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DHHL BENEFICIARIES STUDY APPLICANT REPORT, 2020



Prepared December 30, 2020

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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, the number of unduplicated applicants has increased by nine percent since the last iteration of this study in 2014. 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 a single-family dwelling that is move-in ready. The challenge is that many applicants may not be able to qualify financially to purchase this type of award, even at the lower price of a DHHL award.

O'ahu continues to be the most sought-after location for applicants, with over fifty percent listing O'ahu as their first choice for a Homestead Award.

The percentage of DHHL applicants earning less than 80 percent of the HUD area median income (AMI) each year increased in 2020. In 2014, 45 percent of applicants were classified as below the 80 percent HUD AMI, in 2020 this has increased to 51 percent. This increase is a significant indicator that half of applicants may not be able to qualify for a turn-key housing unit.

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 2020, 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, 2008, and 2014. 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 on the DHHL beneficiary database as of August 2020. 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 most of the items that

were directly comparable with the 1995, 2003, 2008, and 2014 surveys. Questions related to agriculture were not included in this iteration of the study by request of DHHL staff who were undertaking a separate study of those applicants.

The table below shows that in the database provided by DHHL there were 45,830 applicant names and addresses. SMS cleaned this list so that applicants received only one survey: first, identifying applicants on more than one list; and second, if applicants were also a Lessee, they would only receive the Lessee survey. A total of 23,425 surveys were mailed, of which 13 percent were returned due to wrong addresses.

Applicant Names	Number	%	Note
Received from DHHL	45,830	100%	
On more than one list	(17,138)	-37%	
Also a Lessee	(5,267)	-11%	
Mailed	23,425	51%	% Total Received
Returned due to Wrong Address	(3,155)	-13%	
Total Delivered to Applicants	20,270	87%	% of Mailed
Completed Survey Online	1,457	7%	
Returned Completed Survey by Mail	3,208	16%	
Total Completed Surveys by Mail or Online	4,665	23%	% of Delivered

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. 1,457 applicants completed an online survey, 31 percent of all responses. SMS received completed mail survey forms from 3,208 applicants for a total of 4,665. The sample error for the mail and online survey was ± 1.4 percent at the 95 percent confidence level.

The second survey was a telephone survey conducted among a sample of applicants who did not complete a survey by mail or online and for whom there was a telephone number. The purpose of the telephone survey is to enable SMS to verify if there is a bias in the responses to the mail survey. The survey instrument contained the same questions that were included in the mail survey. A total of 317 telephone interviews were completed

Similar to prior iterations respondents to the telephone survey were younger with an average age of 54.6 (median 56) compared with mail survey respondents with an average age of 60.9 (62 median). As expected, online respondents were the youngest with an average age of 52.3 (52 median.) There were no other significant differences in demographics between the three groups.

A total of 4,982 surveys were completed for this applicant report. 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 2020.

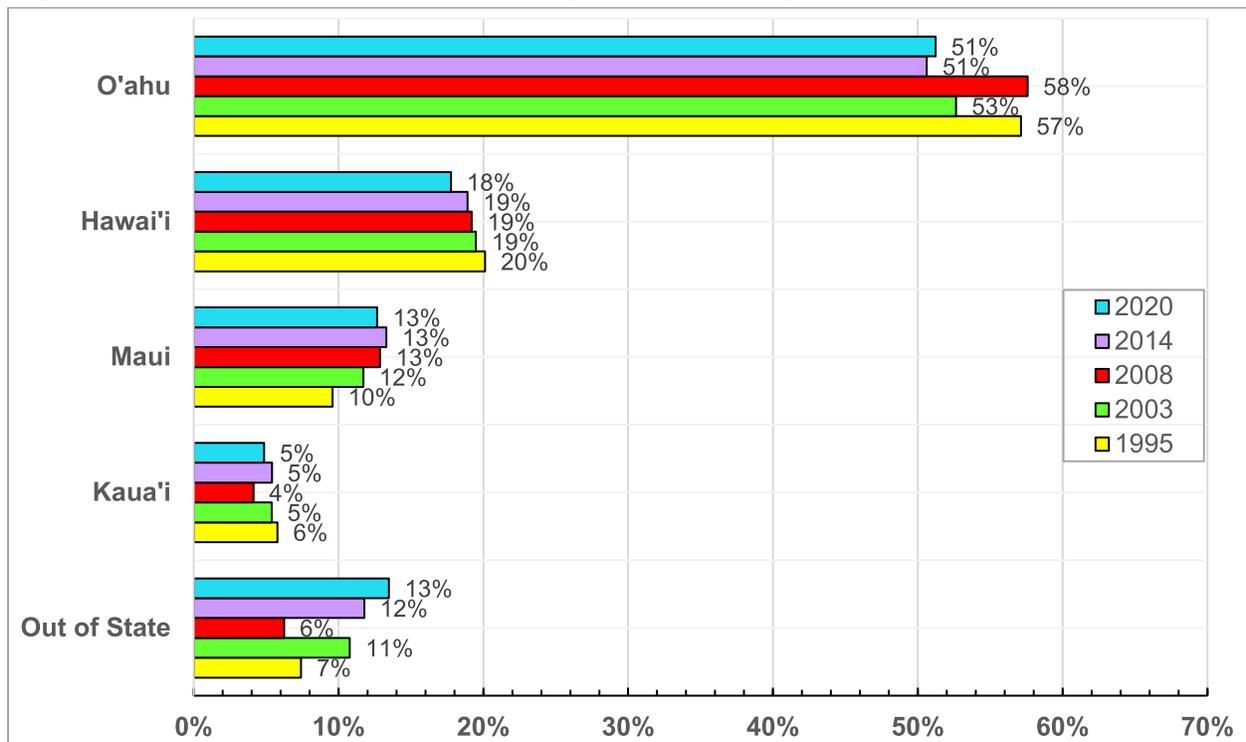
DHHL APPLICANTS

In the past six years, the total number of unduplicated DHHL applicants has increased by 8.6 percent, from 26,416 in 2014 to 28,692 in 2020. As shown in Figure 1, the percentage of applicants in each of Hawai'i's four counties and from outside the State has remained fairly consistent over the past two decades.

