percent confidence level.

Similar to prior iterations respondents to the telephone-only survey were younger with an average age of 51.6 (median 53) compared with mail survey respondents with an average age of 56.8 (57 median). There were no other significant differences in demographics between the two groups.

The three survey modes, mail, web, and phone, obtained information from an unduplicated total of 5,470 DHHL applicants, or about 21 percent of the Department's master list of applicants.

Based on examination of the data sets, it is our professional opinion that the results of the DHHL applicant surveys detailed in this report represent an unbiased, statistically reliable, representative sample of the characteristics, conditions, and opinions of all applicants on the list as of August 2014.

DHHL APPLICANTS

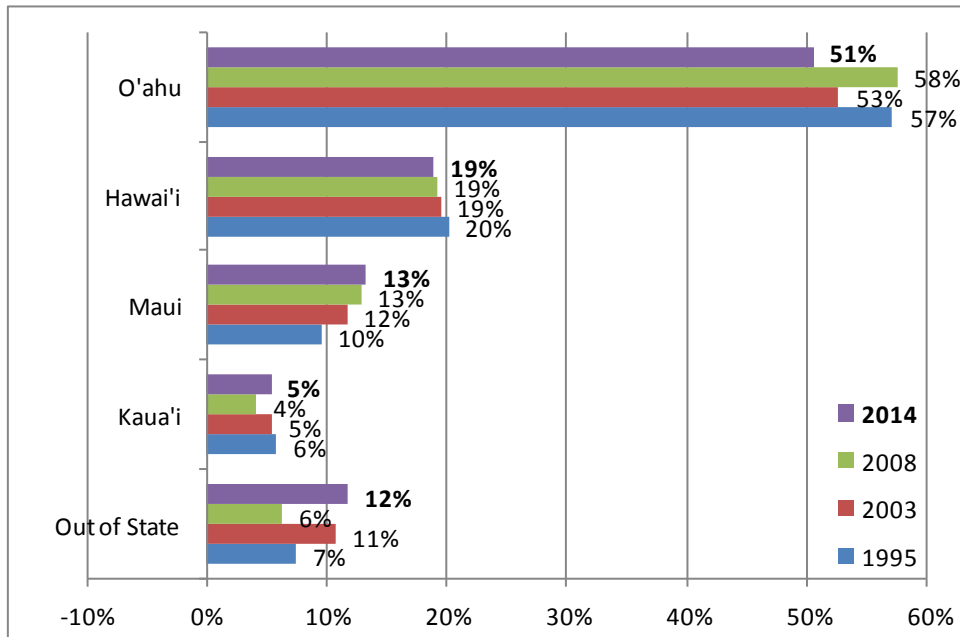
In the past six years, the total number of unduplicated DHHL applicants has increased by 30 percent, from 20,340 in 2008 to 26,416 in 2014. As shown in Figure 1, the percentage of applicants from each of Hawai'i's four counties and from outside the State has remained fairly consistent over the past two decades.

Around half of the applicants typically live on O'ahu, while about one in five currently reside in Hawai'i County. Approximately thirteen percent of DHHL applicants live in Maui County and five percent live on the island of Kaua'i.

A notable change in the present study was the increase in the percentage of applicants who currently reside outside the State of Hawai'i, either on the U.S. Mainland or in a foreign country. While only 6 percent of applicants lived outside the State in 2008, twice as many are not Hawai'i residents in the current study (12%).

Nearly all of the 3,207 non-resident applicants live on the U.S. Mainland (3,167). A very limited number of applicants, however, live in Guam (n=16) or in a foreign country (n=24).

Figure 1. Number of DHHL Applicants by Current County of Residence, 1995-2014



TYPES OF APPLICATIONS AND APPLICANT PREFERENCES

Based on applicant responses, the majority of DHHL applicants want a residential lot (50.7%). Applications for agricultural and pastoral lots were second and third most common (33% and 16%, respectively). O’ahu has the highest percentage of applications of all types (39%), followed by Hawai’i Island with 31 percent of all applications. Twenty percent of the applications were for awards in Maui County and the remaining applicants were seeking awards on Kauai’i.

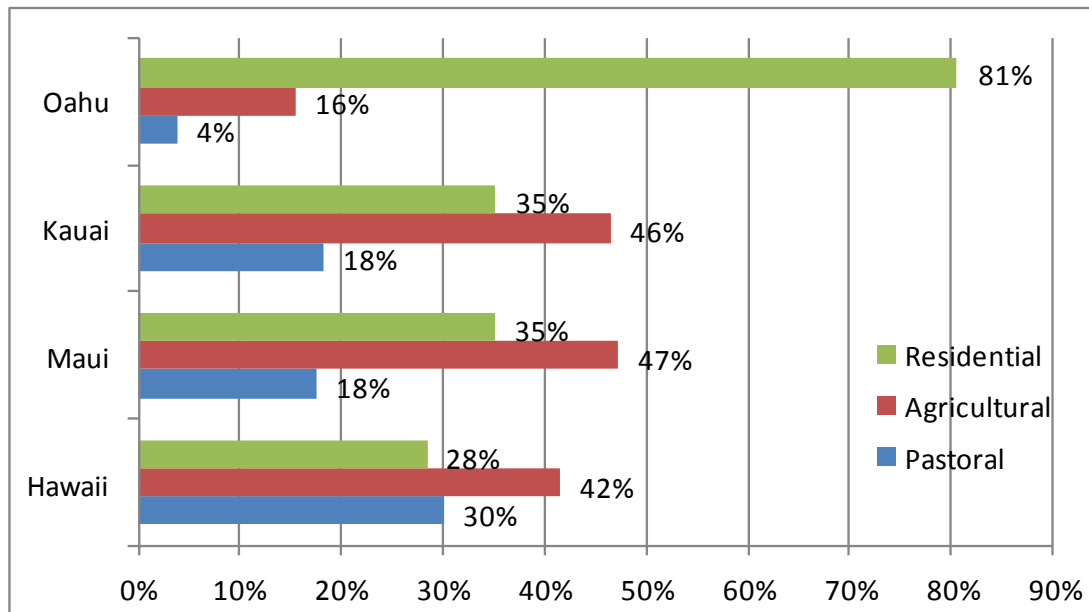
Table 1. Application Type and Island, 2014

	Oahu		Maui		Hawaii		Kauai		Total	
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct
Residential	8,246	80.6%	1,831	35.1%	2,352	28.4%	887	35.2%	13,316	50.7%
Agricultural	1,593	15.6%	2,462	47.2%	3,440	41.5%	1,170	46.5%	8,665	33.0%
Pastoral	391	3.8%	918	17.6%	2,491	30.1%	461	18.3%	4,261	16.2%
Total	10,230	100.0%	5,211	100.0%	8,283	100.0%	2,518	100.0%	26,242	100.0%

The 990 responses for which an application type and/or island was not specified are excluded from these totals.

The distribution of responses is similar to the actual distribution of names on the three lists: residential (51%), agricultural (42%) and pastoral (6%). Based on phone calls received from applicants asking about the survey, some applicants cannot remember what list(s) they are on and some applicants who are also lessees believe that they are no longer on an applicant list now that they have received an award.

Figure 2. Application Type and Island, 2014



Residential

Based on survey responses, just over half of the applications across all islands are for residential lots (50.7%). Among residential applicants, nearly two-thirds would prefer a residential land award on the island of O’ahu (61.9%). The remainder of the residential applications were divided among the counties of Hawai’i (17.7%), Maui (13.8%), and Kaua’i (6.7%).

Among residential applicants, approximately two-thirds (68%) would choose to have a turn-key unit (a residential lot with a single-family dwelling). A lot with water, sewer, and electrical connections provided but no housing unit was a distant second with only 9.4 percent of residential applicants preferring this alternative.

Compared to applicants’ responses in 2008, a significantly greater percentage of current applicants would prefer a turn-key award (67.5%, +13.1 points). Notably fewer 2014 applicants are interested in an improved lot with water, sewer, and electricity but no house than in 2008 (9.4%, -7.1 points). In keeping with the overall aging of the applicant pool, a larger percentage of applicants would prefer kupuna housing now than did six years ago (3.9%, +2.6 points).

Table 2. Residential Applicants’ Housing Preferences, 2014

	Residential Applicants	
	Count	Pct
Housing Options - 1st Choice		
Turn-Key (lot with single-family house on it)	8,983	67.5%
Lot with water, sewer, electricity but no house	1,251	9.4%
An affordable rental unit	686	5.2%
Not Reported	603	4.5%
Apartment suited for senior citizens	516	3.9%
A rental unit with an option to buy	390	2.9%
Parcel of land that I can farm	385	2.9%
Condominium apartment I own	287	2.2%
Townhome in a duplex or quadplex	216	1.6%
Total	13,316	100.0%

Residential applicants are looking for both a specific type of unit, as well as a certain size lot for their award. Close to half of these applicants stated that a lot between one-half and one acre would be the smallest lot size they would accept. One in five said a slightly smaller lot, between 10,000 square feet and a half acre would be large enough, while another 17 percent reported their willingness to accept a lot of only 7,500 to 10,000 square feet.

Residential applicants were also asked a series of questions regarding their willingness to consider various other housing options. The goal of these questions was to gauge whether various incentives might encourage applicants to accept a townhome or condominium. As shown in Table 3, the ability to get into a home on DHHL land more quickly would prompt around 36 percent of residential applicants to accept something other than a turn-key award. This is up from the 29 to 35 percent of applicants in 2008 who were willing to consider multifamily units based on the various incentives proposed.

Table 3. Applicants' Willingness to Accept a Multifamily Housing Unit, 2008 and 2014

Would you be willing to accept a townhouse or multiplex unit if it meant you could get into a home...

	2008	2014
...with less cost?		
Would accept	29%	36%
Would <u>not</u> accept	42%	32%
Not sure, it depends	28%	32%
... closer to town?		
Would accept	30%	36%
Would <u>not</u> accept	44%	35%
Not sure, it depends	26%	29%
... faster?		
Would accept	35%	36%
Would <u>not</u> accept	41%	34%
Not sure, it depends	24%	30%

Agricultural

Forty-two percent of all DHHL applications are from persons seeking agricultural lands. Agricultural applicants are typically requesting land on Hawai'i Island (39.7%) or Maui (28.4%). The top choice among residential applicants, O'ahu is somewhat less popular among agricultural applicants and accounted for just 18.4 percent of all agricultural applications. Only 13.5 percent of agricultural applicants would choose to have their land award on Kaua'i.

Among the agricultural applicants who responded to the detailed phone survey, just over eight percent (8.4%) reported that they or their spouses are currently farming. Among those who are farming, 55 percent engage in subsistence farming, only growing enough crops to provide for the needs of their household members. An additional 20 percent are growing enough to provide for some, but not all, of the needs of their household members. A few of the agricultural applicants (1%) indicated that they are currently operating a commercial farm that provides for their families' needs without other employment.

When agricultural applicants were asked about what type of farming they intended to do on their award land, nearly six out of ten said subsistence farming was their primary goal (57.8%). Around one-quarter planned to use their award for supplemental farming (24.5%), and less than five percent hoped to engage in commercial farming (4.4%).

The vast majority of applicants plan to use their land award for a house and to farm (85%) Around one in ten had plans to build a house on the land (10.1%) and very few applicants for an agricultural award plan to use it for just crops or livestock only (3%).

Even with the intention to use the land primarily for crops or livestock, agricultural applicants generally are not seeking large tracts of land. When asked about the smallest lot size they would be willing to accept, well over half of these applicants (59%) reported that they would accept two acres or less. Another 23 percent indicated that a lot size between three and five acres would be acceptable.

Table 4. Agricultural Applicants' Farming Activities, 2014

	Agricultural Applicants	
	Count	Pct
Are you or your spouse currently farming?		
Yes	247	8.4%
No	2705	91.6%
Current Level of Farming		
Subsistence (grow crops to supply minimal needs of the immediate family living in the household)	161	65.2%
Supplemental (crops grown will supply some, but not all of the income/goods/services needed by the family)	73	29.6%
Commercial (crops grown will provide all of the income/goods/services needed by the family without other employment)	13	5.3%
Intended Usage of Agricultural Award		
Subsistence	1705	57.8%
Supplemental	723	24.5%
Commercial	130	4.4%
Not Reported	395	13.4%
Do you intend to build a house on the land, or just use it for crops or livestock?		
Build a house	297	10.1%
Both house and farm	2497	84.6%
Crops or livestock only	98	3.3%
Not Reported	60	2.0%
Smallest Acceptable Agricultural Lot Size		
2 acres or less	1741	59.0%
3 to 5 acres	680	23.0%
6 to 10 acres	127	4.3%
11 to 20 acres	16	0.5%
21 to 40 acres	41	1.4%
Not Reported	347	11.8%
Total	2,952	100.0%

Pastoral

Overall, DHHL received the fewest number of applications for pastoral lands (4,261). Nearly sixty percent of pastoral applicants would prefer land awards on Hawai'i Island (58.5%). The County of Maui (21.5%) is also a popular option among pastoral applicants. Only about ten percent of pastoral applicants are seeking land awards on Kaua'i or O'ahu.

PREFERRED LOCATIONS

As part of this survey, applicants were asked to identify the specific area where they would like to receive an award. Applicants were asked to provide their preferences without any indication as to where land might be available. Maps showing the location of Hawaiian Home Lands throughout the state are provided in the Appendix.

Table 5 summarizes applicants' first and second choice locations. Overall, applicants tend to prefer Homestead awards on O'ahu. Maui was the next most popular overall location. The most frequently mentioned first choice location was Leeward O'ahu (20.3%), followed closely by Windward O'ahu (13.3%). Close to ten percent of applicants indicated that any DHHL Homestead community on Maui would be their first choice for an award location (9.2%)

Table 5. Location Preference, First and Second Choices

	First Choice	Second Choice
Leeward Oahu	20.3%	18.8%
Windward Oahu	13.3%	11.2%
Maui, any	9.2%	7.9%
Oahu, any	6.3%	5.2%
South Kona-Kau	5.1%	3.7%
North Hawaii	4.5%	4.0%
North & South Hilo	4.4%	3.9%
Kauai any	4.3%	3.3%
PUC O'ahu	4.3%	7.0%
Makawao-Pukalani-Kula	3.8%	3.8%
Molokai	3.8%	2.6%
Central Oahu	3.7%	5.6%
North Kona	3.5%	3.1%
West Maui	2.2%	0.9%
Hawaii Island any	2.2%	8.2%
Wailuku-Kahului	2.0%	2.4%
Kawaihau	1.7%	2.7%
Paia-Haiku	1.0%	0.5%
Puna	1.0%	0.8%
Hana	0.9%	0.3%
Waimea	0.9%	1.9%
East Honolulu	0.6%	0.3%
Lihue	0.6%	0.4%
Kihei-Makena	0.2%	0.3%
Lanai	0.1%	0.6%
Koloa		0.5%
Hanalei		0.1%

PREFERRED UNIT CHARACTERISTICS

As would be expected based on the larger family sizes among DHHL applicant households, the vast majority of applicants reported needing three or more bedrooms in their next home (84.4%). Over seventy percent felt that they would only require two bathrooms in their next home (71.1%).

Table 6. Preferred Bedrooms and Bathrooms in Next Housing Unit, 2014

	Type of DHHL Application									
	Residential		Agricultural		Pastoral		Not Reported		Total	
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Bedrooms Needed in Next Unit										
1 bedroom	228	1.8%	132	1.6%	70	1.7%	5	0.7%	435	1.7%
2 bedrooms	1,779	14.3%	1,046	12.8%	543	13.4%	163	21.5%	3,531	13.9%
3 bedrooms	5,259	42.2%	3,564	43.5%	1,664	41.2%	315	41.4%	10,802	42.4%
4 bedrooms	4,040	32.4%	2,569	31.4%	1,334	33.0%	212	27.9%	8,155	32.0%
5+ bedrooms	1,164	9.3%	882	10.8%	430	10.6%	65	8.6%	2,541	10.0%
Bathrooms Needed in Next Unit										
1 bathroom	1,031	8.5%	500	6.3%	261	6.7%	83	11.3%	1,875	7.6%
2 bathrooms	8,736	72.3%	5,567	70.3%	2,666	68.3%	544	73.4%	17,514	71.1%
3 bathrooms	2,068	17.1%	1,592	20.1%	869	22.3%	95	12.8%	4,624	18.8%
4+ bathrooms	240	2.0%	256	3.2%	107	2.7%	19	2.5%	621	2.5%

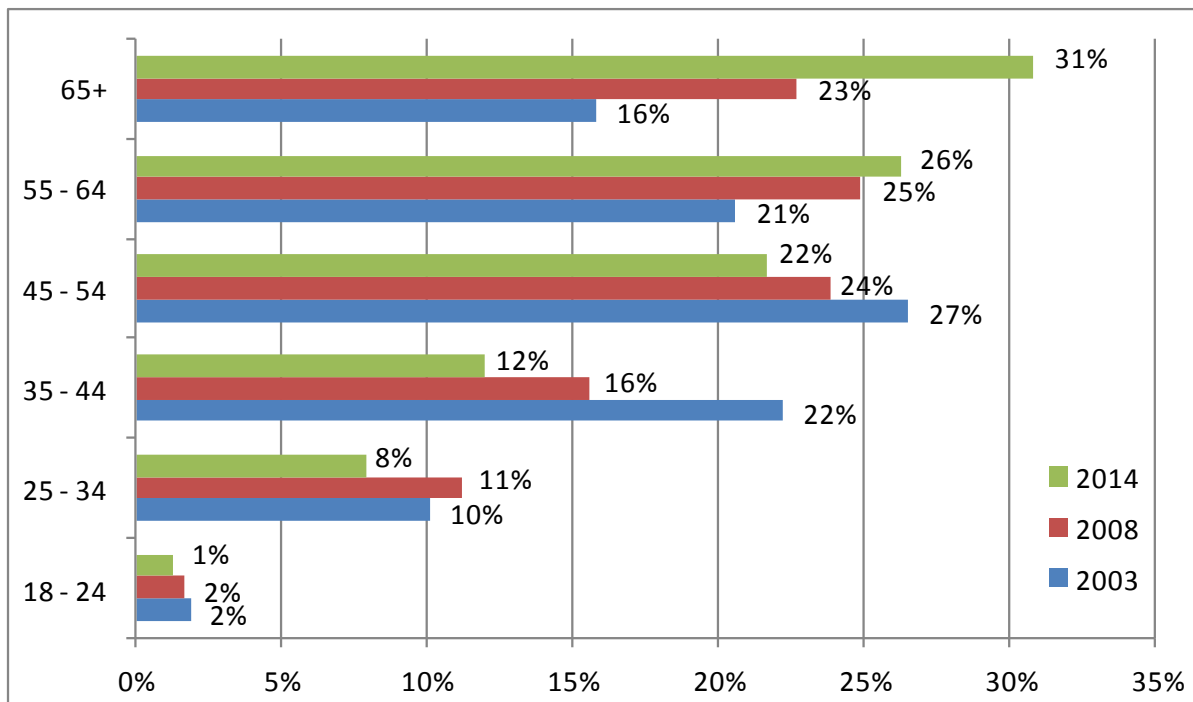
APPLICANT DEMOGRAPHIC CHARACTERISTICS

One of the major objectives of this study was to update the characteristics of the DHHL applicant pool. This section of the report updates general characteristics of current DHHL applicants.

AGE

In 2014, the median age of DHHL applicants was 57 years. Nearly one-third of the applicants are over the age of 65, an eight percentage point increase over 2008. Figure 6 clearly indicates that the applicant population is aging. With each iteration of the study, the number of applicants in the lower age ranges decreases while the proportion of applicants in the upper age ranges continues growing.

Figure 3: Age Distribution of Applicants by Year, 2003, 2008, and 2014



GENDER, MARITAL STATUS, AND BLOOD QUANTUM

At the present time, the majority of DHHL applicants are female (57.5%). More than sixty percent of applicants are married (61.2%), while very few (14.3%) have never been married. As the applicant population ages, we can expect that increasing numbers of them will be widowed or divorced.

The overwhelming majority of DHHL applicants have confirmed their eligibility for an award by having their Native Hawaiian blood quantum verified (93.8%). An additional two percent are still working through the verification process and the final four percent are unsure as to their status.

Table 7. Applicant Demographic Characteristics, 2014

	Type of DHHL Application								Total	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Respondent's Age										
18 to 24	102	0.8%	168	2.0%	74	1.8%			344	1.3%
25 to 34	891	7.0%	807	9.7%	288	7.0%	65	7.5%	2,050	7.9%
35 to 44	1,315	10.4%	1,076	12.9%	620	15.1%	100	11.6%	3,111	12.0%
45 to 54	2,416	19.0%	2,110	25.3%	930	22.7%	183	21.2%	5,639	21.7%
55 to 64	3,408	26.9%	2,188	26.2%	1,043	25.5%	204	23.6%	6,843	26.3%
65 to 74	3,004	23.7%	1,493	17.9%	814	19.9%	199	23.0%	5,509	21.2%
75 or older	1,558	12.3%	506	6.1%	329	8.0%	112	13.0%	2,505	9.6%
Respondent's Gender										
Male	5,447	42.3%	3,473	41.3%	1,849	44.3%	414	48.3%	11,182	42.5%
Female	7,424	57.7%	4,936	58.7%	2,324	55.7%	442	51.7%	15,126	57.5%
Respondent's Marital Status										
Married	7,935	61.5%	5,131	60.9%	2,600	62.1%	483	55.7%	16,149	61.2%
Never married	1,549	12.0%	1,471	17.5%	624	14.9%	133	15.3%	3,776	14.3%
Separated	231	1.8%	162	1.9%	59	1.4%			453	1.7%
Divorced	1,713	13.3%	966	11.5%	537	12.8%	143	16.5%	3,360	12.7%
Widowed	1,482	11.5%	694	8.2%	366	8.7%	108	12.4%	2,650	10.0%
Respondent's Native Hawaiian Blood Quantum Status										
Decided	11,703	92.6%	7,945	95.3%	3,906	95.0%	760	92.1%	24,313	93.8%
Pending	345	2.7%	126	1.5%	84	2.0%	10	1.2%	565	2.2%
Not Sure	585	4.6%	269	3.2%	124	3.0%	55	6.7%	1,032	4.0%

TECHNOLOGY USAGE

Overall, DHHL applicants are a fairly technology savvy group. Three out of four applicants has a computer in their home (75.5%). Among those who have a computer, nearly all of them indicated that their computer currently has a working internet connection (92.1%). When asked whether they used the computer to send emails and access websites, more than three-quarters of applicants reported that they engage in these activities (76%).

Knowing that DHHL applicants typically have access to a computer and understand how to go online to check their email or access various websites allows DHHL to utilize this means of communicating with applicants in the future.

Table 8. Use of Technology, 2014

	Type of DHHL Application								Total	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Have a Computer in the Home										
Yes	9,311	73.6%	6,490	78.2%	3,193	77.5%	557	66.7%	19,550	75.5%
No	3,334	26.4%	1,806	21.8%	925	22.5%	278	33.3%	6,343	24.5%
Computer is Connected to the Internet										
Yes	8,833	92.1%	6,190	93.0%	2,942	90.6%	530	88.3%	18,495	92.1%
No	753	7.9%	465	7.0%	305	9.4%	70	11.7%	1,593	7.9%
Use Computer to Send Email or Access Websites										
Me alone	1,589	15.3%	1,151	16.3%	431	12.4%	99	15.7%	3,270	15.2%
Me and others	5,901	56.8%	4,587	64.9%	2,289	65.5%	355	56.7%	13,132	60.8%
Others, not me	1,832	17.6%	787	11.1%	467	13.4%	98	15.7%	3,184	14.8%
No one	888	8.5%	473	6.7%	265	7.6%	69	11.0%	1,695	7.9%
Not sure	187	1.8%	68	1.0%	40	1.1%	5	0.8%	300	1.4%

HOUSEHOLD COMPOSITION

Understanding the composition of DHHL applicant households is an essential element in planning for the needs and preferences of future lessees.

Household Size

The size of DHHL applicant households has not changed significantly over the past two decades. The average household size among current applicants is four persons. The percentage of small applicant households that include only one or two people turned sharply upward in 2014, a continuation of the overall trend evident since 1992. Applicant households with three or four persons, however, have continued to gradually decline since 2003. The most recent data also suggests that percentage of large applicant households, those with seven or more people, has leveled off somewhat.

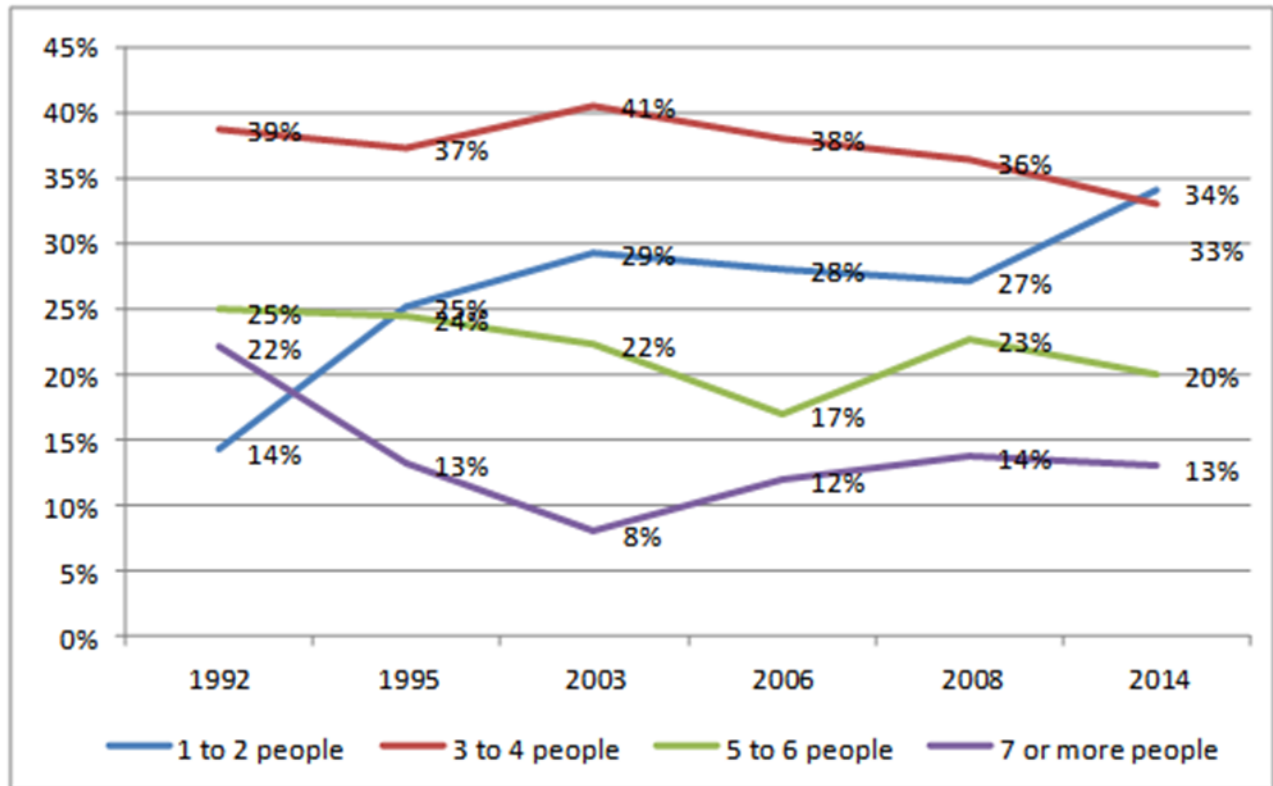
Table 9. Size of DHHL Applicant Households, 1992-2014

	2014	2008	2006 ^A	2003	1995	1992 ^B
Number of Household Members						
1 to 2 people	34%	27%	28%	29%	25%	14%
3 to 4 people	33%	36%	38%	41%	37%	39%
5 to 6 people	20%	23%	17%	22%	24%	25%
7 or more people	13%	14%	12%	8%	13%	22%

^A 2006 Hawaii Housing Policy Study

^B 1992 Housing Policy Consortium Study.

Figure 4. Applicant Household Size, 1992-2014



It is interesting to note that only forty percent of applicants stated that all their household members were related by blood, marriage, or adoption. Households with seven or more members most often include two or more family units.

When applicants were asked how many members of their current household would move with them if they received a DHHL award, the majority indicated that they expected between three and five family members to move with them. The average number of household members expected to move with applicants should they receive an award was 3.78 persons. The average number of family members was slightly higher for pastoral applicants (3.92).

Children

When evaluating the needs of DHHL applicants, it is essential to consider the number of children in these households. Applicant households are notably more likely to have children in them than non-Applicant or non-Hawaiian households¹. In the present study, approximately 41 percent of applicant households did not include any members under the age of 18 (41.4%). This was notably lower than the 48 percent of applicant households that had no children in 2008. The families of pastoral applicants (11.1%) are more likely to include four or more children than are the families of residential (9.9%) or agricultural applicants (8.2%).

¹ Hawaii Housing Policy Study 2012

Elderly

As is the case with children, understanding the prevalence of elderly persons in applicant households is essential. Nearly two-thirds of all applicant households do not include any elderly members over the age of 70 (65.4%). Applicants for agricultural land awards are least likely to have elderly family members (71.3%).

Employment

Only one in ten applicant households reported that none of the adults within the household were employed full-time outside the home for pay (10.3%). For the majority of applicants, there are typically one or two adults in the household who work full-time (71.7%). In some of the larger applicant households that include multiple families, there are as many as six adults or more who are employed full-time.

In addition to having household members who work full-time, more than half of applicant households also include one or two adults who are working on a part-time basis (52.5%).

While the applicant pool is employed in a wide variety of industries, the most common jobs among applicants working full-time are in construction (15.2%); transportation, warehousing & utilities (12.6%); health care & social assistance (12.1%); and other services (24.1%). Applicants who work part-time are most often working in the following industries: agriculture, forestry, fishing & hunting & mining (10.7%); Hotel & accommodations & food services (6.4%); and finance & insurance, real estate, rental & leasing (6%).

Table 10. Household Characteristics by Application Type, 2014

	Type of DHHL Application									
	Residential		Agricultural		Pastoral		Not Reported		Total	
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Household Members	Moving to DHHL Award									
None	123	1.1%	90	1.2%	30	0.8%	10	1.3%	253	1.1%
1 member	903	7.8%	570	7.5%	269	6.9%	91	12.2%	1,833	7.7%
2 members	2,922	25.4%	1,776	23.3%	937	23.9%	203	27.1%	5,839	24.5%
3-5 members	5,375	46.7%	3,863	50.7%	1,864	47.6%	327	43.5%	11,429	48.0%
6-10 members	2,095	18.2%	1,278	16.8%	794	20.3%	114	15.2%	4,281	18.0%
11+ members	89	0.8%	44	0.6%	24	0.6%	5	0.7%	162	0.7%
Average	3.77		3.75		3.92		3.56		3.78	
Household Members	Under Age 18									
None	4,609	42.1%	3,153	41.5%	1,439	38.8%	300	45.1%	9,502	41.4%
1 member	2,165	19.8%	1,686	22.2%	681	18.4%	125	18.8%	4,657	20.3%
2 members	1,934	17.7%	1,323	17.4%	798	21.5%	96	14.4%	4,151	18.1%
3 members	1,157	10.6%	817	10.7%	381	10.3%	79	11.8%	2,434	10.6%
4+ members	1,083	9.9%	623	8.2%	411	11.1%	66	9.9%	2,183	9.5%
Household Members	Over Age 70									
None	6,581	60.9%	5,049	71.3%	2,431	68.9%	381	57.1%	14,442	65.4%
1 member	2,426	22.4%	1,145	16.2%	657	18.6%	140	21.0%	4,368	19.8%
2 members	1,478	13.7%	723	10.2%	357	10.1%	125	18.7%	2,683	12.1%
3 members	155	1.4%	98	1.4%	33	0.9%			286	1.3%
4+ members	173	1.6%	68	1.0%	48	1.4%	22	3.3%	312	1.4%
Adults Employed Full-time										
None	1,195	11.2%	708	9.7%	317	8.8%	76	11.4%	2,296	10.3%
1-2 adults	7,554	70.8%	5,176	71.1%	2,721	75.8%	470	70.8%	15,921	71.7%
3-5 adults	1,844	17.3%	1,301	17.9%	518	14.4%	113	17.0%	3,776	17.0%
6+ adults	69	0.6%	96	1.3%	32	0.9%	5	0.8%	203	0.9%
Adults Employed Part-time										
None	3,413	46.6%	2,350	45.9%	1,004	41.2%	181	42.0%	6,947	45.4%
1-2 adults	3,760	51.3%	2,632	51.4%	1,396	57.3%	243	56.5%	8,032	52.5%
3-5 adults	142	1.9%	124	2.4%	34	1.4%	6	1.5%	306	2.0%
6+ adults	10	0.1%	13	0.3%	5	0.2%			28	0.2%

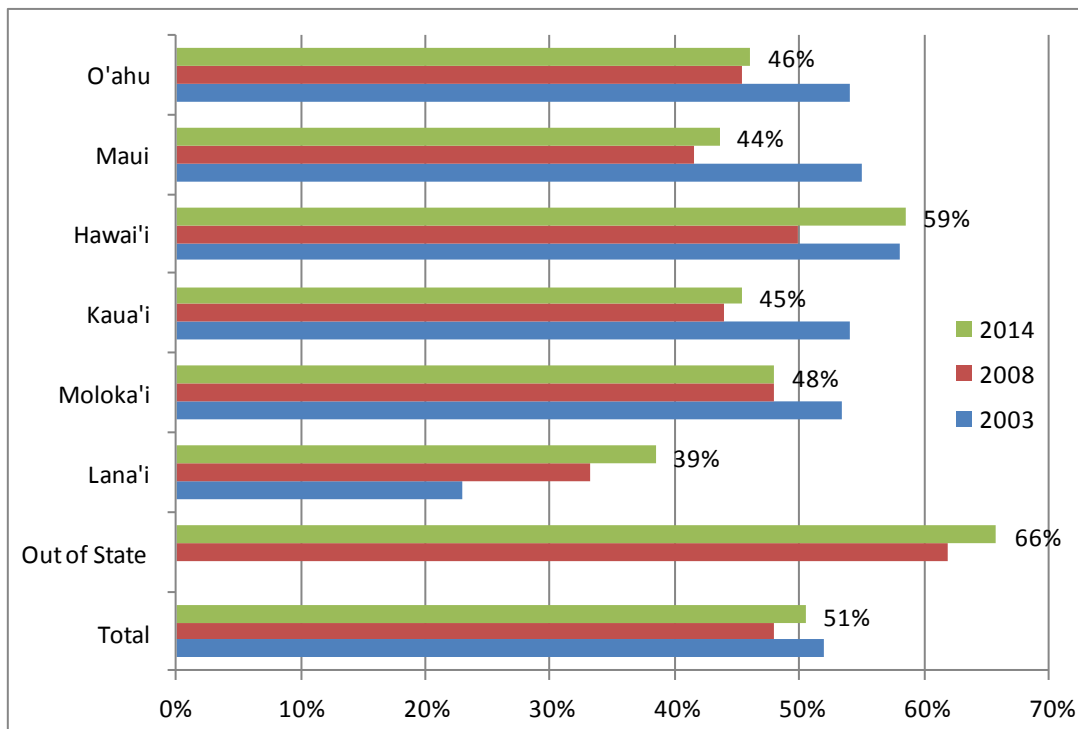
Table 11. Full-time and Part-time Employment, 2014

	Type of DHHL Application								Total	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Employed Full Time										
Other services	3542	26.1%	1895	21.8%	1053	24.3%	159	16.3%	6633	24.1%
Construction	1786	13.1%	1501	16.5%	810	19.1%	141	15.4%	4234	15.2%
Trans., warehousing & utilities	1704	12.3%	1172	13.4%	539	12.6%	92	10.1%	3506	12.6%
Health care & social assistance	1397	10.5%	1134	13.0%	585	14.3%	138	14.6%	3246	12.1%
Educational services	1315	9.6%	1108	12.6%	505	12.5%	59	6.5%	2982	10.9%
Hotel & accomm. & food services	1439	10.7%	1103	12.2%	417	9.9%	69	7.1%	3005	10.9%
Prof., scientific, mgmt. & admin.	1394	10.7%	981	11.2%	446	10.5%	89	9.7%	2900	10.8%
Retail trade	1113	8.4%	747	8.1%	353	8.3%	53	5.8%	2261	8.2%
Finance & ins., real estate, rental & leasing	701	5.1%	443	5.0%	201	5.1%	49	5.4%	1388	5.1%
Public administration	638	4.7%	414	4.7%	254	6.1%	29	3.2%	1316	4.9%
Agri., forestry, fishing & hunting & mining	246	1.8%	381	3.9%	211	4.7%	46	5.0%	884	3.1%
Arts, entertainment & recreation	273	2.1%	306	3.4%	111	2.8%	30	3.3%	716	2.7%
Wholesale trade	292	2.3%	188	2.1%	98	2.4%	17	1.9%	590	2.2%
Manufacturing	234	1.7%	176	2.1%	66	1.7%	20	2.2%	491	1.8%
Information	109	0.7%	93	1.2%	39	0.9%	0	0.0%	242	0.9%
Employed Part Time										
Agri., forestry, fishing & hunting & mining	1421	14.3%	1038	16.4%	355	10.9%	77	9.5%	2161	10.7%
Hotel & accomm. & food services	592	6.0%	466	7.4%	238	7.3%	30	3.7%	1296	6.4%
Finance & ins., real estate, rental & leasing	186	1.9%	138	2.2%	167	5.1%	15	1.9%	1210	6.0%
Health care & social assistance	506	5.1%	378	6.0%	188	5.8%	40	4.9%	1076	5.3%
Wholesale trade	69	0.7%	353	5.6%	162	5.0%	31	3.8%	1008	5.0%
Educational services	380	3.8%	221	3.5%	138	4.2%	17	2.1%	774	3.8%
Arts, entertainment & recreation	364	3.7%	269	4.3%	140	4.3%	22	2.7%	751	3.7%
Prof., scientific, mgmt. & admin.	299	3.0%	270	4.3%	164	5.0%	28	3.5%	726	3.6%
Information	282	2.8%	226	3.6%	153	4.7%	25	3.1%	702	3.5%
Other services	190	1.9%	281	4.4%	189	5.8%	28	3.5%	652	3.2%
Retail trade	92	0.9%	71	1.1%	55	1.7%	9	1.1%	287	1.4%
Public administration	86	0.9%	94	1.5%	49	1.5%	19	2.3%	264	1.3%
Manufacturing	69	0.7%	63	1.0%	32	1.0%	16	2.0%	222	1.1%
Construction	45	0.5%	20	0.3%	34	1.0%	5	0.6%	201	1.0%
Trans., warehousing & utilities	57	0.6%	27	0.4%	13	0.4%	5	0.6%	107	0.5%

APPLICANT CURRENT HOUSING CHARACTERISTICS

Just over half of all DHHL applicants own their current home (51%). This is consistent with the findings from 2003 (52%) and 2008 (48%). The ownership rate varies only slightly by island, with applicants who live out of the state having the highest ownership rate (66%). Applicants who currently reside on Lānaʻi have the fewest current owners at 39 percent of all current applicants

Figure 5. Home Ownership by Island of Residence, 2003-2014



Applicants' current homes are most often single-family dwellings (63.9%) with three bedrooms (41.7%) and two bathrooms (45.9%). Those who are not living in a single-family unit are most often in an apartment (9.1%) or a duplex or quadplex (8.5%).