Approximately half of the applicants live on O'ahu, while about 18 percent in Hawai'i County. Thirteen percent of DHHL applicants live in Maui County and five percent live on the island of Kaua'i. The number of out-of-state applicants only increased by approximately 1.7 percent in 2020. These applicants are people who reside on the U.S. Mainland, U.S. territories, or in a foreign country.

Of the 3,319 non-resident applicants, nearly all of them (3,305) live on the U.S. Mainland with only 14 of the applicants live on Guam.

Figure 1. Number of DHHL Applicants by Current County of Residence, 1995-2020



Source: DHHL

Ten percent of applicants currently live on a DHHL homestead.

TYPES OF APPLICATIONS AND APPLICANT PREFERENCES

Based on applicant responses, the majority of DHHL applicants want a residential lot (58%). Applications for agricultural and pastoral lots were second and third most common (30% and 12%, respectively). O'ahu has the highest percentage of applications of all types (38%), followed by Hawai'i Island with 30 percent of all applications. Twenty percent of the applications were for awards in Maui County and the remaining applicants were seeking awards on Kaua'i.

Table 1. Application Type and Island, 2020

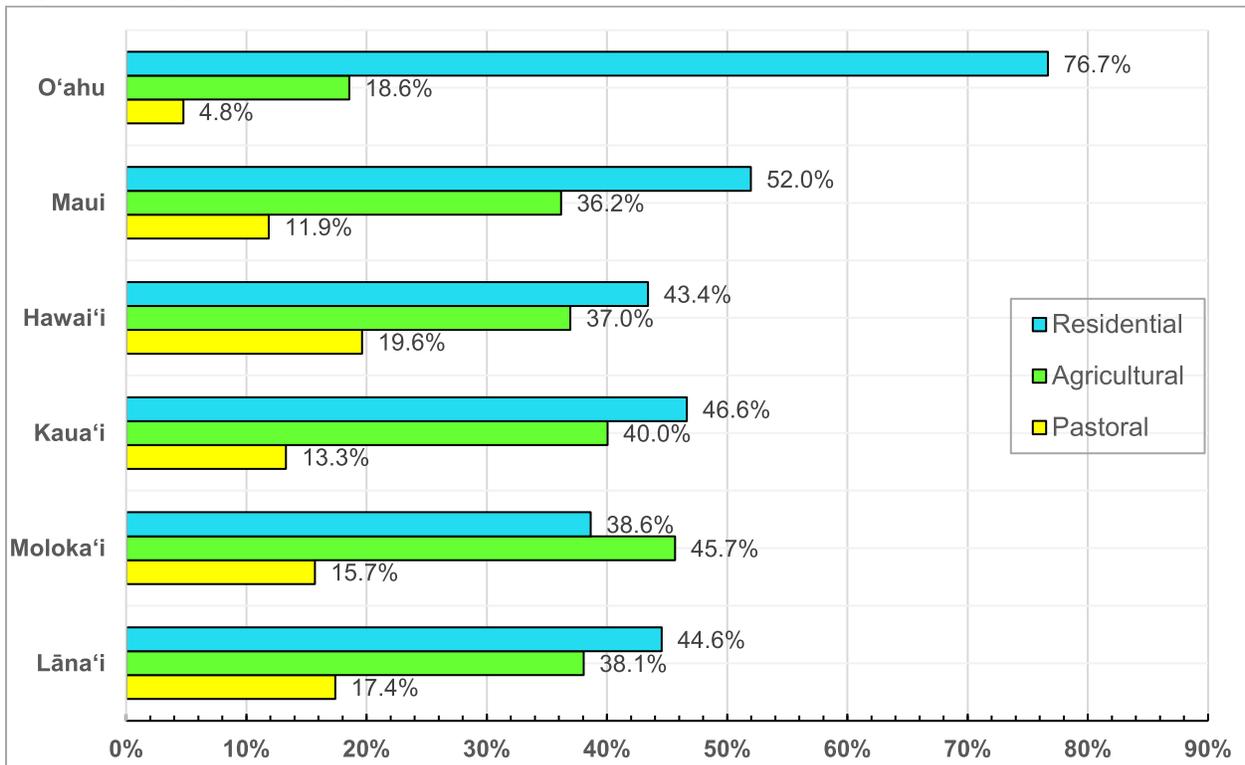
		Residential	Agricultural	Pastoral	Total
O'ahu	Count	11,797	2,856	734	15,387
	Pct.	76.7%	18.6%	4.8%	100.0%
Maui	Count	4,075	2,836	931	7,842
	Pct.	52.0%	36.2%	11.9%	100.0%
Hawai'i	Count	5,147	4,382	2,328	11,857
	Pct.	43.4%	37.0%	19.6%	100.0%
Kaua'i	Count	1,468	1,260	419	3,146
	Pct.	46.6%	40.0%	13.3%	100.0%
Moloka'i	Count	553	653	225	1,431
	Pct.	38.6%	45.7%	15.7%	100.0%
Lana'i	Count	160	137	62	359
	Pct.	44.6%	38.1%	17.4%	100.0%
State	Count	23,199	12,124	4,698	40,021
	Pct.	58.0%	30.3%	11.7%	100.0%

Source: DHHL Applicant Survey 2020.