Close to 55 percent of all applicants report that the condition of their current housing unit is either excellent (23.4%) or satisfactory (31.5%). As is generally the case, home owners are significantly more likely to assess the condition of their home as excellent (32.4%) than are renters (14.9%).

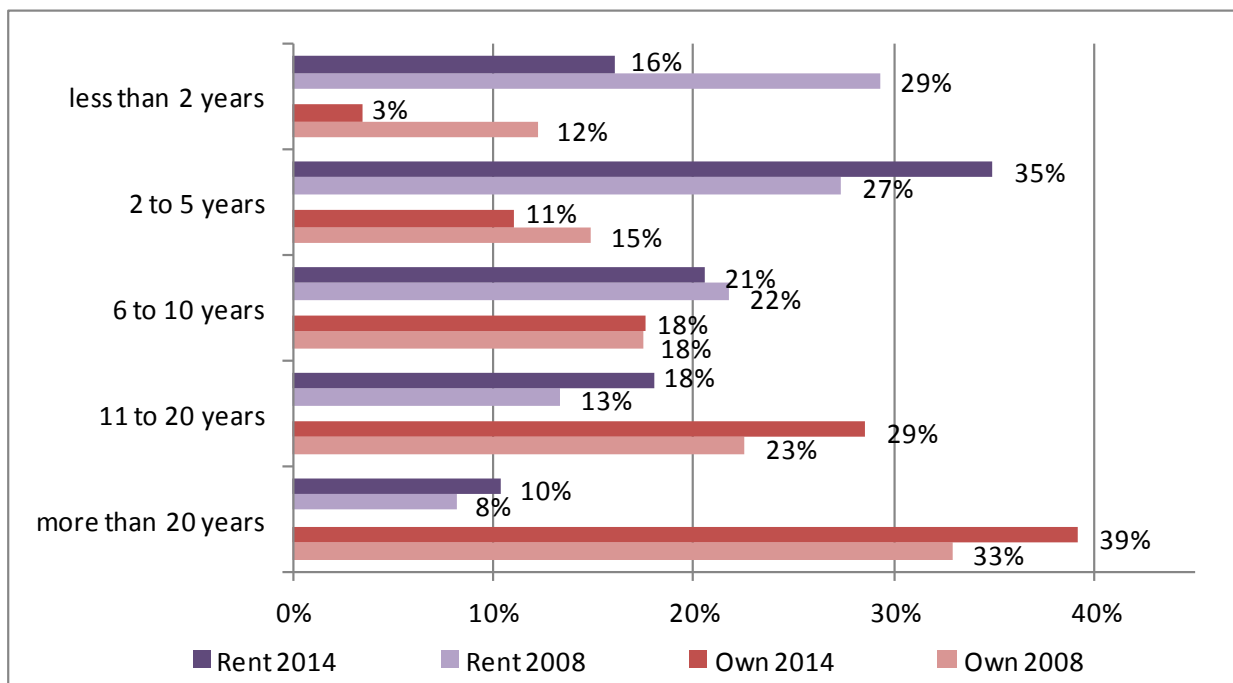
Eleven percent of all applicants reported that their current housing unit is in need of major repairs. An additional 23.4 percent of DHHL applicants indicated that minor repairs needed to be made to their current home. The homes of applicants on Moloka'i and Lāna'i were most likely to be in need of major repairs, while Maui applicants' homes were least likely to require significant repairs.

Table 12. Unit Characteristics of Current Home by Island, 2014

	Island of Residence															
	Oahu		Maui		Hawaii		Kauai		Molokai		Lanai		Out of State		Total	
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Type of Current Housing Unit																
Single-family detached unit	8,169	59.3%	1,886	64.8%	3,595	69.8%	992	67.5%	413	64.0%	31	46.2%	2,304	71.8%	17,390	63.9%
Duplex or townhouse	1,784	12.9%	128	4.4%	138	2.7%	75	5.1%	13	2.0%			184	5.8%	2,323	8.5%
Apartment	1,633	11.8%	216	7.4%	257	5.0%	44	3.0%	32	5.0%	15	23.1%	293	9.1%	2,491	9.1%
Condominium	561	4.1%	37	1.3%	79	1.5%	31	2.1%	6	1.0%	5	7.7%	71	2.2%	790	2.9%
Public assisted housing	283	2.1%	51	1.8%	79	1.5%	39	2.7%	6	1.0%			14	0.4%	474	1.7%
Other (specify)	849	6.2%	296	10.2%	648	12.6%	123	8.4%	110	17.0%	10	15.4%	241	7.5%	2,277	8.4%
Not reported	506	3.7%	296	10.2%	351	6.8%	167	11.3%	65	10.0%	5	7.7%	99	3.1%	1,489	5.5%
Number of Bedrooms in Current Home																
One bedroom	1,244	9.0%	296	10.2%	430	8.4%	101	6.9%	110	17.0%	10	15.4%	189	5.9%	2,380	8.7%
Two bedrooms	2,608	18.9%	589	20.2%	836	16.2%	202	13.7%	129	20.0%	21	30.8%	468	14.6%	4,853	17.8%
Three bedrooms	5,207	37.8%	1,236	42.5%	2,611	50.7%	645	43.9%	265	41.0%	36	53.8%	1,358	42.3%	11,357	41.7%
Four or more bedrooms	4,398	31.9%	574	19.7%	1,093	21.2%	386	26.3%	97	15.0%			1,050	32.7%	7,598	27.9%
Not Reported	329	2.4%	216	7.4%	178	3.5%	136	9.3%	45	7.0%			142	4.4%	1,045	3.8%
Number of Bathrooms in Current Home																
One bathroom	4,731	34.3%	943	32.4%	1,400	27.2%	443	30.1%	278	43.0%	26	38.5%	530	16.5%	8,351	30.7%
Two bathrooms	6,036	43.8%	1,283	44.1%	2,532	49.2%	715	48.7%	213	33.0%	31	46.2%	1,684	52.5%	12,494	45.9%
Three bathrooms	1,784	12.9%	296	10.2%	692	13.4%	105	7.2%	84	13.0%	5	7.7%	553	17.3%	3,521	12.9%
Four or more bathrooms	354	2.6%	66	2.3%	89	1.7%	22	1.5%	6	1.0%			76	2.4%	613	2.3%
Not reported	880	6.4%	322	11.1%	435	8.5%	184	12.5%	65	10.0%	5	7.7%	364	11.4%	2,255	8.3%
Condition of Current Home																
Excellent	2,972	21.6%	442	15.2%	1,098	21.3%	219	14.9%	90	14.0%	10	15.4%	1,533	47.8%	6,365	23.4%
OK	4,529	32.9%	812	27.9%	1,681	32.7%	338	23.0%	142	22.0%	36	53.8%	1,041	32.4%	8,579	31.5%
Needs minor repairs	3,533	25.6%	629	21.6%	1,360	26.4%	268	18.2%	103	16.0%	10	15.4%	468	14.6%	6,372	23.4%
Needs major repairs	1,709	12.4%	311	10.7%	623	12.1%	180	12.2%	123	19.0%	10	15.4%	61	1.9%	3,017	11.1%
Not reported	1,041	7.6%	717	24.6%	386	7.5%	465	31.6%	187	29.0%			104	3.2%	2,900	10.6%
Total	13,785	100.0%	2,910	100.0%	5,148	100.0%	1,470	100.0%	646	100.0%	67	100.0%	3,207	100.0%	27,233	100.0%

The amount of time applicants have lived in their current residence varies significantly depending upon whether or not the applicant rents or owns the unit. More than two-thirds of homeowners have lived in their current home for more than ten years (67.8%), while only 28.4 percent of renters have been in their current unit for that period of time. Among those applicants who are currently renting their residence, a significantly smaller percentage of them have moved into their current unit in the past two years (16%) than in 2008 (29%).

Figure 6. Length of Time in Current Home by Tenure, 2008 and 2014



HOUSING PAYMENTS

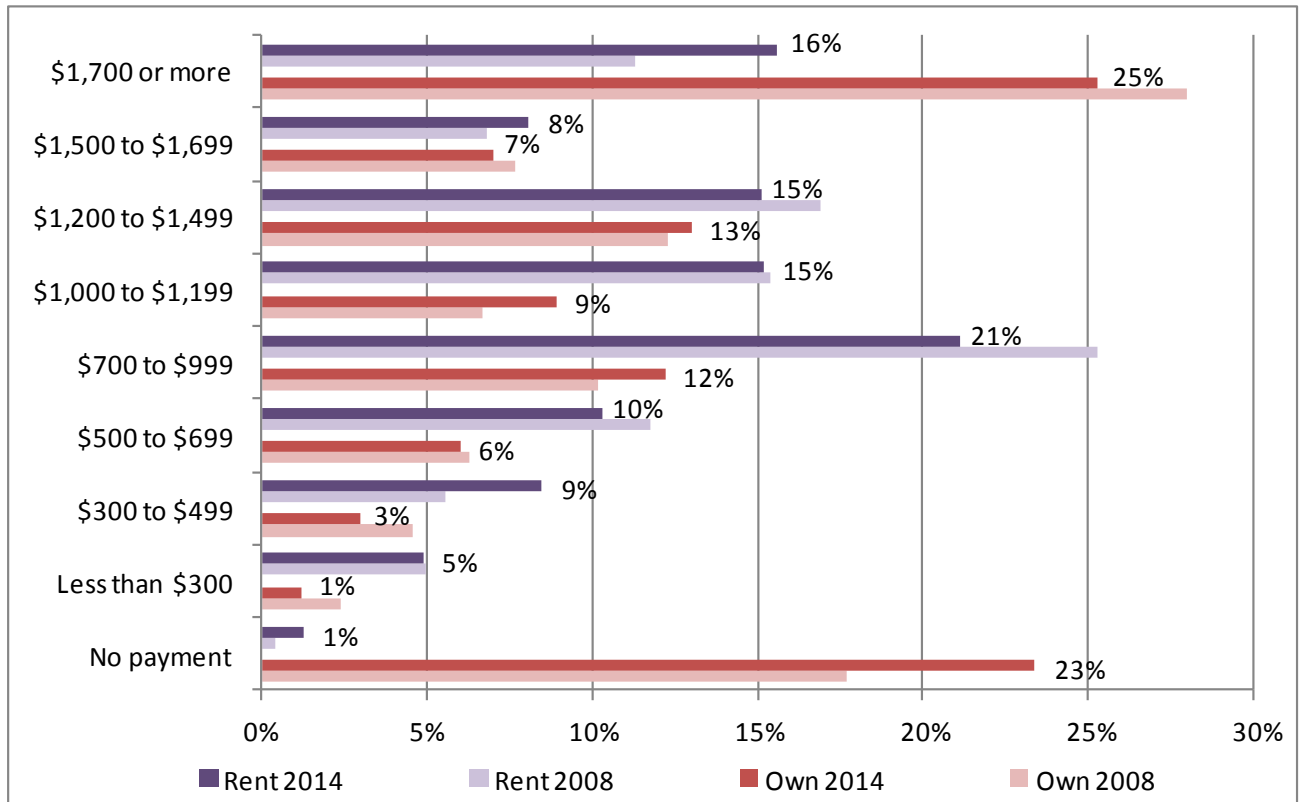
The median housing payment among all applicants who pay a mortgage or rent payment each month is \$1,197. This median payment amount is slightly higher among owners (\$1,459) than for renters (\$1,164). The current monthly housing payment made by DHHL applicants is one indicator of their ability to pay for a home if they were to receive a DHHL award in the near future.

One in five applicant homeowners do not make a monthly mortgage payment because their home has been paid in full. This is consistent with the finding that many applicant homeowners (39%) have been in their current home for more than twenty years.

Table 13. Monthly Housing Payment by Tenure, 2014

	Tenure										Total	
	Own		Rent		Sharing with others		Occupy w/o rent payment		Not reported			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Monthly Housing Payment												
Home paid for	2,873	20.9%	33	0.3%	185	14.3%	214	15.7%	31	2.8%	3,335	12.2%
No rent paid	78	0.6%	74	0.8%	314	24.4%	497	36.5%	19	1.7%	982	3.6%
Less than \$300	146	1.1%	418	4.3%	13	1.0%	25	1.8%	10	0.9%	612	2.2%
\$300 to \$499	380	2.8%	725	7.5%	72	5.6%	10	0.7%	26	2.4%	1,214	4.5%
\$500 to \$699	755	5.5%	885	9.1%	73	5.6%	67	5.0%	49	4.5%	1,830	6.7%
\$700 to \$999	1,546	11.2%	1,804	18.5%	67	5.2%	40	2.9%	58	5.3%	3,515	12.9%
\$1,000 to \$1,199	1,123	8.2%	1,297	13.3%	66	5.2%	24	1.7%	20	1.8%	2,530	9.3%
\$1,200 to \$1,499	1,639	11.9%	1,288	13.2%	55	4.3%	30	2.2%	16	1.5%	3,029	11.1%
\$1,500 to \$1,699	889	6.5%	697	7.2%	52	4.1%	15	1.1%	14	1.2%	1,667	6.1%
\$1,700 to \$1,899	649	4.7%	420	4.3%	20	1.6%	14	1.0%	27	2.5%	1,130	4.2%
\$1,900 to \$2,099	527	3.8%	304	3.1%	10	0.8%	10	0.7%	15	1.4%	866	3.2%
\$2,100 to \$2,299	588	4.3%	233	2.4%	10	0.8%	14	1.0%	9	0.8%	854	3.1%
\$2,300 to \$2,499	406	3.0%	164	1.7%	5	0.4%	14	1.0%	4	0.3%	593	2.2%
\$2,500 or more	1,031	7.5%	212	2.2%	29	2.2%	34	2.5%	10	0.9%	1,317	4.8%
Not Reported	1,121	8.2%	1,173	12.1%	317	24.6%	354	26.0%	793	72.0%	3,759	13.8%
Total	13,752	100.0%	9,727	100.0%	1,290	100.0%	1,362	100.0%	1,103	100.0%	27,233	100.0%
Median	\$1,459		\$1,164		\$1,161		\$1,178		\$970		\$1,196	

Figure 7. Current Monthly Housing Payment by Tenure, 2008 and 2014



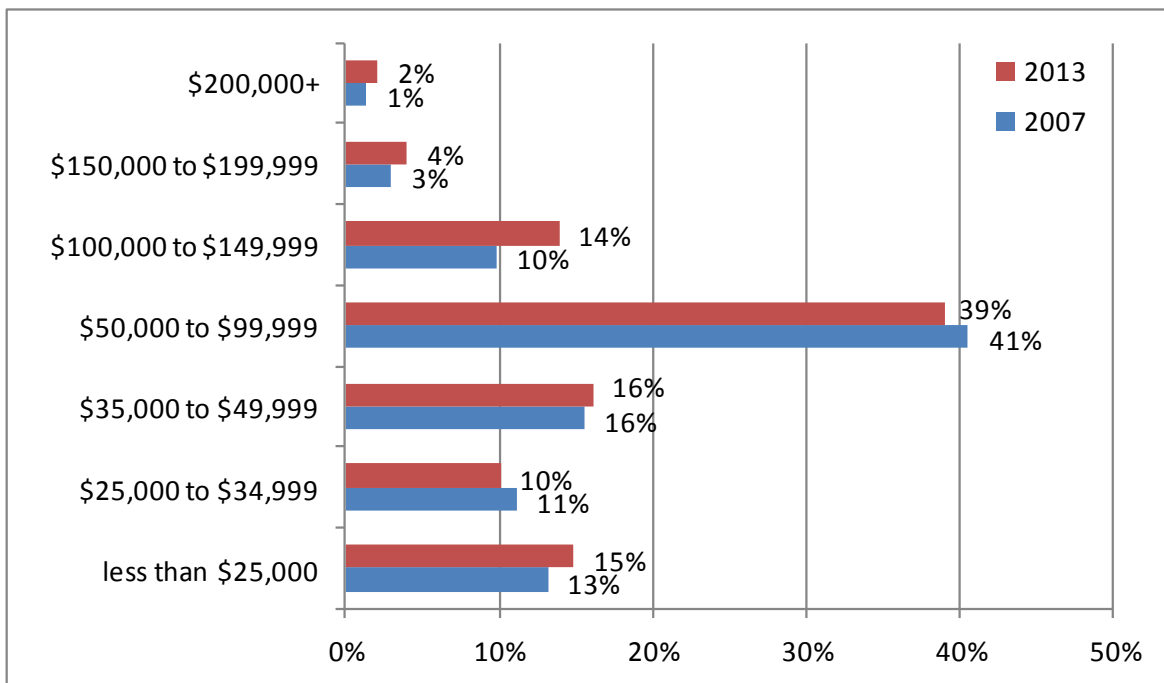
FINANCIAL CHARACTERISTICS OF APPLICANTS

The present study also examined various financial characteristics of applicants, including household income, HUD income levels, savings, and anticipated down payment amounts. These variables are important in determining the ability of an applicant to obtain the necessary financing to build or purchase a home on DHHL land.

INCOME

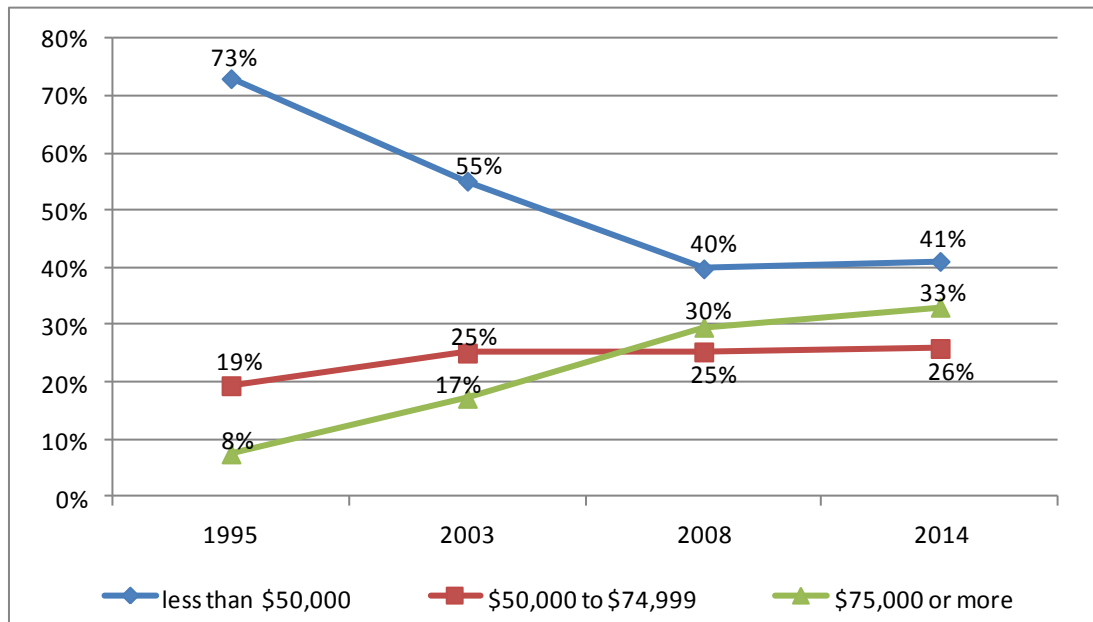
Figure 8 compares the annual household income among present DHHL applicants with that of applicants from the 2008 study. While the percentage of applicants with incomes in the upper three categories has increased somewhat during the past six years (20%, +6 points), the percentage earning less than \$25,000 per year has also risen slightly (15%, +2 points). The median annual income for current applicant household is \$59,932. This represents a 12.1 percent decrease from the median income for 2008 applicants of \$68,165.

Figure 8. Applicant Household Income, 2007 and 2013



The annual household income of applicants gathered during the last four iterations of this study is presented in Figure 9. From 1995 until 2008, the percentage of lower income applicant households declined sharply from 73 percent in 1994 to 40 percent in 2008. This lowest income category was essentially unchanged from 2008 to the present time (41%). The percentage of mid-range earners who make between \$50,000 and \$74,999 per year has remained right at 25 percent since 2003. Applicants in the highest income category, earning \$75,000 or more per year, has been trending steadily upward, climbing from 8 percent in 1995 to 17 percent in 2003 to 30 percent in 2008. In the present study, one-third of applicants fell into this highest income category.

Figure 9. Applicant Household Income, 1994 - 2013



HUD INCOME CATEGORIES

HUD median income guidelines take into consideration both applicants' household size and annual household income. In 2008, the percentage of applicant households earning less than 80% of HUD median income dropped to 48%, about 8 percentage points below 2003. That downward trend continues in 2014, with just 45 percent of all applicants making less than 80 percent of HUD median each year.

Decreases in the percentage of applicant household below 80 percent of HUD median were evident for all islands except for Lāna'i. On Lāna'i, the percentage of under 80 percent households increased significantly from 37 percent in 2008 to 69 percent in 2014. The current finding is more consistent with the 59 percent of Lāna'i applicants determined to earn less than 80 percent of HUD median in 2003. Results for Lāna'i also tend to fluctuate more dramatically than the other islands due to small sample sizes.

Figure 10. Percent of Applicants Below 80% HUD Median Income Guidelines

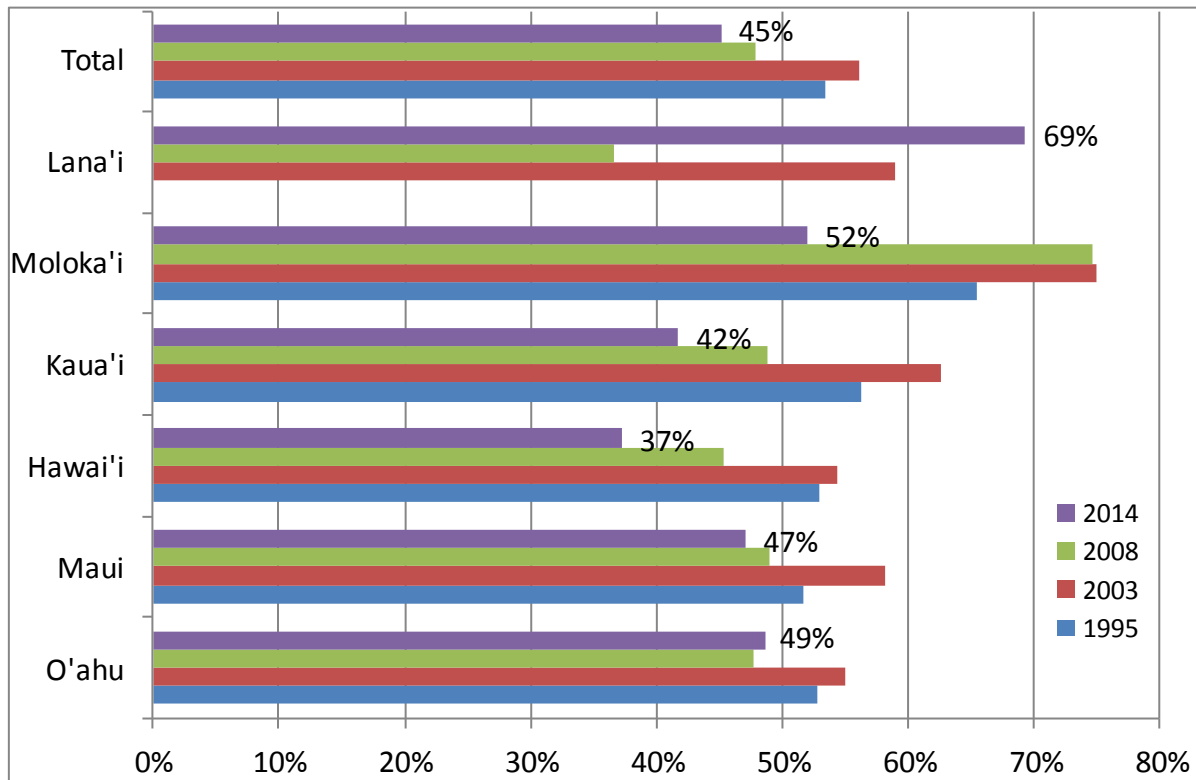


Table 14. HUD Income Categories by Island, 2014

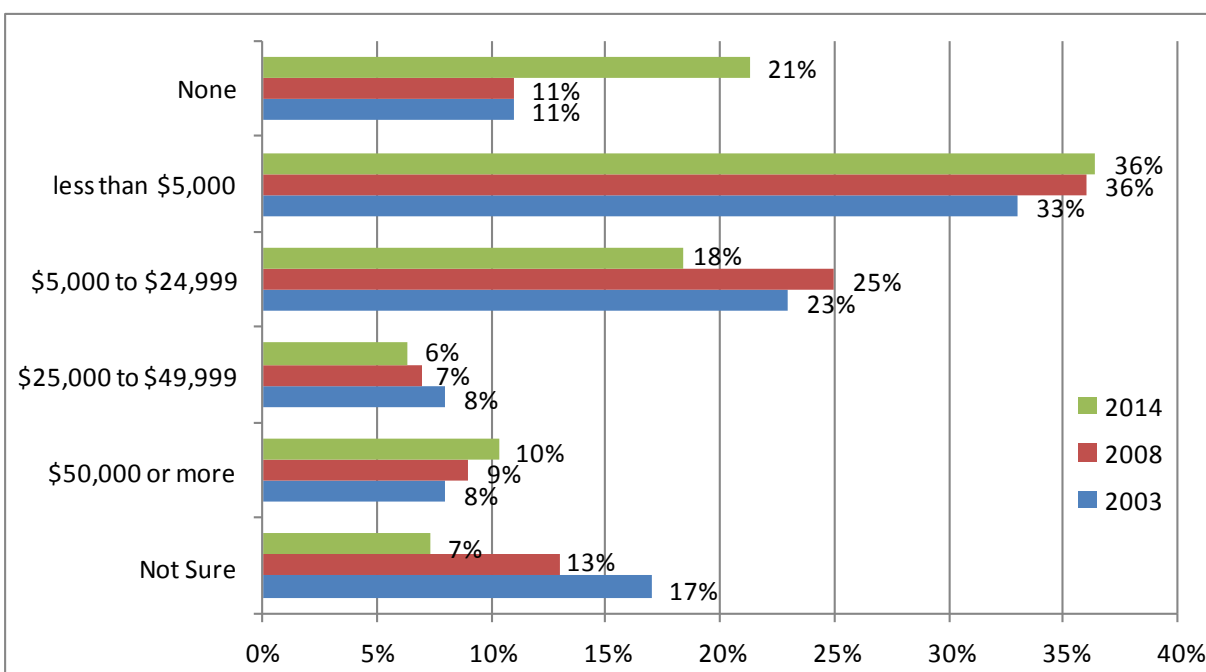
	Island of Residence														Total	
	Oahu		Maui		Hawaii		Kauai		Molokai		Lanai		Out of State			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
HUD Income Categories																
less than 30%	1,815	13.2%	358	12.3%	856	16.6%	206	14.0%	149	23.0%	10	15.4%	345	10.8%	3,739	13.7%
30 to 50%	1,552	11.3%	300	10.3%	312	6.1%	123	8.4%	78	12.0%	15	23.1%	293	9.1%	2,672	9.8%
51 to 80%	3,341	24.2%	713	24.5%	752	14.6%	285	19.4%	110	17.0%	21	30.8%	724	22.6%	5,945	21.8%
81% to 120%	1,810	13.1%	322	11.1%	757	14.7%	57	3.9%	32	5.0%			705	22.0%	3,682	13.5%
121% to 140%	814	5.9%	58	2.0%	341	6.6%	57	3.9%	6	1.0%	5	7.7%	218	6.8%	1,500	5.5%
141% to 180%	586	4.3%	80	2.8%	366	7.1%	31	2.1%	13	2.0%			270	8.4%	1,346	4.9%
more than 180%	263	1.9%	26	0.9%	257	5.0%	26	1.8%			5	7.7%	71	2.2%	648	2.4%
Not reported	3,604	26.1%	1,053	36.2%	1,508	29.3%	685	46.6%	258	40.0%	10	15.4%	582	18.1%	7,700	28.3%
Group Total	13,785	100.0%	2,910	100.0%	5,148	100.0%	1,470	100.0%	646	100.0%	67	100.0%	3,207	100.0%	27,233	100.0%

SAVINGS

A significant challenge for applicants who wish to purchase homes appears to be their lack of savings. The percentage of current DHHL applicants who stated that they had no money in savings to put toward a down payment on a home jumped 10 percentage points, from 11 percent in 2003 and 2008 to 21 percent in 2014.

This suggests that applicants are less prepared than they were six years ago to accept an award. The significant increase in applicants with no money in savings is likely the result of the economic recession impact since early 2008. Many households have been forced to dip into, or completely exhaust, their savings in order to cover daily living expenses.

Figure 11. Amount in Savings, 2003, 2008, and 2014



DOWN PAYMENT

Applicants in the present study were asked how much money they would be able to put toward a down payment if they were to finance a home within the next four years. Their responses, summarized in Figure 12, are consistent with the savings results. While only 7 percent of 2008 applicants had no money to put toward a down payment, 14 percent of current applicants report having no funds for a down payment. Similarly, close to one-third (31%) of applicants had between \$5,000 and \$15,000 to put toward a down payment six years ago, the percentage of current applicants with that amount available dropped to just over one-quarter (26%)

Based on these findings, less than 27 percent of applicants could meet the usual ten percent down payment requirement on a \$150,000 home. With many lenders now requiring as much as a 20 percent down payment, the group of qualified applicants would fall to around 15 percent.

Figure 12. Affordable Down Payment, 2003, 2008, and 2014

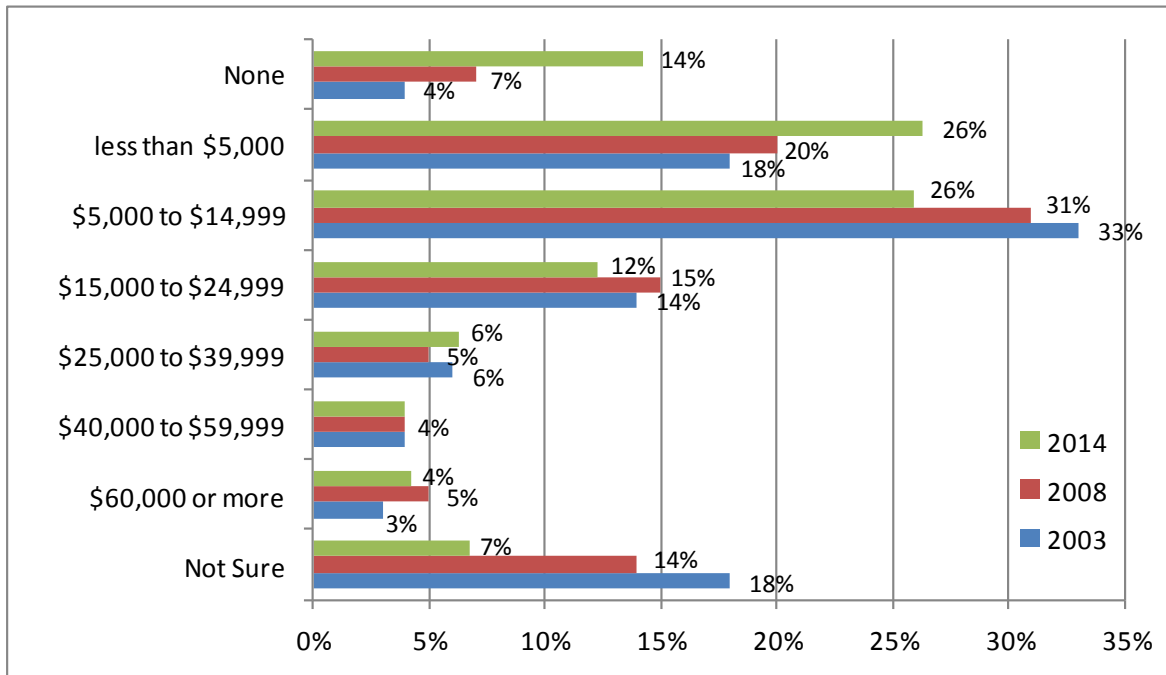


Table 15. Financial Qualifications, 2014

	Type of DHHL Application									
	Residential		Agricultural		Pastoral		Not Reported		Total	
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Own Any Real Estate										
Yes	674	28.2%	589	36.7%	252	38.9%	4	21.0%	1,519	32.6%
No	1,676	70.1%	999	62.2%	395	61.1%	14	79.0%	3,084	66.2%
Not sure	39	1.6%	18	1.1%					57	1.2%
Amount in Savings										
None	570	23.9%	271	16.8%	143	22.2%	9	50.0%	992	21.3%
Less than \$5,000	884	37.0%	597	37.1%	204	31.6%	9	50.0%	1,694	36.4%
\$5,000 to \$24,999	450	18.8%	265	16.5%	145	22.4%			859	18.4%
\$25,000 to \$49,999	132	5.5%	127	7.9%	36	5.6%			294	6.3%
\$50,000 or more	180	7.5%	219	13.6%	83	12.8%			482	10.3%
Not Sure	174	7.3%	130	8.1%	35	5.4%			339	7.3%
Affordable Down Payment										
None	387	16.2%	199	12.4%	71	11.0%	5	29.0%	662	14.2%
Less than \$5,000	605	25.3%	448	27.9%	168	25.9%	4	21.0%	1,225	26.3%
\$5,000 to \$14,999	652	27.3%	401	24.9%	155	23.9%			1,208	25.9%
\$15,000 to \$24,999	286	12.0%	206	12.8%	75	11.6%	5	29.0%	573	12.3%
\$25,000 to \$39,999	150	6.3%	73	4.5%	70	10.8%			293	6.3%
\$40,000 to \$59,999	90	3.8%	70	4.4%	24	3.7%			184	4.0%
\$60,000 or more	54	2.3%	110	6.9%	33	5.1%			198	4.2%
Not sure	164	6.9%	99	6.2%	51	7.9%	4	21.0%	318	6.8%
Affordable Monthly Payment										
less than \$300	150	6.3%	81	5.0%	71	10.9%	9	50.0%	310	6.7%
\$300 to \$499	334	14.0%	207	12.9%	90	13.8%			630	13.5%
\$500 to \$699	390	16.3%	240	14.9%	77	11.8%			706	15.1%
\$700 to \$999	374	15.7%	197	12.2%	73	11.3%	5	29.0%	649	13.9%
\$1,000 to \$1,199	289	12.1%	290	18.1%	117	18.1%	4	21.0%	700	15.0%
\$1,200 to \$1,499	283	11.9%	193	12.0%	82	12.7%			558	12.0%
\$1,500 to \$1,699	202	8.5%	105	6.6%	17	2.7%			325	7.0%
\$1,700 to \$1,899	19	0.8%	18	1.1%	17	2.7%			54	1.2%
\$1,900 to \$2,099	93	3.9%	109	6.8%	27	4.2%			229	4.9%
\$2,100 to \$2,299	43	1.8%	20	1.2%	5	0.8%			68	1.5%
\$2,300 to \$2,499	10	0.4%	17	1.0%	4	0.6%			31	0.7%
\$2,500 or more	76	3.2%	41	2.5%	38	5.8%			154	3.3%
Not sure	126	5.3%	90	5.6%	30	4.6%			245	5.3%
Access to Special Financing (VA, gov't employee, Farmer's Home loan)										
Yes	318	13.3%	290	18.1%	147	22.8%			755	16.2%
No	1,831	76.6%	1,128	70.2%	465	71.9%	12	71.0%	3,436	73.7%
Not sure	241	10.1%	189	11.8%	34		5		470	10.0%

PREVIOUS AWARD OFFERS

Most of the households in the list of current DHHL applicants have never been offered a Homestead Land Award (69.9%). For those who have received an offer in the past, the majority of these applicants have received one (48.4%) or two (18.9%) award offers.