Note: The total number of applications is greater than the total number of applicants because each applicant can apply for more than one type of list. 587 Applicants with no specified sign-up list were excluded in this table.

The distribution of responses is similar to the actual distribution of names on the three lists provided by DHHL: 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, 2020



Source: DHHL Applicant Survey 2020

Residential

Based on survey responses, about 58 percent of the applications across all islands are for residential lots. Among residential applicants, approximately half of them would prefer a residential land award on the island of O'ahu (51%). The remainder of the residential applications were divided among the island of Hawai'i (22%), Maui (18%), Kaua'i (6%), Moloka'i (2%), and Lāna'i (0.7%).

Among residential applicants, approximately 54 percent of them would choose to have a turn-key unit (a residential lot with a single-family dwelling) as their first choice. About 22 percent of the residential applicants would choose a lot with water, sewer, electricity but no house as their first choice. Less than 10 percent of the residential applicants would prefer a single-family house to rent with the option to buy (8.9%).

Table 2. Residential Applicants' Housing Preferences, 2020

	1st Choice	Pct.	2nd Choice	Pct.	3rd Choice	Pct.
Turn-Key (Lot with single-family house on it)	12,496	53.9%	5,195	22.4%	1,341	5.8%
Lot with water, electricity and sewer, but no house	5,146	22.2%	4,577	19.7%	3,684	15.9%
Single-family house to rent with option to buy	2,070	8.9%	6,188	26.7%	5,391	23.2%
Don't know/Refused	1,925	8.3%	3,447	14.9%	4,969	21.4%
Apartment suited for senior citizens	628	2.7%	860	3.7%	1,343	5.8%
An affordable rental unit and retain my place on the waiting li	496	2.1%	886	3.8%	2,461	10.6%
Condo or Townhouse Rental unit with option to buy	197	0.8%	658	2.8%	1,451	6.3%
Townhouse in a duplex or four-plex	135	0.6%	962	4.1%	1,684	7.3%
Condominium apartment (Multi-family building)	106	0.5%	427	1.8%	876	3.8%
Total	23,199	100.0%	23,199	100.0%	23,199	100.0%

Source: DHHL Applicant Survey 2020
 /¹ Total number of residential applicants

When the residential applicants were asked the likelihood to accept the second or third choice if they could not qualify the first choice financially, as high as 45 percent and 26 percent answered very likely or somewhat likely, respectively. Alternatively, only about 5 percent of applicants answered unlikely to accept the second or third choice if they could not qualify the first choice financially, with the remaining 24 percent of applicants being unsure.

Table 3. Residential Applicants' Second Housing Preferences, 2020

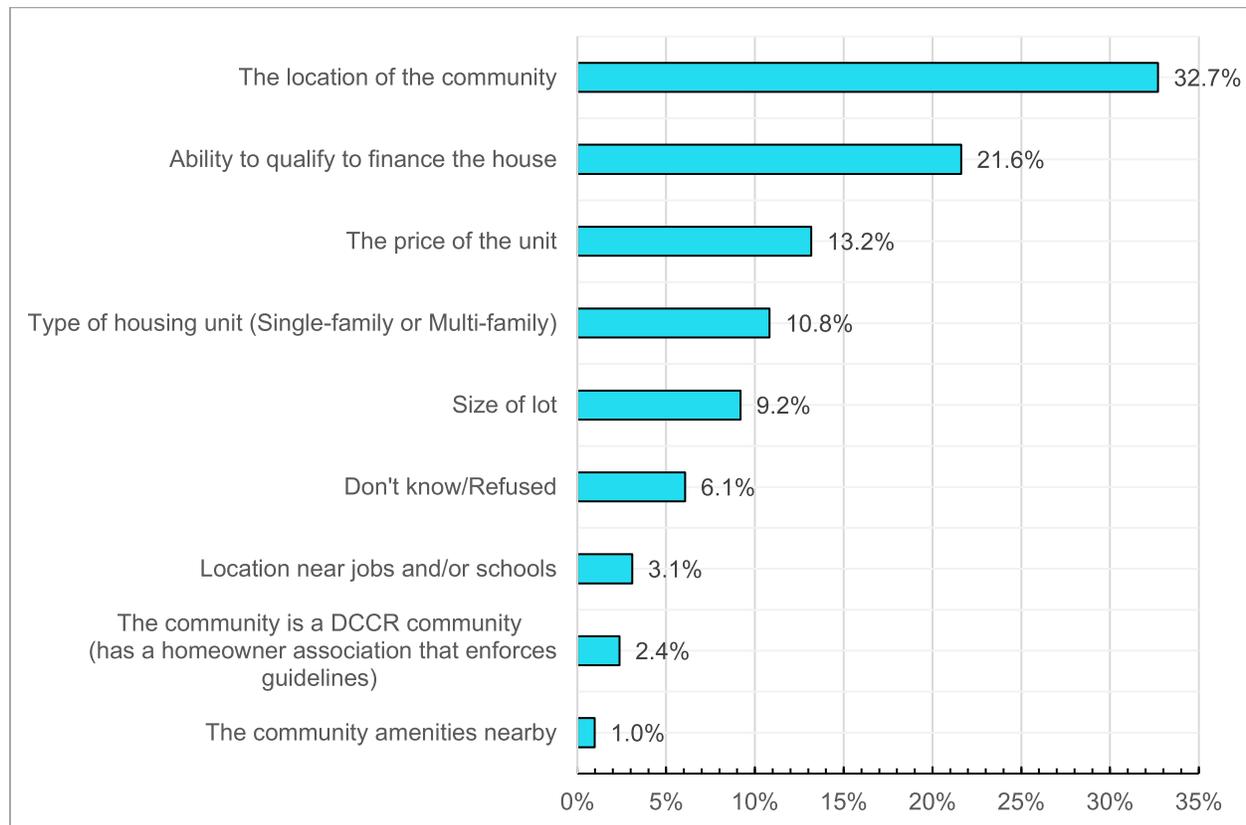
Second choice of property for first choice Turn-key (Lot with a single-family house on it.)	Count	Percent	Second choice of property for first choice lot with water, electricity and no sewer, but no house	Count	Percent	Second choice of property for first choice Single-family house to rent with option to buy	Count	Percent
Total first choice	12496	100.0%	Total first choice	5146	100.0%	Total first choice	2070	100.0%
Single-family house to rent with option to buy	5179	41.4%	Turn-Key (Lot with single-family house on it)	3612	70.2%	Turn-Key (Lot with single-family house on it)	1018	49.2%
Lot with water, electricity and sewer, but no house	4166	33.3%	Single-family house to rent with option to buy	653	12.7%	Condo or Townhouse Rental unit with option to buy	265	12.8%
Townhouse in a duplex or four-plex	699	5.6%	Apartment suited for senior citizens	114	2.2%	Lot with water, electricity and sewer, but no house	227	11.0%
Apartment suited for senior citizens	492	3.9%	Lot with water, electricity and sewer, but no house	112	2.2%	An affordable rental unit and retain my place on the waiting	201	9.7%
An affordable rental unit and retain my place on the waiting list	389	3.1%	An affordable rental unit and retain my place on the waiting list	85	1.7%	Apartment suited for senior citizens	98	4.7%
Condominium apartment (Multi-family building)	290	2.3%	Townhouse in a duplex or four-plex	65	1.3%	Townhouse in a duplex or four-plex	96	4.7%
Condo or Townhouse Rental unit with option to buy	235	1.9%	Condo or Townhouse Rental unit with option to buy	50	1.0%	Condominium apartment (Multi-family building)	41	2.0%
Turn-Key (Lot with single-family house on it)	229	1.8%	Condominium apartment (Multi-family building)	10	.2%	Single-family house to rent with option to buy	20	1.0%
Don't know/Refused	817	6.5%	Don't know/Refused	445	8.6%	Don't know/Refused	104	5.0%