Among those who have been offered an award, 58.1 percent have refused that award. The reasons for refusing an award vary according to applicants' level of qualification. Among Poorly Qualified applicants, the top reasons for refusal include not having money for the down payment (79%) and insufficient income to qualify for a mortgage (70.7%).

Among Well Qualified applicants, however, the reason for rejecting an award offer for nearly all members of this group was that they did not like the location of the award (97.3%). Because a substantial number of Well Qualified applicants own their current home outright, they are likely to be more particular about the location and unit amenities offered to them in a DHHL home.

Table 16. Qualification for a Homestead Land Award, 2014

	Type of DHHL Application								Total	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Number of Times Offered a Homestead Land Award										
None	5,348	50.9%	3,373	47.4%	1,588	45.6%	297	48.6%	10,605	48.9%
Once	2,462	23.4%	1,607	22.6%	815	23.4%	184	30.1%	5,067	23.3%
Twice	889	8.5%	649	9.1%	247	7.1%	52	8.6%	1,837	8.5%
3 times	486	4.6%	406	5.7%	224	6.4%	32	5.2%	1,148	5.3%
4 times	307	2.9%	239	3.4%	124	3.5%	21	3.4%	691	3.2%
5 to 9 times	609	5.8%	464	6.5%	204	5.8%	20	3.2%	1,296	6.0%
10+ times	401	3.8%	376	5.3%	283	8.1%	5	0.8%	1,065	4.9%
Number of Times Could Not Qualify for a Homestead Land Award										
None	1,774	62.7%	1,396	59.7%	665	55.2%	112	63.9%	3,946	60.3%
Once	481	17.0%	360	15.4%	206	17.1%	14	7.9%	1,061	16.2%
Twice	212	7.5%	166	7.1%	92	7.7%	28	16.1%	499	7.6%
3 times	104	3.7%	114	4.9%	74	6.2%			292	4.5%
4 times	45	1.6%	62	2.6%	20	1.6%	6	3.7%	133	2.0%
5 to 9 times	131	4.6%	134	5.8%	69	5.7%	10	5.6%	344	5.3%
10+ times	83	2.9%	105	4.5%	78	6.5%	5	2.9%	271	4.1%
Number of Times Turned Down a Homestead Land Award										
None	1,054	26.9%	847	28.4%	427	28.7%	93	38.6%	2,421	28.1%
Once	993	25.4%	657	22.0%	315	21.2%	62	25.7%	2,026	23.5%
Twice	606	15.5%	443	14.9%	153	10.3%	41	17.2%	1,243	14.4%
3 times	307	7.8%	271	9.1%	128	8.6%	9	3.6%	714	8.3%
4 times	196	5.0%	165	5.5%	89	6.0%	21	8.7%	471	5.5%
5 to 9 times	459	11.7%	339	11.4%	153	10.3%	10	4.1%	961	11.1%
10+ times	297	7.6%	261	8.7%	224	15.1%	5	2.1%	786	9.1%
Reasons for Turning Down a Homestead Land Award										
Was not ready to accept award	2,299	17.3%	1,623	18.7%	782	18.3%	164	16.6%	4,867	17.9%
No savings for down payment	2,016	15.1%	1,483	17.1%	871	20.4%	115	11.6%	4,485	16.5%
Income too low to qualify for a mortgage	1,753	13.2%	1,362	15.7%	790	18.5%	131	13.3%	4,036	14.8%
Price too high	1,115	8.4%	1,031	11.9%	682	16.0%	69	6.9%	2,897	10.6%
Would have to relocate & find a new job	1,022	7.7%	920	10.6%	535	12.6%	66	6.6%	2,542	9.3%
Did not like the unit offered	970	7.3%	711	8.2%	471	11.1%	23	2.3%	2,175	8.0%

APPLICANT PERSPECTIVES

Included in the 2014 survey were several questions designed to gather information from applicants regarding the most important consideration when considering an award, their plans for the award, and their interactions with DHHL.

CONSIDERATIONS REGARDING A FUTURE AWARD

When considering a future award the top consideration for nearly half of all applicants is the location of the community (48.8%). This is especially true for Likely to Qualify applicants, 64.6 percent of whom rated the location as the most important consideration. Pastoral applicants also cited the location as their top concern (51%).

The financing of the house and the price were ranked second and third among all applicants, respectively. Nearly one in four applicants (23.8%) indicated that financing the house was their number one concern regarding a future award. Only slightly fewer applicants stated that the price ranked highest on their list of considerations (22%). This was especially true among Less Qualified applicants.

INTENTIONS FOR A FUTURE AWARD

Applicants were also asked about what they intended to do with the award in the future. Reflecting the strong sense of family prevalent in the Native Hawaiian community, nearly nine out of ten stated that they intended to pass it on to their children or relatives (88.2%). Slightly more than five percent claimed they planned to “just hold on to it” (5.5%).

COMMUNICATIONS WITH DHHL

Survey participants were asked to consider all of the interactions they had with DHHL within the past year. They were then asked to rate the nature of their communications on a scale from excellent to poor. Close to half of all applicants noted that they had not had any communication with DHHL within the past year.

Among those who had interacted with DHHL in the last year, around 28 percent rated their experience as excellent (27.7%). They felt that DHHL representatives were truly striving to be helpful. Four out of ten applicants who had communicated with DHHL in the past year rated their efforts as good and felt that they did a satisfactory job (40%). DHHL received a fair rating from 23 percent of applicants, who indicated that DHHL representatives did not go out of their way to be helpful. Finally, only nine percent of applicants who had been in touch with DHHL over the last year felt that DHHL did not care about their problems and rated their experiences as poor (9.2%).

Table 17: Issues Questions

	Type of DHHL Application									
	Residential		Agricultural		Pastoral		Not Reported		Total	
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Most Important Consideration Regarding a Future Award										
The location of the community	6,040	48.1%	3,975	48.5%	2,063	50.7%	313	40.4%	12,391	48.4%
The financing of the house	3,088	24.6%	1,906	23.2%	883	21.7%	205	26.6%	6,082	23.8%
The price	2,684	21.4%	1,837	22.4%	898	22.1%	204	26.4%	5,623	22.0%
The style of the house offered	466	3.7%	286	3.5%	145	3.6%	42	5.4%	939	3.7%
The design of the community	279	2.2%	194	2.4%	80	2.0%	9	1.2%	562	2.2%
Intend to Do with the Award in the Future										
Pass it on to my children or relatives	11,275	88.3%	7,282	87.2%	3,708	89.7%	690	88.4%	22,955	88.2%
Just hold on to it	693	5.4%	529	6.3%	174	4.2%	27	3.4%	1,422	5.5%
Transfer it to someone else	181	1.4%	108	1.3%	45	1.1%	21	2.7%	354	1.4%
Sell it to someone else	126	1.0%	59	0.7%	42	1.0%			228	0.9%
Return it to DHHL	76	0.6%	44	0.5%	11	0.3%			132	0.5%
Will not accept award	24	0.2%	14	0.2%			9	1.2%	48	0.2%
Not sure	229	1.8%	130	1.6%	101	2.4%	25	3.2%	485	1.9%
Other (specify below)	161	1.3%	184	2.2%	51	1.2%	9	1.1%	405	1.6%
Describe Communications with DHHL										
Excellent - they really try to help	1,869	30.8%	1,048	24.5%	562	25.9%	106	24.8%	3,584	27.7%
Good - they do their jobs pretty well	2,543	41.9%	1,712	40.1%	783	36.0%	143	33.4%	5,182	40.0%
Fair - they do not go out of their way to help	1,262	20.8%	1,031	24.1%	545	25.1%	144	33.6%	2,982	23.0%
Poor - they do not care about my problems	393	6.5%	481	11.3%	284	13.1%	35	8.2%	1,193	9.2%
Have communicated with DHHL in the past year	6,067	47.3%	4,272	51.0%	2,174	52.7%	428	52.4%	12,941	49.5%
Haven't spoken with DHHL in the past year	6,358	49.6%	3,898	46.6%	1,853	44.9%	379	46.3%	12,488	47.8%
Not sure	405	3.2%	200	2.4%	102	2.5%	10	1.2%	717	2.7%

CAN APPLICANTS AFFORD THE HOUSE THEY DESIRE?

As noted earlier, 68 percent of all residential applicants would like a turn-key house as their DHHL award. The following is an example of the financing that would be required based on the lowest price turn-key house at DHHL's Kanehili development.

The lowest priced house at Kanehili is a two bedroom, two bath, 1,008 square foot Kukui house with a base sales price of \$242,300.

- Assuming a 20 percent down payment of \$48,460 that is preferred by financial institutions, the remaining mortgage amount of \$193,840 would require a monthly payment of **\$1,050** at the current 30-year rate of 4%. This term and rate are also the same for the following two examples.
- Based on the survey results, 60 percent of applicants can make a down payment of \$5,000 or more. Assuming a \$5,000 down payment, the mortgage amount would then be \$237,300 requiring a monthly payment of **\$1,485** that includes the monthly price of mortgage insurance until a level of 20 percent equity is reached.
- For the 40 percent of applicants that have less than a \$5,000 down payment, we assume no down payment is made and the total sales price of \$242,300 would be financed resulting in a monthly payment of \$1,514 including the mortgage insurance requirement.

Note that the last two examples may not necessarily be approved for funding by a financial institution, but are provided for example purposes only.

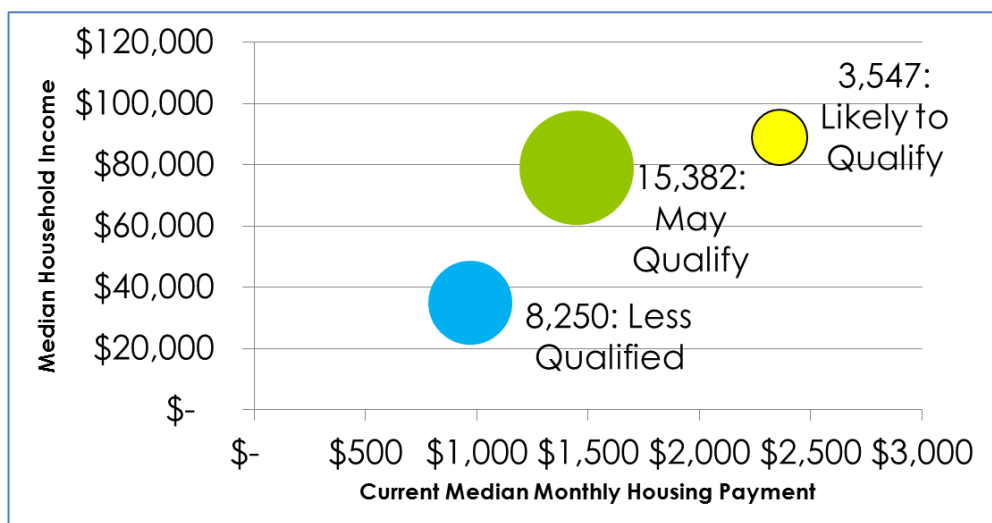
SMS has developed a model to better estimate the number of DHHL households that could potentially qualify for financing. The following are the criteria used to segment applicants.

Table 18. Model of Ability to Finance a House

	Three Categories based on Likelihood to Qualify for Financing		
	Less Qualified	May be Qualified	Likely to be Qualified
Homeownership	Mostly rent	Split own & rent	Mostly Own
Monthly housing cost	<\$700	\$700 to \$1,700	>\$1,700
HH Earnings	<\$40,000/year	>\$40,000/year	>\$60,000/year & own home
Available Savings or Down payment	<\$5,000	>\$5,000 &/or own other property	Available home equity (house paid off or own 10+ years)
Rejected for mortgage	>2 times or never applied	2 or fewer times	2 or fewer times
Employment	No adults employed fulltime	At least one adult employed fulltime	At least one adult employed fulltime
Access to special financing	None	Yes, for example VA or Farmer's	

The three categories are: Less Qualified, May be Qualified and Highly Qualified. Note that there are many ways to segment applicants – we believe this is a simple method to highlight the differences based on ability to financially accept a DHHL Turn-key award. Based on the criteria above the likelihood to qualify for financing may be very difficult for the Less Qualified 31 percent of applicant households (8,250) and uncertain for the May be Qualified 56 percent of applicant households (15,382). The 3,547 households (14%) are very likely to qualify for financing.

Figure 13. Size of Financial Capability Segments



Less Qualified applicants were typically those who are currently renting their residence (66%) for a very low rate, have a household income below the minimum required to qualify for a loan (82.8%)², have little or no money in savings (94.3%) or available to put toward a down payment (83.7%). Some applicants included in this segment have been offered an award in the past but were unable to accept due to insufficient income or savings. More than 30 percent of applicants (30.5%) were identified as members of the Less Qualified segment.

Likely to Qualify applicants were generally those who currently own their home (88.5%) and have either paid off their mortgage (76.8%) or pay a monthly mortgage equal to or greater than \$1,247. Also included in this segment were those applicants with annual household incomes of \$200,000 or more, current homeowners with more than 10 years in their current unit who earn more than \$60,000 per year, and those with one Homestead family in their household who currently pay more than \$1,700 per month for housing expenses. Likely to Qualify applicants accounted for 13 percent of the total applicant pool.

The remainder of the applicants (56.5%) was categorized as May be Qualified. For members of this segment, their ability to afford a DHHL home is somewhat questionable. Either their financial ability was just above the minimum requirements, or they had one or more risk factors (such as multiple mortgage rejections in the past or an expressed preference for an affordable rental unit).

² The minimum annual income required to qualify for a mortgage of \$237,300 (\$242,300 base price less the \$5,000 down payment) is approximately \$59,400.

Although some May be Qualified applicants do not have the necessary funds in savings readily available to put toward a down payment (25.8%), other factors such as access to special financing options (27.7%) and real estate ownership (54.3%) and should be considered. The equity in these other real estate holdings could potentially be leveraged if necessary to obtain the funds for a down payment. Programs such as VA loans, special financing offered to government employees, and Farmer’s Home Loans might offer these applicants an alternative to a traditional bank-financed mortgage and allow them to qualify for an award.

Applicant households in the Less Qualified group may never qualify for financing for a Turn-key house, particularly the older members of the group, even though 65 percent consider that their first choice. Thirty-six percent of these households consider “financing” the most important characteristic of a DHHL award. If they could not qualify for a Turn-key award, their top “second choice” would be a town house (11%), a rent-to-buy (8%) or an affordable rental (8%). Note that eight percent of Less Qualified households would consider an affordable rental as their first choice and together with the eight percent who would choose that option as a second choice if they don’t qualify for a Turn-key that would be a total of 16 percent who might consider an affordable rental as an option. Households in this group have been on an applicant list for an average of 15.25 years, lower than other categories because of the larger 18 percent being on the list for less than five years.

Fifty-nine percent of households who are Likely to Qualify also want a Turn-key residential award, followed by 18 percent desiring a parcel to farm and 14 percent wanting a lot with infrastructure but no house. The challenge with this group is that 65 percent of them consider “location” to be the most important characteristic for their DHHL award. Most of these households already are homeowners, therefore the house and community they would want would likely have to be better than what they currently own. The longer average time on the list of 18.8 years, with 46 percent on the list for more than 20 years, even though they are likely to qualify to finance an award, is another indication that factors other than financing are keeping them from accepting an award.

Table 19. Ability to Finance a House Segments by Time on Applicant List

	Applicant Segmentation Based on Qualification for an Award						Total	
	Less qualified		May be qualified		Likely to qualify			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Time on Wait List								
Less than 5 years	926	18.0%	2,257	12.4%	427	10.9%	3,609	13.3%
6 to 10 years	1,390	27.1%	4,877	26.8%	748	19.1%	7,015	25.8%
11 to 15 years	697	13.6%	2,280	12.5%	482	12.3%	3,459	12.7%
16 to 20 years	505	9.8%	2,253	12.4%	487	12.4%	3,245	11.9%
21 to 30 years	1,311	25.5%	5,605	30.8%	1,519	38.7%	8,434	31.0%
More than 30 years	305	5.9%	905	5.0%	261	6.7%	1,471	5.4%
Group Total	5,134	100.0%	18,176	100.0%	3,924	100.0%	27,233	100.0%
Average	15.25 years		16.58 years		18.83 years			

For DHHL to meet the needs of its applicants, an understanding of the segments within the applicant groups may be important.