Source: DHHL Applicant Survey 2020

Table 3 shows the second choice for the top three first choices: turn-key unit; lot with utilities, but no house; and Single-family rent-to-buy. For those applicants who selected turn-key unit as their first choice, their most preferred second choice was a *single-family home to rent with option to buy* (41%), followed by a *lot with water, electricity, and sewer, but no house* (33%). This makes sense since these second choices likely require a lower financial readiness. This suggests that for applicants desiring a turn-key property, but cannot qualify financially, there are opportunities to work with them to accept an alternate type of award that has lower financial qualifications.

For both first choices of *property with utilities, but no house* and *single-family rent-to-buy* the most preferred second choice was a *turn-key house* (70% and 49% respectively.) This suggests that applicants have little awareness of the relative cost of each of the options being offered by DHHL. Given that a turn-key house is highest cost award option, it is an unrealistic second choice. This suggests that applicants need to be more aware of the cost of the different housing options being offered by DHHL, in order for them to be realistic about their financial situation and likelihood to qualify for an award.

Figure 3. Residential Applicant’s Lease Acceptance Preferences, 2020



Source: DHHL Applicant Survey, 2020

Figure 3 shows a list of factors that the residential applicants may consider when deciding whether to accept the lease, from most important to least important. Approximately one-third of the applicants indicated that the location of the community is the most important factor, outweighing the second and third factors by more than 10 to 20 percent. The second most important factor in the decision of accepting the lease is the ability to qualify to finance the house (22%), followed by the price of the unit (13%). The type of housing unit and the size of the lot are, in contrast, relatively less important.

Agricultural

In 2020, approximately 30 percent of all DHHL applications are from beneficiaries seeking agricultural lands. Agricultural applicants are typically requesting an award on Hawai'i Island (36%). O'ahu and the island of Maui¹, on the other hand, have about the same number of agricultural applications (24% and 23%, respectively). Only 10 percent of the agricultural applications are requesting land on Kaua'i while less than seven percent of them are seeking agricultural land on Moloka'i and Lāna'i (5% and 1%). According to the USDA Agricultural Census 2017, Hawai'i Island has the largest acres of land in farms (59%) and the number of farms (58%) in the state, followed by Maui County. The agricultural applicants' preferences across counties appear to align with that closely.

Pastoral

Overall, DHHL has the fewest number of applications for pastoral lands (4,698). Nearly half of the pastoral applicants would prefer land awards on Hawai'i Island (50%). The island of Maui is the second most popular option among pastoral applicants (26%). Only about 16 percent and nine percent of pastoral applicants are seeking land awards on Kaua'i or O'ahu. As in the case with residential and agricultural applicants, Moloka'i and Lāna'i are the least preferred among pastoral applicants (5% and 1%, respectively).

PREFERRED LOCATIONS

Applicants identified the geographic area where they would like to receive an award. without any indication as to whether that area has land that might be available. Maps showing the location of Hawaiian Home Lands throughout the state are provided in the Appendix.

Table 4 summarizes applicants' first and second choice locations. Areas on O'ahu are the most desired, even though DHHL has relatively less land that can be developed for housing on O'ahu. The Island of Hawai'i is the second most popular overall location moving Maui which was second in 2014 to the third position in 2020 .

¹ Island of Maui only includes the Maui island. The County of Maui includes the Island of Maui, Moloka'i and Lāna'i.

Table 4. Location Preference, First and Second Choices

Location	First Choice	Second Choice
Hawai'i Island	16.10%	21.90%
North and South Hilo	8.50%	8.00%
North Hawai'i	8.10%	10.60%
North Kona	5.00%	4.00%
Hawaii Island-any	2.10%	6.20%
Puna	0.50%	0.70%
South Kona-Ka'u	0.40%	0.40%
Kaua'i	6.00%	5.20%
Kaua'i-any	3.50%	3.10%
East Kaua'i	1.30%	0.90%
Hanapēpē-'Ele'ele	0.50%	0.30%
Waimea (Kauai)	0.30%	0.40%
Līhu'e	0.30%	0.20%
Kōloa-Po'ipū-Kalāheo	0.10%	0.30%
Lāna'i	0.30%	0.30%
Maui Island	14.60%	14.10%
Maui-any	6.10%	6.30%
Makawao-Pukalani-Kula	4.10%	3.80%
Wailuku-Kahului	2.40%	2.50%
West Maui	1.50%	0.70%
Hāna	0.30%	0.30%
Paia-Haiku	0.20%	0.20%
Kīhei-Mākena	0.00%	0.30%
Molokai	2.50%	2.60%
O'ahu	51.70%	48.00%
Ko'olauloa, Koolaupoko	14.70%	13.50%
'Ewa	13.70%	12.00%
PUC	9.30%	8.20%
Rural Oahu	5.60%	6.60%
Oahu-any	5.50%	4.20%
Central Oahu	2.00%	2.50%
East Honolulu	0.60%	0.60%
North Shore	0.30%	0.40%
Total	100.00%	100.00%

Source: DHHL Applicant Survey 2020

PREFERRED UNIT CHARACTERISTICS

DHHL applicant families are more likely to want houses with three or more bedrooms in their next home (84%). This is consistent with the results found in 2014 (84%). Housing units with three bedrooms is the most popular option across all types of applications. Most applicants prefer having at least two bathrooms in their next home (92%), of which 65 percent would like to have two bathrooms and 21 percent prefers three bathrooms.

Table 5a. Preferred Bedrooms in Next Housing Unit, 2020

	Type of DHHL Applications								State	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
1 bedroom	321	1.4%	116	1.0%	60	1.3%	20	3.4%	518	1.3%
2 bedrooms	3,272	14.1%	1,687	13.9%	713	15.2%	111	18.9%	5,783	14.2%
3 bedrooms	9,828	42.4%	5,120	42.2%	2,037	43.4%	192	32.7%	17,177	42.3%
4 bedrooms	7,188	31.0%	3,831	31.6%	1,308	27.8%	122	20.7%	12,448	30.7%
5+ bedrooms	2,412	10.4%	1,304	10.8%	515	11.0%	56	9.6%	4,287	10.6%
Not Reported	177	0.8%	66	0.5%	65	1.4%	86	14.7%	394	1.0%
Total	23,199	100.0%	12,124	100.0%	4,698	100.0%	587	100.0%	40,607	100.0%

Source: DHHL Applicant Survey 2020

Table 5b. Preferred Bathrooms in Next Housing Unit, 2020

	Type of DHHL Applications								State	
	Residential		Agricultural		Pastoral		Not Reported			
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
1 bathroom	1,238	5.3%	641	5.3%	256	5.4%	51	8.7%	2,186	5.4%
1.5 bathrooms	173	0.7%	81	0.7%	26	0.5%	5	0.9%	284	0.7%
2 bathrooms	15,274	65.8%	7,888	65.1%	3,021	64.3%	277	47.2%	26,461	65.2%
2.5 bathrooms	643	2.8%	359	3.0%	77	1.6%	10	1.8%	1,089	2.7%
3 bathrooms	4,831	20.8%	2,606	21.5%	975	20.8%	121	20.6%	8,533	21.0%
3.5 bathrooms	60	0.3%	30	0.2%	20	0.4%	0	0.0%	110	0.3%
4+ bathrooms	679	2.9%	368	3.0%	221	4.7%	16	2.6%	1,284	3.2%
Not Reported	301	1.3%	150	1.2%	102	2.2%	107	18.2%	660	1.6%
Total	23,199	100.0%	12,124	100.0%	4,698	100.0%	587	100.0%	40,607	100.0%