APPENDIX A – HOMESTEAD LOCATIONS

Figure A-1. Map of DHHL Homesteads, O'ahu

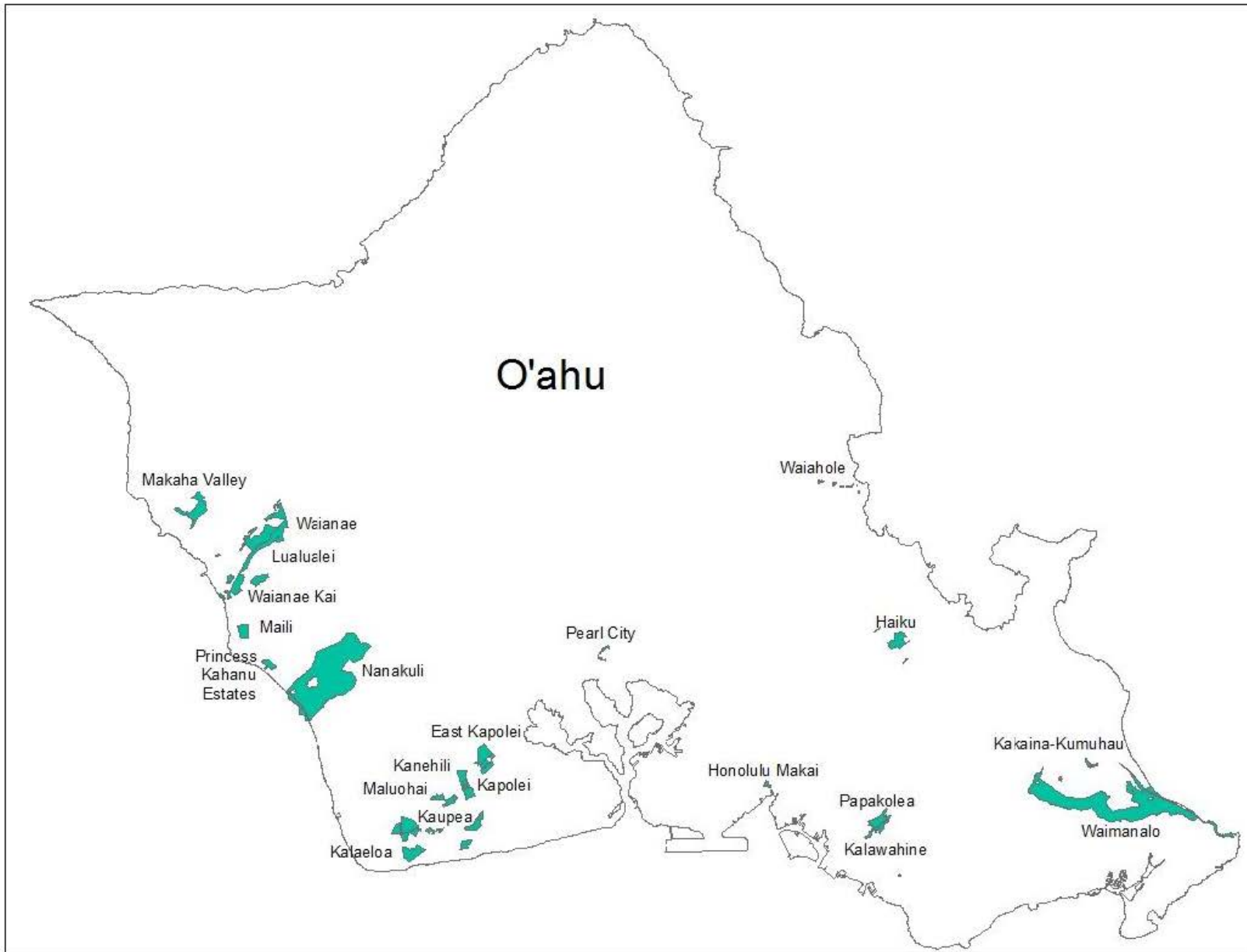


Figure A-2. Map of DHHL Homesteads, Maui County

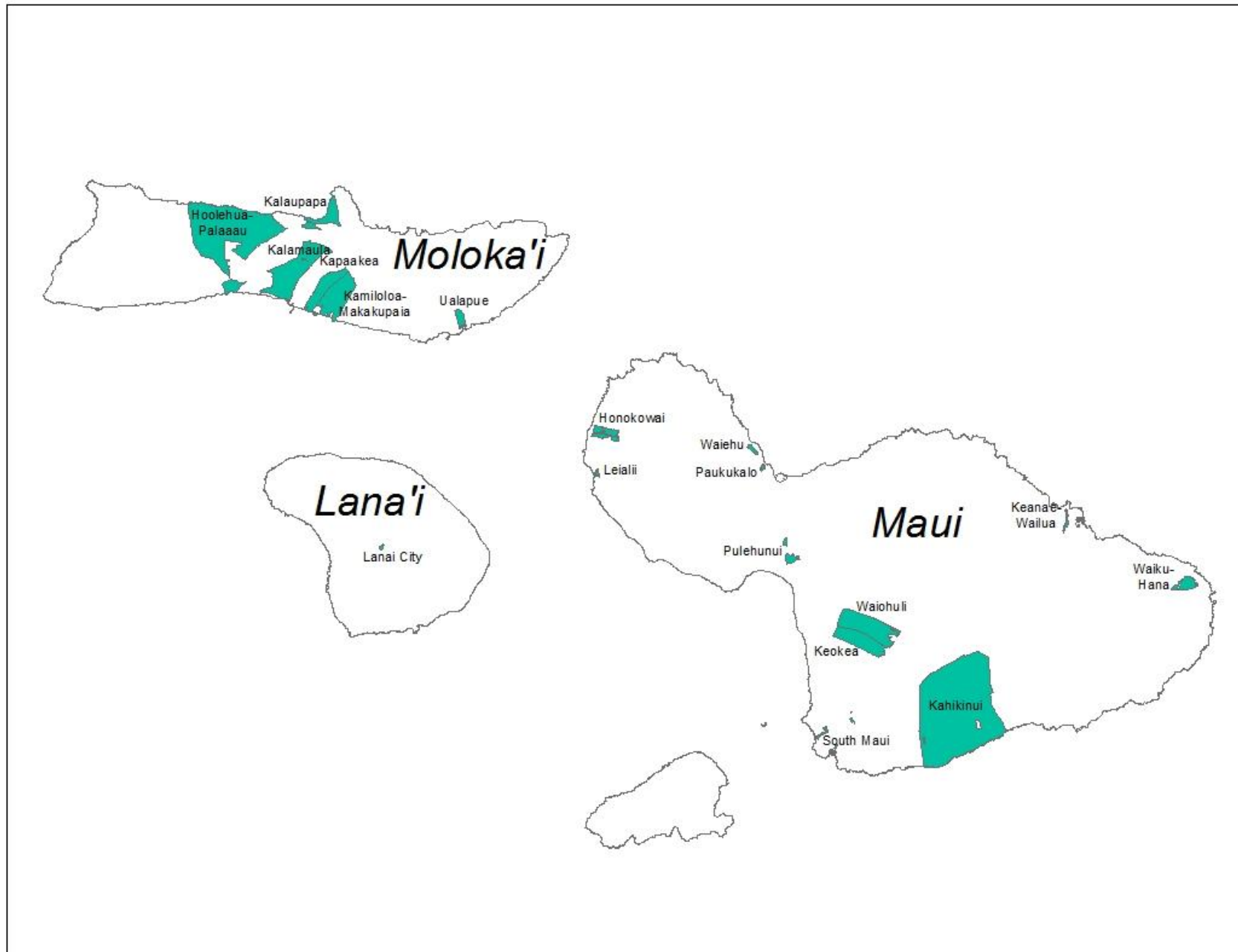


Figure A-3. Map of DHHL Homesteads, Kaua'i

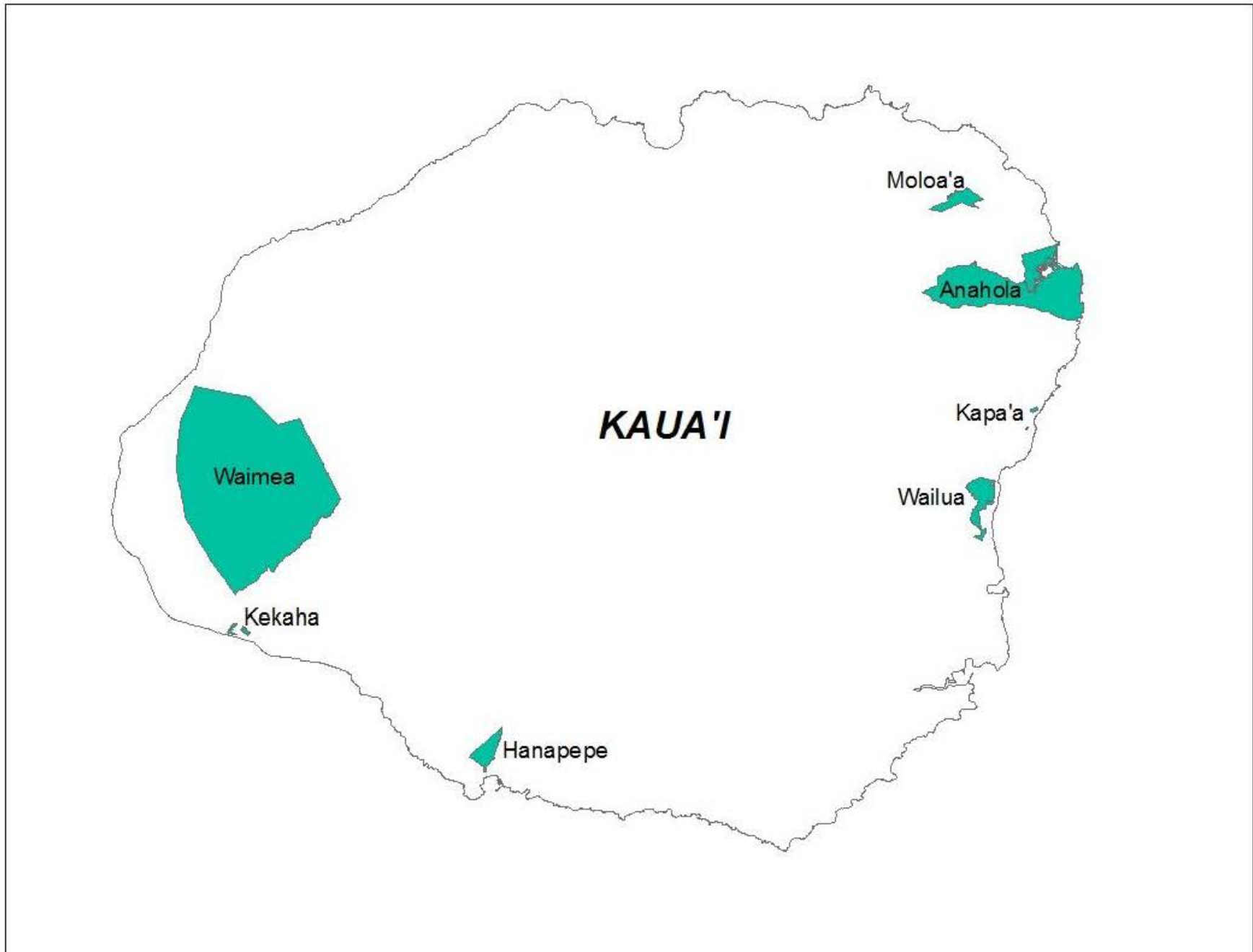
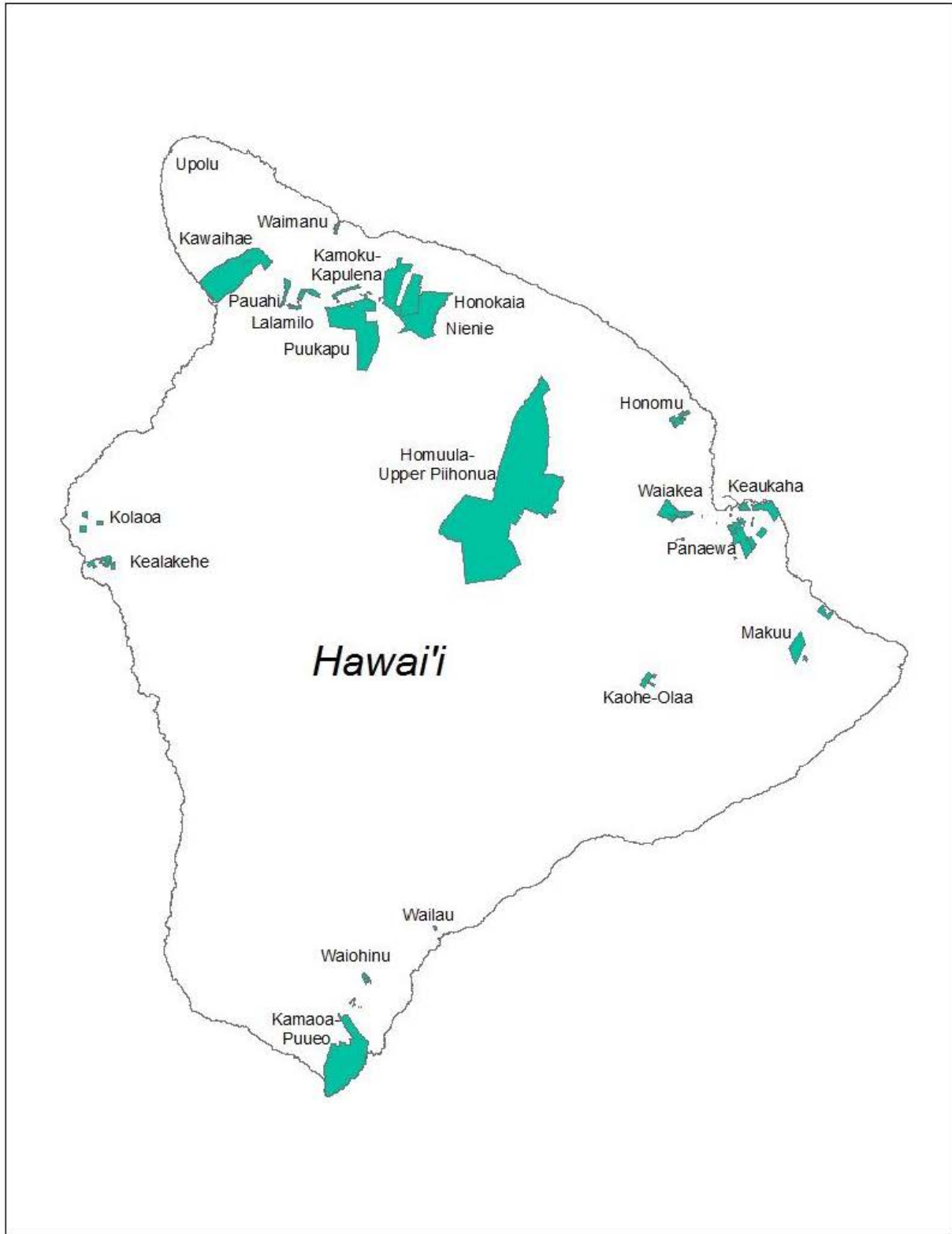
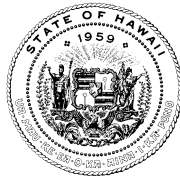


Figure A-4. Map of DHHL Homesteads, Hawai'i



APPENDIX B – SURVEY INSTRUMENT



STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS
P. O. BOX 1879
HONOLULU, HAWAII 96805

August 1, 2014

<FIRST_NAME> <LAST_NAME> <SUFFIX>
<STREET>
<CITY>, <STATE> <ZIP>

Dear Hawaiian Home Lands Applicant:

The Department of Hawaiian Home Lands (DHHL) continues to search for ways to manage and make more of our Hawaiian homelands available for productive uses by our native Hawaiian beneficiaries. This study is conducted periodically and occurs approximately every five years. The first step is to gather some information from everyone who is currently an applicant. Please fill out this questionnaire and send it back to us via the enclosed pre-paid envelope. You may also complete the survey on the internet at the following address:

<http://web.smshawaii.com/DHHLApplicantSurvey/login.html>

Your access code:

Part of the information on the form is to update your records. We want to make certain we have correct information in order to serve you properly. The other questions will be used to make plans to better serve your communities. SMS Research has been contracted to conduct the survey to gather information from applicants and another survey is being conducted with lessees. Individual replies are strictly confidential. If you have any questions regarding this survey, you can call Faith Sereno Rex of SMS Research at (808) 537-3356. If you have questions regarding DHHL, please call Bob Freitas at (808) 620-9484.

Please take the time to read the instructions and answer the questions that apply to you and return the completed survey by **September 19, 2014** in the enclosed postage-paid envelope.

Aloha,


Jobie M. K. Masagatani, Chairman
Hawaiian Homes Commission

Enc.



2014 DHHL APPLICANT SURVEY

1. Do you currently live on DHHL land?
 Yes
 No

2. What list(s) are you signed up for? *(FILL IN THE CIRCLES FOR ALL THAT APPLY)*

	Oahu	Maui	Hawaii	Kauai
Residential	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agricultural	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pastoral	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. Including yourself, how many people live in your household including children?

		People
--	--	--------

4. How many people in your household are related to you by birth, marriage, or adoption (hanai)?

		People
--	--	--------

5. How many families live in your household?

		Families
--	--	----------

6. How many years have you lived in this housing unit?

		Years
--	--	-------

7. How many bedrooms and bathrooms are in your home?

		Bedrooms
--	--	----------

		Bathrooms
--	--	-----------

8. What kind of housing unit do you live in now?

- Single-family detached unit
 Duplex or townhouse
 Apartment
 Condominium
 Public assisted housing
 Other (specify) _____

9. Do you own or rent your current home?

- Own
 Rent
 Sharing with others, no rent
 Occupy without rent payments

10. What is the total monthly payment for rent or mortgage for this housing unit?

- Home paid for, no mortgage payment
 No rent paid
 Less than \$300
 \$300 to \$499
 \$500 to \$699
 \$700 to \$999
 \$1,000 to \$1,199
 \$1,200 to \$1,499
 \$1,500 to \$1,699
 \$1,700 to \$1,899
 \$1,900 to \$2,099
 \$2,100 to \$2,299
 \$2,300 to \$2,499
 \$2,500 or more
 Don't know/Refused

11. Currently, what is the condition of your house?

- Excellent
 OK
 Needs minor repairs
 Needs major repairs

In this survey we define Homestead Family as all the people who will move with you to your Awarded Homestead land.

12. If you were to move into a home on DHHL land, how many members of this household (including yourself), would move with you?

		People
--	--	--------

13. How many members of your homestead family are under 18 or over 70 years of age?

		People under age 18
		People over age 70

14. How many bedrooms & bathrooms will you need in your new home?

		Bedrooms
		Bathrooms

15. How many adults in your homestead family are employed fulltime or part time? *(WRITE NUMBER IN BOX)* If no one is employed please skip to Q.17

		ADULTS Employed full time
		ADULTS Employed part time

16. Indicate whether any adults in your homestead family are employed in any of the following industries. Mark separately for full-time and part-time employment. (CHECK ALL THAT APPLY).