Source: DHHL Applicant Survey 2020

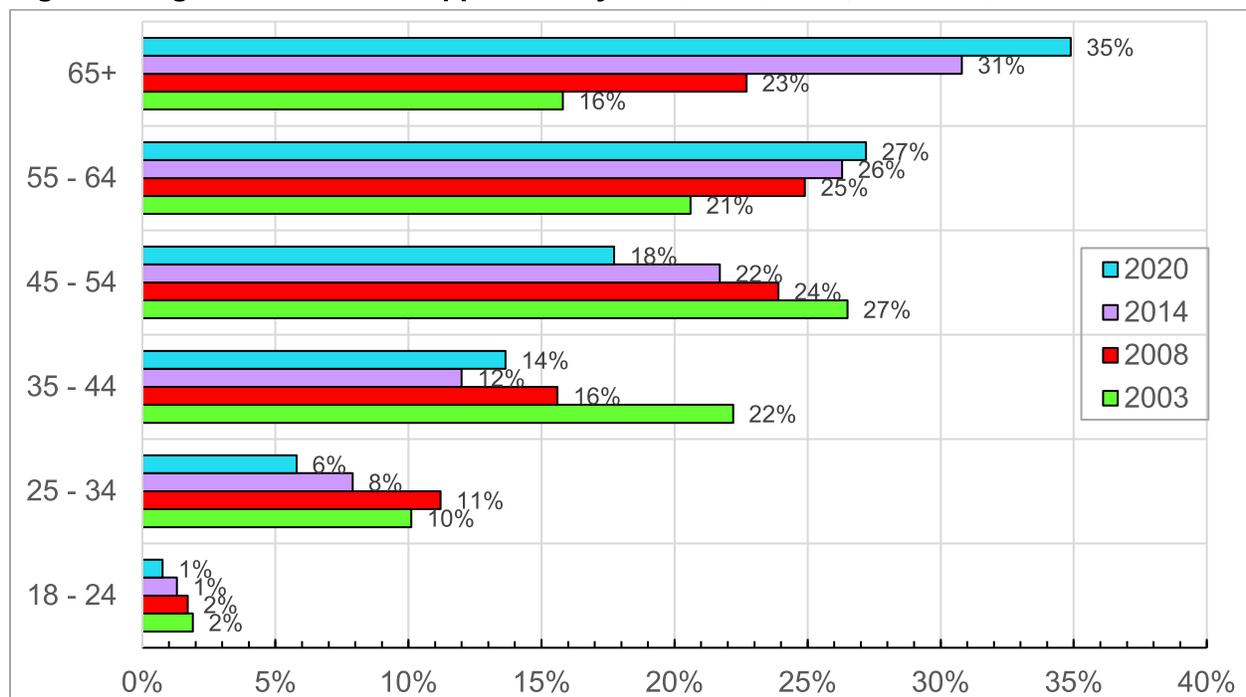
APPLICANT DEMOGRAPHIC CHARACTERISTICS

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 2020, the median age of DHHL applicants was 59 years compared to 57 years back in 2014. Slightly more than one-third (35%) of the applicants are over the age of 65, a four-percentage point increase over 2014. Figure 4 clearly indicates that the applicant population is aging. With each iteration of the study, the number of applicants in the lower age ranges decrease while the proportion of applicants in the upper age ranges continue growing. The increase in the upper age ranges have increased the median age of DHHL applicants by approximately two years.

Figure 4: Age Distribution of Applicants by Year, 2003, 2008, and 2014, 2020



Source: DHHL Applicant Survey 2020

Note: 505 applicants who did not report age were excluded in this chart

GENDER AND MARITAL STATUS

At present, the majority of DHHL applicants are female (58%). About sixty percent of applicants are married (60%), while very few (13%) have never been married. Overall, the gender and the marital status of DHHL applicants' distributions stayed about the same as in 2014. As the applicant population ages, we can expect that increasing numbers of them will be widowed or divorced. This is reflected by the slight increase in the divorced status by 1.2 percentage points in 2020 in Table 6 below.

Table 6. Applicant Demographic Characteristics, 2020

	Honolulu		Maui		Hawaii		Kauai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Respondents' gender												
Male	5,278	42.4%	1,223	40.0%	1,727	40.4%	464	39.2%	1,480	45.2%	10,171	42.0%
Female	7,167	57.5%	1,836	60.0%	2,534	59.3%	713	60.3%	1,782	54.5%	14,033	57.9%
Gender, non-conforming	16	.1%	0	0.0%	10	.2%	6	.5%	9	.3%	41	.2%
Total	12,461	100.0%	3,060	100.0%	4,270	100.0%	1,183	100.0%	3,272	100.0%	24,246	100.0%
Respondents' marital status												
Single, never married	1,785	14.5%	493	16.4%	603	14.3%	143	12.2%	147	4.5%	3,170	13.2%
Married	7,287	59.3%	1,656	55.2%	2,483	58.7%	654	55.8%	2,298	70.8%	14,377	60.1%
Living with Partner	557	4.5%	220	7.3%	220	5.2%	89	7.6%	128	3.9%	1,213	5.1%
Separated/Divorced	1,447	11.8%	309	10.3%	480	11.4%	155	13.2%	359	11.1%	2,750	11.5%
Widowed	1,218	9.9%	322	10.7%	444	10.5%	131	11.2%	312	9.6%	2,427	10.1%
Total	12,294	100.0%	2,999	100.0%	4,230	100.0%	1,171	100.0%	3,243	100.0%	23,938	100.0%

Source: DHHL Applicant Survey 2020

Note: Respondents who preferred not to answer were excluded in this table.

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

Overall, the percentage of one to two person households has increased since 1992, while the number of households with three to four people have decreased since 2003. The percentage of households with more than five people has stayed roughly the same since 2008. Even as the smaller households have increased.