	Adults employed full time	Adults employed part time
Agriculture, forestry, fishing & hunting & mining	<input type="radio"/>	<input type="radio"/>
Construction	<input type="radio"/>	<input type="radio"/>
Manufacturing	<input type="radio"/>	<input type="radio"/>
Wholesale trade	<input type="radio"/>	<input type="radio"/>
Retail trade	<input type="radio"/>	<input type="radio"/>
Transportation, warehousing & utilities	<input type="radio"/>	<input type="radio"/>
Information	<input type="radio"/>	<input type="radio"/>
Finance & insurance, real estate, rental & leasing	<input type="radio"/>	<input type="radio"/>
Professional, scientific, management and administrative	<input type="radio"/>	<input type="radio"/>
Educational services	<input type="radio"/>	<input type="radio"/>
Health care & social assistance	<input type="radio"/>	<input type="radio"/>
Hotel & accommodations & food services	<input type="radio"/>	<input type="radio"/>
Arts, entertainment & recreation	<input type="radio"/>	<input type="radio"/>
Public administration	<input type="radio"/>	<input type="radio"/>
Other services	<input type="radio"/>	<input type="radio"/>

17. In 2013, what was the total income of all the people in your Homestead family?

- Less than \$20,000
- \$20,000 to \$24,999
- \$25,000 to \$29,999
- \$30,000 to \$34,999
- \$35,000 to \$39,999
- \$40,000 to \$44,999
- \$45,000 to \$49,999
- \$50,000 to \$59,999
- \$60,000 to \$69,999
- \$70,000 to \$79,999
- \$80,000 to \$89,999
- \$90,000 to \$99,999
- \$100,000 to \$124,999
- \$125,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 or more
- Don't know/Refused

18. How many times have you applied for a home mortgage?

- Never applied
- Applied & received mortgage
- Applied and was turned down
- Applied and did not accept mortgage

19. Since you first applied for a Homestead Lease Award from DHHL, how many times have you... (WRITE THE NUMBER IN THE SPACE PROVIDED)

Been offered a Homestead Lease Award?	<input type="text"/>	<input type="text"/>
Turned down a Homestead Lease award?	<input type="text"/>	<input type="text"/>
Could not qualify for a home on a Lease award?	<input type="text"/>	<input type="text"/>

20. If you were offered and turned down a Homestead

Lease Award, what was the reason you turned down your last award? (CHECK ALL THAT APPLY)

- Was not ready to accept award
- Did not like the location of award
- Did not like the unit offered
- Income too low to qualify for a mortgage
- No savings for down payment
- Price too high
- Would have to relocate & find a new job
- Other (specify) _____

21. If you were to be offered a Homestead Lease Award in 2015, which of the following types of property would you most like to receive?

	1 st Choice	2 nd Choice	3 rd Choice
Lot with water, sewer, but no house	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turn-Key (Lot with Single-family house on it)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Town home in a duplex or four-plex	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condominium apartment I own	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartment suited for senior citizens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A rental unit with an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An affordable rental unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parcel of land that I can farm	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

(FILL IN THE CIRCLE NEXT TO YOUR FIRST CHOICE [1]. THEN FILL IN YOUR SECOND CHOICE [2] IN THE SECOND COLUMN. THEN FILL IN YOUR THIRD CHOICE [3] IN THE THIRD COLUMN.)

22. When considering a future award, which of the following is the most important to you? (CHOOSE JUST ONE)

- The location of the community
- The price
- The financing of the house
- The style of the house offered
- The design of the community

23. What do you intend to do with the award in the future?

- Pass it on to my children or relatives
- Return it to DHHL
- Sell it to someone else
- Transfer it to someone else
- Just hold on to it
- Will not accept award
- Don't know/Refused
- Other (specify below)

24. Considering all your interactions with DHHL in the last year, which statement below best describes your communications with them?

- Excellent. They really try to help
- Good. They do their jobs pretty well
- Fair. They don't go out of their way to help
- Poor. They don't care about my problems
- Have not spoken with anyone at DHHL in the past year
- Don't know/Refused.

25. Is your Native Hawaiian blood quantum status qualified by the Department, or is a decision still pending?

- Decided
- Pending
- Don't know/Refused

26. What is your current marital status?

- Married
- Never married
- Separated
- Divorced
- Widowed

27. What is your gender?

- Male
- Female

28. What was your age on your last birthday?

--	--

Years old

29. Do you have a computer in your house?

- Yes
- No (SKIP TO Q33)

30. Is it connected to the Internet?

- Yes
- No

31. Do you or another member of your household use the computer to send emails or access websites through the Internet?

- Me alone
- Me and others
- Others, not me
- No one
- Don't know/Refused

32. What is your current e-mail address? (This will only be used to update the DHHL Lessee Database and future research.)

33. Can DHHL follow up with you for additional research and information?

- Yes
- No

Mahalo! Please return the completed survey in the prepaid return envelope provided.

APPENDIX C – ADDITIONAL DATA TABLES

Table C-1. Applicant Household Characteristics by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Household Size									
1 to 2 people	30.3%	27.1%	23.3%	44.6%	26.6%	65.0%	68.6%	9.7%	27.1%
3 to 4 people	29.5%	33.6%	34.1%	33.5%	42.9%	29.0%	24.6%	3.9%	25.3%
5 to 6 people	23.5%	25.2%	33.3%	11.7%	24.6%	2.6%	2.7%	4.0%	17.8%
7 or more	16.7%	14.2%	9.3%	10.2%	5.9%	3.4%	4.1%	9.5%	10.4%
Not reported								72.9%	19.4%
Household Members Under Age 18									
None	35.6%	34.5%	33.1%	58.2%	45.4%	65.8%	59.6%	34.6%	40.0%
One member	19.8%	18.7%	27.6%	18.1%	24.1%	18.0%	14.3%	18.6%	21.2%
Two members	16.9%	23.0%	21.3%	11.9%	15.2%	11.0%	16.9%	19.5%	18.4%
Three members	14.1%	12.8%	11.3%	6.8%	11.0%	3.1%	6.4%	14.3%	11.5%
Four or more members	13.6%	11.0%	6.7%	5.0%	4.3%	2.2%	2.8%	13.0%	9.0%
Household Members Over Age 70									
None	67.5%	67.0%	68.7%	70.7%	65.8%	45.8%	53.6%	74.7%	68.2%
One member	19.3%	21.3%	16.4%	16.2%	18.2%	16.8%	30.1%	15.8%	17.6%
Two members	9.4%	9.3%	11.6%	11.1%	15.1%	36.7%	12.4%	7.9%	11.7%
Three members	1.3%	0.6%	1.4%	1.2%	0.5%	0.6%	2.7%	0.6%	1.0%
Four or more members	2.6%	1.7%	1.9%	0.8%	0.4%		1.1%	1.1%	1.4%
Adults employed full time									
None	24.8%	10.4%	7.0%	5.0%	3.2%	33.8%	10.4%	5.7%	10.2%
1-2 adults	67.6%	78.0%	74.3%	74.3%	74.4%	53.5%	65.2%	73.9%	72.5%
3-5 adults	7.1%	11.6%	17.6%	20.1%	21.7%	12.1%	24.4%	18.4%	16.3%
6 or more adults	0.5%		1.1%	0.6%	0.7%	0.6%		2.0%	0.9%
Adults employed part time									
None	41.0%	45.5%	48.9%	42.7%	48.6%	68.2%	49.2%	66.9%	52.3%
1-2 adults	56.8%	52.6%	49.0%	54.8%	48.8%	30.9%	46.7%	32.0%	45.8%
3-5 adults	1.7%	1.8%	1.9%	2.5%	2.6%	0.9%	4.2%	1.1%	1.7%
6 or more adults	0.5%	0.1%	0.2%						0.1%

Table C-2. Applicant Employment Industry by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81 to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Adults in household employed full-time									
Agri./forestry/fishing/hunting/mining	3.4%	3.1%	3.5%	1.7%	2.3%	4.4%	9.1%	4.5%	3.3%
Arts/entertainment/recreation	3.3%	2.7%	3.3%	3.1%	4.0%	2.4%	3.7%	4.5%	3.3%
Construction	19.9%	19.0%	27.8%	28.4%	17.0%	13.4%	24.2%	24.4%	24.0%
Educational services	12.6%	9.4%	15.8%	26.6%	14.1%	14.4%	13.2%	16.4%	16.4%
Finance/ins./real estate/rental/leasing	2.8%	6.1%	5.6%	8.2%	11.0%	8.9%	10.3%	6.2%	6.6%
Health care/social assistance	13.5%	13.8%	15.2%	15.4%	15.2%	13.1%	21.5%	19.0%	15.3%
Hotel/accommodations/food services	12.0%	14.0%	13.0%	11.7%	15.0%	13.2%	9.1%	19.9%	13.4%
Information	0.4%	1.1%	0.7%	1.4%	1.4%	1.0%	2.3%	1.1%	1.0%
Manufacturing	2.6%	2.8%	2.3%	3.4%	4.0%	3.2%	3.0%	1.6%	2.7%
Other services	29.6%	35.6%	33.4%	28.6%	36.5%	32.7%	29.2%	38.9%	32.9%
Prof./scientific/mgmt./admin.	3.7%	7.0%	14.6%	24.7%	17.7%	24.1%	16.2%	10.2%	14.6%
Public administration	6.2%	4.5%	5.7%	7.4%	8.0%	8.1%	6.2%	5.0%	6.1%
Retail trade	12.6%	14.9%	10.7%	6.5%	10.6%	7.2%	11.2%	14.0%	10.8%
Transportation/warehousing/utilities	11.1%	19.0%	17.9%	18.2%	15.6%	16.6%	13.9%	20.1%	17.3%
Wholesale trade	4.2%	2.1%	2.4%	2.6%	1.9%	2.9%	4.3%	4.2%	2.8%
Adults in household employed part-time									
Agri./forestry/fishing/hunting/mining	7.8%	8.6%	4.5%	5.4%	11.9%	5.9%	12.2%	4.7%	6.6%
Arts/entertainment/recreation	7.0%	4.9%	6.9%	16.6%	9.9%	13.6%	8.4%	8.6%	8.9%
Construction	11.3%	9.8%	7.0%	10.9%	7.4%	4.8%	3.8%	6.8%	8.7%
Educational services	15.3%	19.6%	18.5%	14.7%	15.9%	14.7%	18.3%	13.6%	16.7%
Finance/ins./real estate/rental/leasing	2.2%	2.6%	3.7%	4.1%	1.4%	4.0%	3.8%	1.7%	3.0%
Health care/social assistance	8.6%	10.0%	10.1%	9.4%	12.8%	5.9%	13.7%	9.7%	9.7%
Hotel/accommodations/food services	12.9%	16.9%	12.9%	7.5%	17.3%	14.7%	8.4%	9.4%	12.5%
Information	2.0%	2.3%	0.4%	0.2%				2.0%	1.1%
Manufacturing	2.6%	0.3%	1.4%	0.5%	0.9%			1.5%	1.2%
Other services	38.1%	27.1%	27.4%	19.1%	18.2%	22.1%	12.2%	33.6%	27.6%
Prof./scientific/mgmt./admin.	2.7%	3.1%	3.2%	7.0%	9.7%	5.9%	3.8%	5.2%	4.4%
Public administration	1.8%	3.1%	2.3%	2.9%	6.0%	2.9%	6.1%	5.2%	3.0%
Retail trade	14.7%	13.8%	13.4%	9.7%	11.9%	5.9%	9.9%	12.1%	12.5%
Transportation/warehousing/utilities	9.3%	6.7%	10.0%	7.1%	8.2%	11.0%	3.8%	5.5%	8.2%
Wholesale trade	3.3%	1.3%	1.4%	1.2%	1.4%		2.3%	2.7%	1.8%

Table C-3. Applicant Household Income by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Household Income									
Less than \$20,000	46.0%							2.2%	7.6%
\$20,000 to \$24,999	25.0%	4.5%						0.7%	4.8%
\$25,000 to \$29,999	13.5%	12.0%						1.3%	4.0%
\$30,000 to \$34,999	7.5%	19.1%	0.6%					1.6%	4.3%
\$35,000 to \$39,999	4.8%	16.8%	3.7%					1.5%	4.5%
\$40,000 to \$44,999	2.7%	14.4%	6.3%	0.6%				1.1%	4.7%
\$45,000 to \$49,999	0.5%	11.2%	10.0%	3.6%				1.1%	5.5%
\$50,000 to \$59,999		10.8%	15.3%	4.7%	1.6%			5.7%	7.5%
\$60,000 to \$69,999		7.6%	16.9%	9.1%	1.0%			3.6%	8.1%
\$70,000 to \$79,999		2.9%	14.5%	8.2%	9.6%	1.2%		5.9%	7.3%
\$80,000 to \$89,999		0.8%	10.5%	11.1%	11.3%	4.2%		2.5%	6.4%
\$90,000 to \$99,999			7.1%	18.3%	15.9%	31.5%	0.9%	3.0%	8.5%
\$100,000 to \$124,999			9.8%	17.6%	8.8%	21.1%	1.8%	7.5%	8.4%
\$125,000 to \$149,999			3.9%	10.7%	10.2%	7.7%	1.8%	3.9%	4.5%
\$150,000 to \$199,999			1.4%	8.2%	6.6%	6.6%	16.6%	5.7%	3.5%
\$200,000 or more			0.1%	4.6%	2.5%	9.4%	9.8%	0.7%	1.9%
Don't know/Refused				3.4%	32.4%	18.4%	69.0%	51.8%	8.6%

Table C-4. Applicant Housing Unit Characteristics by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Tenure									
Own	24.6%	35.4%	51.7%	64.4%	62.2%	81.2%	62.2%	53.1%	50.2%
Rent	60.0%	53.6%	36.2%	28.9%	29.0%	13.6%	27.7%	34.3%	39.0%
Sharing with others no rent	7.1%	6.3%	9.2%	3.3%	3.5%	2.6%	3.7%	6.2%	6.3%
Occupy w/o payment	8.2%	4.7%	2.9%	3.4%	5.3%	2.5%	6.5%	6.4%	4.6%
Unit Type									
Single-family detached unit	48.4%	57.4%	66.4%	66.8%	69.1%	80.5%	62.5%	46.1%	58.5%
Duplex or townhouse	9.5%	12.8%	9.6%	10.6%	11.5%	5.0%	5.0%	14.3%	11.1%
Apartment	17.6%	15.2%	10.5%	6.1%	7.1%	4.0%	6.8%	6.3%	9.6%
Condominium	1.8%	1.5%	4.7%	1.7%	2.8%	3.2%	5.0%	2.2%	2.7%
Public assisted housing	6.4%	1.7%	0.4%	0.3%	0.4%		3.6%	1.5%	1.6%
Other (specify)	13.8%	9.1%	6.4%	13.0%	6.1%	4.3%	12.7%	4.0%	7.9%
Not reported	2.5%	2.4%	2.1%	1.6%	3.0%	3.0%	4.5%	25.7%	8.5%
Number of Bedrooms									
One bedroom	18.7%	10.4%	6.6%	12.8%	5.2%	6.4%	18.6%	8.1%	10.2%
Two bedrooms	21.5%	23.0%	18.7%	14.5%	15.7%	14.5%	19.6%	14.8%	17.9%
Three bedrooms	37.4%	41.3%	46.5%	43.5%	45.2%	40.3%	37.6%	50.1%	44.4%
Four or more bedrooms	22.3%	25.3%	28.2%	29.2%	33.9%	38.7%	24.2%	26.8%	27.5%
Not Reported								0.2%	0.0%
Number of bathrooms									
One bathroom	49.5%	43.0%	30.7%	28.0%	22.8%	13.0%	31.5%	24.0%	31.1%
Two bathrooms	35.5%	41.8%	50.1%	49.5%	51.8%	38.0%	40.8%	39.9%	43.8%
Three bathrooms	6.3%	9.1%	12.0%	15.2%	16.3%	18.2%	16.4%	8.1%	11.0%
Four or more bathrooms	1.6%	1.0%	1.6%	2.4%	1.7%	1.8%	4.5%	1.6%	1.7%
Not reported	7.1%	5.1%	5.6%	4.9%	7.4%	29.0%	6.9%	26.3%	12.4%
Years in Unit									
Less than 2 years	13.7%	10.7%	8.2%	6.3%	8.1%	3.5%	11.7%	14.2%	10.4%
2 to 5 years	23.2%	25.6%	23.9%	24.4%	17.0%	11.7%	15.0%	22.5%	22.6%
6 to 10 years	18.3%	20.2%	18.1%	17.5%	17.9%	15.7%	16.6%	9.4%	15.8%
11 to 20 years	19.4%	19.7%	21.3%	23.4%	26.1%	19.1%	20.0%	12.9%	19.0%
more than 20 years	20.1%	21.8%	26.0%	25.7%	26.3%	24.0%	30.4%	15.5%	21.9%
Not reported	5.3%	2.0%	2.5%	2.7%	4.6%	25.9%	6.4%	25.6%	10.3%

Table C-5. Applicant Housing Unit Characteristics by HUD Income Categories (continued)

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Condition of Unit									
Excellent	17.2%	21.0%	28.5%	32.0%	31.2%	54.4%	35.7%	6.2%	22.3%
OK	35.7%	36.6%	32.9%	39.0%	31.1%	26.9%	36.6%	9.3%	27.9%
Needs minor repairs	28.2%	27.3%	24.9%	22.0%	25.3%	12.7%	15.4%	8.1%	20.0%
Needs major repairs	16.7%	13.7%	12.6%	6.3%	10.0%	4.6%	9.6%	3.8%	9.5%
Not reported	2.2%	1.4%	1.1%	0.7%	2.4%	1.4%	2.6%	72.6%	20.4%
Current Monthly Payment									
Home paid for	10.6%	12.4%	14.6%	11.9%	8.6%	34.7%	15.9%	5.5%	11.8%
No rent paid	6.2%	4.4%	2.7%	3.8%	2.2%	1.7%	5.5%	1.2%	3.1%
Less than \$300	7.0%	1.6%	1.1%	0.7%	1.2%	0.8%	3.6%	1.7%	2.0%
\$300 to \$499	13.0%	5.5%	2.2%	2.2%	3.3%	2.4%	3.6%	0.8%	3.7%
\$500 to \$699	12.8%	9.3%	5.0%	3.9%	4.2%	2.3%	4.5%	2.5%	5.5%
\$700 to \$999	17.5%	16.8%	15.9%	8.2%	8.5%	6.4%	6.8%	3.1%	10.7%
\$1,000 to \$1,199	9.4%	14.9%	10.8%	8.7%	10.1%	7.0%	6.9%	1.4%	8.0%
\$1,200 to \$1,499	8.4%	14.4%	15.6%	20.3%	14.4%	8.3%	6.8%	2.2%	11.0%
\$1,500 to \$1,699	3.6%	5.7%	7.1%	8.1%	9.1%	6.2%	6.8%	1.5%	5.2%
\$1,700 to \$1,899	1.6%	4.0%	7.4%	6.2%	6.7%	3.0%	5.4%	0.6%	4.0%
\$1,900 to \$2,099	1.5%	2.5%	4.6%	5.0%	5.5%	3.8%	2.3%	0.7%	2.9%
\$2,100 to \$2,299	1.2%	2.8%	3.6%	5.6%	3.4%	5.3%	1.8%	0.9%	2.8%
\$2,300 to \$2,499	1.0%	1.2%	2.9%	3.8%	3.3%	2.3%	4.5%	0.8%	2.0%
\$2,500 or more	1.4%	1.7%	4.9%	9.4%	9.1%	10.4%	9.5%	1.2%	4.3%
Not Reported	4.8%	2.7%	1.8%	2.3%	10.4%	5.3%	16.1%	75.9%	23.0%

Table C-6. Applicant Award Preferences by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81 to 120%	121% to 140%	141 to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Applicant or Applicant/Lessee									
Applicant Only	77.9%	78.9%	84.8%	83.4%	80.2%	86.7%	83.3%	85.1%	83.0%
Applicant and Lessee	17.8%	20.2%	14.6%	15.1%	18.4%	12.7%	14.5%	12.4%	15.2%
Not Reported	4.3%	0.9%	0.6%	1.5%	1.4%	0.6%	2.2%	2.5%	1.8%
Type of DHHL Application									
Residential	53.9%	58.5%	59.4%	50.0%	57.6%	33.0%	41.2%	59.6%	55.6%
Agricultural	28.8%	24.4%	28.7%	27.0%	25.2%	28.8%	33.3%	32.2%	28.8%
Pastoral	13.6%	13.2%	9.3%	21.7%	14.2%	36.3%	20.0%	5.5%	12.8%
Not Reported	3.6%	3.9%	2.7%	1.3%	3.0%	1.8%	5.5%	2.6%	2.8%
Preferred Island									
Oahu	53.3%	58.3%	59.4%	47.0%	47.7%	24.7%	25.8%	53.8%	52.3%
Maui	12.2%	12.3%	14.5%	22.5%	9.8%	10.7%	6.9%	24.9%	17.2%
Hawaii	23.8%	18.5%	18.0%	25.2%	31.9%	55.5%	53.6%	8.4%	20.5%
Kauai	7.0%	7.0%	5.4%	3.9%	7.7%	7.2%	8.1%	10.4%	7.2%
Not Reported	3.6%	3.9%	2.7%	1.3%	3.0%	1.8%	5.5%	2.5%	2.7%
Preferred Bedrooms in Next Unit									
One bedroom	5.0%	0.9%	0.6%	0.7%	1.4%	1.8%	1.9%	1.6%	1.6%
Two bedrooms	18.8%	13.1%	11.6%	9.6%	9.7%	9.2%	18.3%	13.4%	12.8%
Three bedrooms	36.9%	42.0%	37.1%	42.8%	42.0%	63.5%	42.6%	29.4%	38.6%
Four bedrooms	30.1%	32.1%	40.0%	38.9%	40.1%	20.3%	31.1%	44.4%	37.3%
Five+ bedrooms	9.2%	11.9%	10.6%	7.9%	6.7%	5.1%	6.1%	11.2%	9.7%
Preferred Bathrooms in Next Unit									
One bathroom	16.7%	8.4%	6.2%	4.0%	4.0%	3.9%	8.3%	10.7%	8.3%
Two bathrooms	69.1%	72.8%	72.7%	74.7%	71.5%	79.7%	65.4%	65.9%	71.2%
Three bathrooms	12.0%	18.0%	19.0%	19.4%	21.7%	15.1%	24.0%	20.5%	18.4%
Four+ bathrooms	2.2%	0.8%	2.1%	2.0%	2.8%	1.2%	2.4%	3.0%	2.1%

Table C-7. Previous Award Offers and Considerations by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Number of Times Offered a Homestead Land Award									
None	56.4%	58.2%	54.2%	58.0%	44.7%	28.3%	40.7%	43.1%	50.9%
Once	20.2%	20.4%	19.5%	19.7%	29.0%	49.6%	21.7%	28.9%	24.0%
Twice	6.4%	7.3%	13.4%	6.6%	6.6%	4.2%	6.8%	6.4%	8.3%
3 times	4.2%	3.0%	4.0%	2.8%	6.4%	6.0%	8.2%	11.5%	5.7%
4 times	3.4%	3.4%	1.8%	2.5%	2.7%	2.5%	6.9%	2.4%	2.6%
5 to 9 times	5.4%	5.2%	4.9%	5.3%	5.6%	4.1%	6.8%	4.6%	5.0%
10+ times	4.1%	2.4%	2.3%	5.1%	5.2%	5.2%	8.9%	3.1%	3.5%
Number of Times Turned Down a Homestead Land Award									
None	65.8%	68.7%	61.1%	67.0%	53.5%	52.2%	46.4%	76.3%	66.2%
Once	10.9%	13.3%	13.1%	11.6%	16.3%	13.1%	15.9%	6.0%	11.1%
Twice	6.0%	6.4%	13.6%	5.3%	8.4%	7.0%	6.5%	3.5%	7.5%
3 times	4.9%	2.0%	3.2%	3.3%	5.7%	9.1%	9.1%	8.6%	5.0%
4 times	2.8%	2.9%	1.3%	2.9%	3.9%	3.7%	6.9%	1.6%	2.3%
5 to 9 times	6.4%	4.4%	5.0%	5.6%	5.7%	7.1%	6.9%	2.5%	4.7%
10+ times	3.2%	2.2%	2.7%	4.4%	6.6%	7.8%	8.4%	1.6%	3.1%
Number of Times Could Not Qualify for a Homestead Land Award									
None	65.2%	79.3%	83.7%	88.5%	84.1%	83.6%	76.4%	80.8%	80.5%
Once	13.6%	9.9%	8.4%	4.9%	6.4%	5.6%	5.9%	13.1%	9.8%
Twice	6.0%	4.3%	3.1%	1.2%	4.5%	6.0%	2.0%	2.3%	3.3%
3 times	4.1%	2.0%	1.1%	1.0%	3.1%	1.4%	6.9%	1.4%	1.9%
4 times	3.3%	0.6%	0.5%	0.6%			2.0%	0.4%	0.9%
5 to 9 times	4.7%	2.8%	1.9%	2.2%	0.4%	2.4%	3.9%	0.9%	2.1%
10+ times	3.0%	1.1%	1.4%	1.6%	1.5%	1.0%	2.9%	1.1%	1.5%
Reasons Turned Down an Award									
Didn't like the location	18.2%	20.7%	27.8%	24.8%	26.4%	22.5%	33.6%	7.7%	19.8%
Did not like the unit offered	7.3%	6.1%	6.9%	8.4%	9.2%	9.0%	11.9%	2.0%	6.1%
Income too low to qualify	34.1%	17.9%	11.0%	7.0%	8.7%	4.8%	16.0%	4.4%	12.1%
No savings for down payment	29.9%	18.7%	18.6%	10.8%	9.1%	5.8%	15.5%	5.1%	14.2%
Price too high	15.7%	12.6%	7.6%	7.8%	7.9%	5.0%	13.2%	3.1%	8.0%
Other reason	18.0%	17.4%	19.9%	13.3%	14.3%	14.5%	15.5%	3.8%	13.5%
Wasn't ready to accept award	14.9%	16.8%	22.4%	17.1%	18.7%	17.5%	25.5%	5.1%	15.1%
Relocate/find a new job	6.7%	7.6%	7.5%	9.0%	12.9%	10.6%	8.2%	2.7%	6.8%
Most Important Consideration for a Future Award									
Community location	30.9%	38.4%	47.6%	64.2%	56.0%	70.6%	62.7%	43.0%	47.7%
Price	25.5%	24.0%	20.4%	16.3%	21.2%	16.1%	14.0%	23.3%	21.2%
Financing of the house	38.8%	34.5%	26.2%	13.3%	15.6%	9.9%	17.7%	23.4%	24.8%
Style of the house offered	2.8%	2.6%	4.3%	3.6%	3.7%	1.9%	3.8%	2.3%	3.2%
Design of the community	2.0%	0.5%	1.6%	2.6%	3.5%	1.5%	1.9%	8.1%	3.2%

Table C-8. Willingness to Accept Awards by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Would you be willing to accept a townhouse or multiplex unit if it meant you could get...									
..into a home with less cost?									
would accept	46.1%	45.6%	52.5%	26.6%	41.2%	11.1%		34.0%	36.3%
would not accept	27.9%	26.4%	18.5%	37.2%	33.2%	56.0%	42.9%	31.4%	30.3%
not sure, depends	23.5%	28.0%	29.0%	36.2%	25.6%	32.9%	57.1%	34.1%	32.9%
Not sure	2.6%							0.5%	0.5%
...into a home closer to town?									
would accept	46.1%	36.8%	49.7%	37.5%	49.5%	11.1%		33.5%	35.6%
would not accept	23.5%	29.7%	25.5%	26.7%	33.2%	23.2%	42.9%	34.2%	32.3%
not sure, depends	27.9%	33.5%	24.8%	35.8%	17.3%	32.9%	57.1%	31.1%	30.7%
Not sure	2.6%					32.9%		1.2%	1.3%
...into a home faster?									
would accept	46.1%	54.4%	38.0%	37.1%	41.2%	11.1%	14.1%	34.6%	36.3%
would not accept	25.8%	13.9%	32.8%	31.8%	41.5%	56.0%	42.9%	31.9%	31.2%
not sure, depends	25.5%	31.7%	29.1%	31.1%	17.3%	32.9%	42.9%	32.7%	31.8%
Not sure	2.6%							0.8%	0.7%
Smallest Acceptable Lot Size-Residential									
Less than 5,000 sq. ft.				9.5%	17.8%			1.9%	2.2%
5,000 to 7,500 sq. ft.	21.9%	18.6%	18.4%				20.1%	6.2%	7.6%
7,500 to 10,000 sq. ft.	21.2%	49.7%	24.4%	31.5%				4.4%	8.5%
4 - 10,000 sq. ft. to 1/2 acre	13.8%	25.6%	16.1%	27.3%	32.9%		20.1%	10.4%	12.3%
5 - 1/2 acre to 1 acre	43.1%	6.2%	41.1%	31.6%	32.9%	100.0%	59.9%	76.8%	69.0%
Not sure					16.4%			0.2%	0.4%

Table C-9. Agricultural Award Issues by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81 to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Are you or your spouse currently farming?									
Yes	21.1%	19.0%	7.4%	4.3%	22.7%			8.6%	8.4%
No	78.9%	81.0%	92.6%	95.7%	77.3%	100.0%	100.0%	91.4%	91.6%
Please indicate what level of farming you currently undertake ...									
Subsistence	39.60%	9.5%	81.3%	90.2%	56.7%	39.0%	40.0%	42.3%	54.7%
Supplemental	24.40%	29.7%	7.9%	3.0%	43.3%	41.4%		26.2%	20.1%
Commercial	3.10%	10.2%	1.2%	0.6%			20.0%	1.3%	1.4%
Refused	32.9%	50.5%	9.5%	6.2%		19.6%	40.0%	30.3%	23.7%
Intended Use of Agricultural Award Land									
Subsistence	39.6%	19.8%	87.0%	91.6%	34.0%	39.0%	40.0%	45.3%	57.7%
Supplemental	18.0%	39.8%	9.6%	6.6%	66.0%	61.0%	20.0%	31.2%	24.5%
Commercial	30.2%	20.2%	1.8%	1.8%			40.0%	3.8%	4.4%
Refused	12.2%	20.2%	1.7%					19.7%	13.4%
Do you intend to build a house on the land, or just use it for crops or livestock?									
Build a house	24.6%	50.6%	9.3%	10.0%		39.0%	40.0%	7.9%	10.1%
Both (house & farm)	57.1%	34.1%	87.8%	85.1%	45.3%	61.0%	40.0%	87.5%	84.6%
Crops or livestock only	3.1%	10.2%	0.6%	5.0%	54.7%		20.0%	2.7%	3.3%
Not sure	15.3%	5.0%	2.3%					1.8%	2.0%
Smallest Acceptable Lot Size-Agricultural									
2 acres or less	54.3%	39.8%	88.1%	87.6%	9.8%	80.4%	20.0%	46.5%	59.0%
3 to 5 acres	33.8%	9.5%	6.2%	6.9%	78.9%	9.1%	80.0%	29.9%	23.0%
6 to 10 acres	3.0%	20.2%	4.7%	3.1%	11.3%	10.5%		4.0%	4.3%
11 to 20 acres		20.2%						0.3%	0.5%
21 to 40 acres	2.7%	10.2%	0.5%					1.7%	1.4%
Not sure	6.1%		0.5%	2.5%				17.7%	11.8%

Table C-10. Financial Qualification for an Award by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81% to 120%	121% to 140%	141% to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Affordable Monthly Housing Payment									
less than \$300	9.2%	6.3%	2.1%	3.0%	2.4%	0.7%	6.2%	3.3%	3.4%
\$300 to \$499	23.4%	9.5%	11.2%	4.4%	11.9%	2.7%	12.7%	18.4%	15.4%
\$500 to \$699	13.2%	11.8%	9.8%	3.6%	28.6%	0.6%	31.4%	14.4%	12.5%
\$700 to \$999	16.6%	13.2%	6.9%	6.2%	19.3%	0.7%	6.3%	14.6%	12.4%
\$1,000 to \$1,199	18.4%	24.1%	9.6%	9.4%	11.4%	85.4%	12.7%	14.2%	17.3%
\$1,200 to \$1,499	4.1%	15.6%	12.4%	61.4%	2.4%	4.0%	18.1%	12.9%	15.6%
\$1,500 to \$1,699	5.0%	7.2%	38.4%	1.8%	14.4%	0.7%		5.1%	8.9%
\$1,700 to \$1,899	0.8%	4.4%	1.9%	0.5%				0.4%	0.8%
\$1,900 to \$2,099	4.2%		1.9%	3.9%		1.9%		4.0%	3.4%
\$2,100 to \$2,299			0.3%	0.9%	4.8%			1.3%	1.0%
\$2,300 to \$2,499			1.0%		2.4%			0.4%	0.4%
\$2,500 or more	0.8%	2.2%	2.4%	3.1%		0.7%	6.3%	8.3%	6.1%
Not sure	4.3%	5.7%	2.1%	2.1%	2.4%	2.6%	6.3%	2.7%	2.8%
Amount in Savings									
None	38.6%	30.6%	45.1%	4.0%	19.0%	4.7%	24.4%	23.6%	24.7%
Less than \$5,000	36.3%	38.9%	24.9%	68.3%	37.6%	2.7%	37.7%	27.8%	30.2%
\$5,000 to \$24,999	14.1%	19.9%	13.0%	8.4%	21.8%	3.4%		29.6%	23.4%
\$25,000 to \$49,999	4.2%	6.6%	2.9%	5.8%	2.4%	0.6%		3.5%	3.5%
\$50,000 or more	5.0%	1.9%	8.0%	8.7%	12.0%	84.7%	31.6%	4.9%	9.5%
Not sure	1.8%	2.1%	6.1%	4.8%	7.1%	3.9%	6.3%	10.7%	8.6%
Amount for Downpayment									
None	21.0%	8.7%	7.8%	4.4%	28.6%	2.7%	24.4%	13.4%	11.9%
Less than \$5,000	33.3%	39.5%	20.6%	5.6%	16.7%	5.3%	25.0%	20.8%	20.2%
\$5,000 to \$14,999	23.1%	25.7%	18.9%	66.6%	16.1%	3.4%	12.7%	40.1%	35.9%
\$15,000 to \$24,999	9.2%	5.8%	39.5%	6.6%	19.2%	83.3%		7.4%	15.1%
\$25,000 to \$39,999	1.7%	6.0%	4.5%	5.8%	7.4%	1.4%		9.9%	8.0%
\$40,000 to \$59,999	3.3%	2.2%	5.1%	1.4%	7.1%		12.7%	2.5%	2.7%
\$60,000 or more	3.3%	2.9%	2.1%	4.8%	2.4%	2.0%	12.7%	2.2%	2.5%
Not sure	5.1%	9.2%	1.6%	4.8%	2.4%	1.9%	12.7%	3.7%	3.8%
Access to Special Financing									
Yes	16.5%	12.4%	11.9%	9.6%	19.2%	83.4%		14.2%	17.0%
No	77.7%	76.0%	81.7%	85.6%	69.2%	14.7%	93.7%	73.5%	72.8%
Not sure	5.8%	11.5%	6.4%	4.8%	11.6%	1.9%	6.3%	12.3%	10.2%
Own Other Real Estate									
Yes	19.1%	26.3%	24.2%	23.1%	40.9%	86.6%	38.0%	28.8%	30.4%
No	80.9%	73.7%	75.8%	76.4%	59.1%	13.4%	62.0%	69.7%	68.6%
Not sure				0.5%				1.6%	1.1%
Ever Applied for a Mortgage									
Never applied	70.6%	59.6%	41.5%	25.2%	30.7%	15.9%	42.7%	59.5%	47.7%
Applied/Received mortgage	17.9%	32.6%	51.1%	60.8%	61.7%	79.7%	50.7%	34.4%	43.9%
Applied/Was turned down	10.1%	4.8%	4.7%	3.0%	5.1%	2.2%	5.2%	4.0%	4.9%
Applied/Didn't accept mortgage	1.4%	2.9%	2.6%	11.0%	2.5%	2.2%	1.4%	2.1%	3.5%

Table C-11. Technology Usage by HUD Income Categories

	HUD Categories							Not reported	Total
	less than 30%	30 to 50%	51 to 80%	81 to 120%	121 to 140%	141 to 180%	more than 180%		
	Col %	Col %	Col %	Col %	Col %	Col %	Col %		
Do you have a computer in your house?									
Yes	56.0%	73.3%	84.6%	92.1%	81.4%	86.7%	67.2%	73.5%	77.7%
No	44.0%	26.7%	15.4%	7.9%	18.6%	13.3%	32.8%	26.5%	22.3%
Is your computer connected to the Internet?									
Yes	78.1%	93.1%	95.9%	97.8%	93.3%	96.9%	89.9%	93.1%	93.1%
No	21.9%	6.9%	4.1%	2.2%	6.7%	3.1%	10.1%	6.9%	6.9%
Use the computer to send emails/access the Internet?									
Me alone	22.0%	19.6%	13.5%	8.9%	15.2%	40.0%	19.5%	15.3%	16.5%
Me and others	43.9%	57.4%	69.8%	75.2%	66.7%	48.1%	52.0%	57.1%	61.8%
Others, not me	15.0%	14.8%	13.1%	13.6%	12.9%	8.3%	13.6%	13.3%	13.4%
No one	16.2%	6.5%	3.0%	1.8%	2.4%	3.2%	10.0%	13.4%	7.2%
Not sure	3.0%	1.7%	0.7%	0.6%	2.8%	0.4%	4.9%	0.9%	1.3%