Table 7. Size of DHHL Applicant Households, 1992-2020

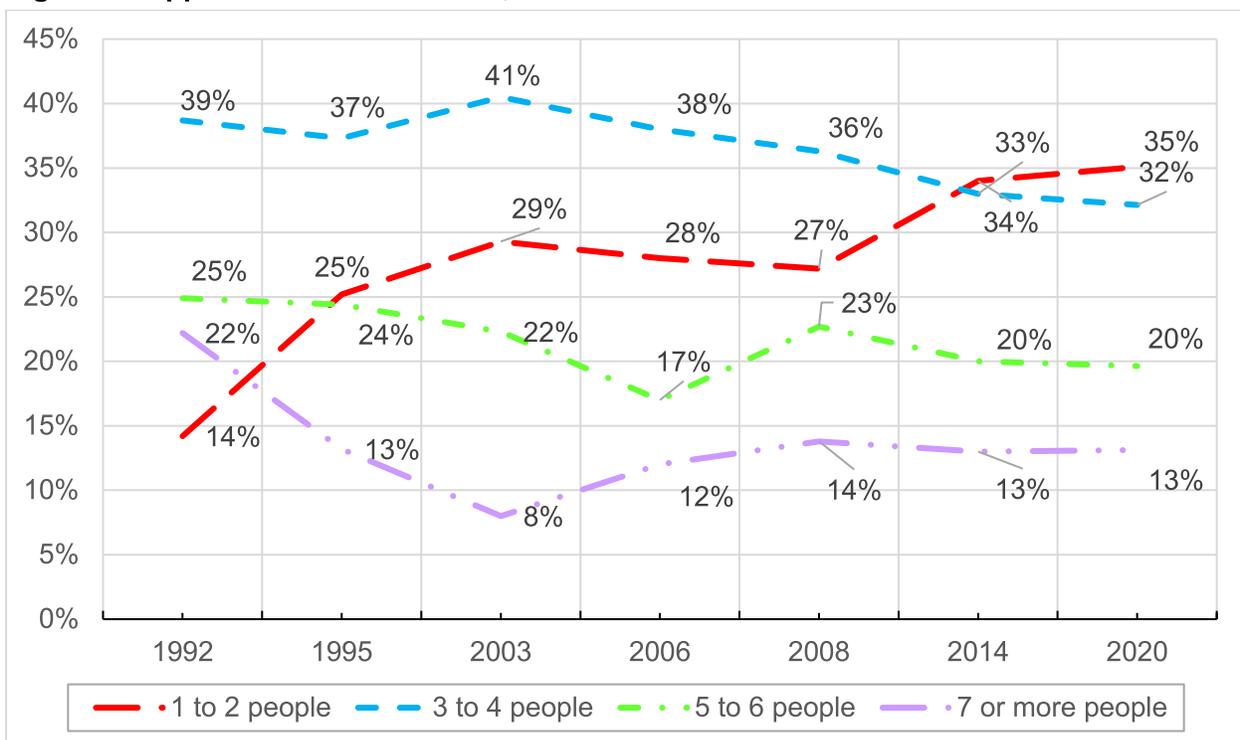
	2020	2014	2008	2006 ^A	2003	1995	1992 ^B
Number of Household Members							
1 to 2 people	35%	34%	27%	28%	29%	25%	14%
3 to 4 people	32%	33%	36%	38%	41%	37%	39%
5 to 6 people	20%	20%	23%	17%	22%	24%	25%
7 or more people	13%	13%	14%	12%	8%	13%	22%

Source: DHHL Applicant Survey 2020

^A2006 Hawaii Housing Policy Study

^B1992 Housing Policy Consortium Study.

Figure 5. Applicant Household Size, 1992-2020



Source: DHHL Applicant Survey 2020, 2006 Hawaii Housing Policy Study, 1992 Housing Policy Consortium Study.

Of households with two or more persons, approximately 93 percent of applicants stated that at least one of their household members were related by blood, marriage, or adoption. Only 34 percent of applicants stated that all their household members were related by blood, marriage, or adoption. Applicants with a household size of five to seven or more members most often included 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 two 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 3.79 persons. The average number of household members was higher for Honolulu applicants (4.01).

Children

Approximately 54 percent of applicant households have children under the age of 18 which is slightly lower than the 59 percent in 2014. The results are consistent with the aging applicants' pool. Applicant households from Maui County are more likely to have members under the age of 18.

Elderly

As is the case with children, understanding the prevalence of elderly persons in applicant households is essential. Forty five percent of applicant households have elderly members over the age of 70 similar to 46 percent in 2014.

Employment

The number of applicants that reported no one employed full-time in their households has doubled from 10 percent to 24 percent since the last iteration of the study. The substantial increase might be due to the aging of the applicant pool and the impact of the COVID Pandemic. The majority of the households have one to two adults in households who work full-time (61%). Notably applicants who live out-of-state have the highest percentage of no one employed full time in their household at 37 percent.

In addition to having household members who work full-time, slightly more than one-fourth of applicant households also include one or two adults working on a part-time basis (26.7%). This is a notable decline from 52.5 percent in 2014. Again, the pandemic and the shrinking of the job market may be the cause of the decline.

While the applicant pool is employed in a wide variety of industries, the most common jobs among applicants working full-time are in construction (23%); other services (22 %); health care & social assistance (19%); and public administration/government (18%). Applicants who work part-time are most often working in the following industries: other services (22%); retail trade (17%); and educational services (16%).

Table 8. Household Characteristics by Residence of Applicants, 2020

	Honolulu		Maui		Hawaii		Kauai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Household members moving to DHHL award												
1 member	932	7.4%	283	9.2%	501	11.6%	113	9.6%	303	9.2%	2,131	8.7%
2 members	2,446	19.5%	654	21.2%	1,200	27.7%	345	29.3%	1,239	37.7%	5,884	24.1%
3 to 5 members	6,569	52.5%	1,560	50.6%	2,038	47.1%	488	41.4%	1,333	40.6%	11,987	49.1%
6 to 10 members	2,446	19.5%	563	18.3%	562	13.0%	214	18.2%	388	11.8%	4,173	17.1%
11 or more members	125	1.0%	22	.7%	31	.7%	18	1.5%	24	.7%	219	.9%
Total	12,518	100.0%	3,082	100.0%	4,332	100.0%	1,177	100.0%	3,286	100.0%	24,395	100.0%
Average	4.01		3.87		3.49		3.79		3.30		3.79	
Household members under age 18												
None	5,033	43.4%	1,104	39.4%	1,890	48.6%	488	44.6%	1,683	57.9%	10,198	45.7%
1 member	2,165	18.7%	552	19.7%	633	16.3%	161	14.7%	430	14.8%	3,941	17.7%
2 members	2,051	17.7%	575	20.5%	679	17.5%	208	19.0%	397	13.7%	3,910	17.5%
3 members	1,322	11.4%	289	10.3%	322	8.3%	131	12.0%	194	6.7%	2,257	10.1%
4 or more members	1,025	8.8%	284	10.1%	368	9.4%	107	9.8%	203	7.0%	1,987	8.9%
Total	11,597	100.0%	2,802	100.0%	3,892	100.0%	1,094	100.0%	2,908	100.0%	22,293	100.0%
Household members over age 70												
None	7,469	64.8%	1,864	67.0%	2,569	66.2%	702	64.1%	1,801	57.7%	14,406	64.3%
1 member	2,457	21.3%	520	18.7%	715	18.4%	232	21.2%	624	20.0%	4,548	20.3%
2 members	1,280	11.1%	311	11.2%	480	12.4%	101	9.2%	610	19.5%	2,782	12.4%
3 members	187	1.6%	27	1.0%	51	1.3%	12	1.1%	47	1.5%	325	1.4%
4 or more members	125	1.1%	60	2.1%	66	1.7%	48	4.3%	38	1.2%	336	1.5%
Total	11,519	100.0%	2,782	100.0%	3,882	100.0%	1,094	100.0%	3,120	100.0%	22,398	100.0%
Adults employed full-time												
None	2,212	17.5%	749	23.9%	1,323	30.1%	297	24.8%	1,220	36.6%	5,801	23.5%
1 to 2 adults	7,948	62.8%	1,884	60.2%	2,595	59.1%	767	63.9%	1,782	53.5%	14,977	60.6%
3 to 5 adults	2,410	19.0%	463	14.8%	460	10.5%	131	10.9%	312	9.4%	3,775	15.3%
6 or more adults	94	.7%	36	1.1%	15	.3%	6	.5%	19	.6%	170	.7%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
Adults employed part-time												
None	9,156	72.3%	2,235	71.3%	3,080	70.1%	850	70.8%	2,506	75.2%	17,826	72.1%
1 to 2 adults	3,357	26.5%	866	27.7%	1,236	28.1%	327	27.2%	808	24.3%	6,595	26.7%
3 to 5 adults	135	1.1%	31	1.0%	72	1.6%	24	2.0%	19	.6%	281	1.1%
6 or more adults	16	.1%	0	0.0%	5	.1%	0	0.0%	0	0.0%	21	.1%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%

Source: DHHL Applicant Survey 2020

Table 9. Full-time and Part-time Employment, 2020

	Honolulu		Maui		Hawaii		Kauai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Employed full time												
Construction	2,504	24.7%	539	23.9%	598	20.7%	125	14.5%	383	18.7%	4,148	22.8%
Other services	2,420	23.9%	430	19.0%	587	20.3%	214	24.8%	425	20.8%	4,077	22.4%
Health care and social assistance	2,025	20.0%	409	18.1%	490	17.0%	113	13.1%	454	22.2%	3,491	19.2%
Public administration/Government	2,066	20.4%	350	15.5%	414	14.3%	149	17.2%	364	17.8%	3,342	18.4%
Transportation, warehousing, and utilities	2,082	20.6%	341	15.1%	322	11.1%	149	17.2%	321	15.7%	3,215	17.7%
Educational services	1,572	15.5%	416	18.5%	531	18.4%	125	14.5%	180	8.8%	2,824	15.5%
Hotel, accommodations, and food services	1,254	12.4%	560	24.8%	465	16.1%	232	26.9%	241	11.8%	2,752	15.1%
Professional, scientific, management, and administrative	1,374	13.6%	256	11.4%	337	11.7%	83	9.7%	407	19.9%	2,458	13.5%
Retail trade	1,093	10.8%	199	8.8%	342	11.8%	89	10.3%	260	12.7%	1,984	10.9%
Finance and insurance, real estate, rental and leasing	869	8.6%	124	5.5%	174	6.0%	12	1.4%	265	12.9%	1,443	7.9%
Agriculture, forestry, fishing, hunting, and mining	291	2.9%	214	9.5%	209	7.2%	83	9.7%	52	2.5%	850	4.7%
Arts, entertainment, and recreation	333	3.3%	110	4.9%	82	2.8%	24	2.8%	76	3.7%	624	3.4%
Total¹	10,124	100.0%	2,255	100.0%	2,891	100.0%	862	100.0%	2,047	100.0%	18,179	100.0%
Employed part time												
Other services	531	18.1%	155	21.2%	204	18.3%	95	29.1%	123	18.2%	1,108	19.2%
Retail trade	536	18.3%	81	11.0%	184	16.4%	24	7.3%	175	25.9%	999	17.3%
Educational services	510	17.4%	92	12.6%	215	19.2%	48	14.5%	66	9.8%	930	16.1%
Hotel, accommodations, and food services	406	13.9%	132	18.1%	184	16.4%	65	20.0%	90	13.3%	877	15.2%
Health care and social assistance	344	11.7%	95	12.9%	138	12.3%	18	5.5%	80	11.9%	674	11.7%
Construction	239	8.2%	70	9.6%	112	10.0%	42	12.7%	57	8.4%	520	9.0%
Arts, entertainment, and recreation	245	8.4%	50	6.8%	102	9.1%	24	7.3%	85	12.6%	506	8.8%
Transportation, warehousing, and utilities	265	9.1%	69	9.5%	87	7.8%	12	3.6%	71	10.5%	504	8.7%
Agriculture, forestry, fishing, hunting, and mining	130	4.4%	98	13.5%	128	11.4%	24	7.3%	9	1.4%	389	6.7%
Professional, scientific, management, and administrative	146	5.0%	51	7.0%	56	5.0%	12	3.6%	38	5.6%	303	5.2%
Public administration/Government	115	3.9%	37	5.1%	26	2.3%	12	3.6%	24	3.5%	213	3.7%
Finance and insurance, real estate, rental and leasing	115	3.9%	22	3.1%	31	2.7%	6	1.8%	19	2.8%	192	3.3%
Total¹	2,925	100.0%	730	100.0%	1,119	100.0%	327	100.0%	676	100.0%	5,777	100.0%

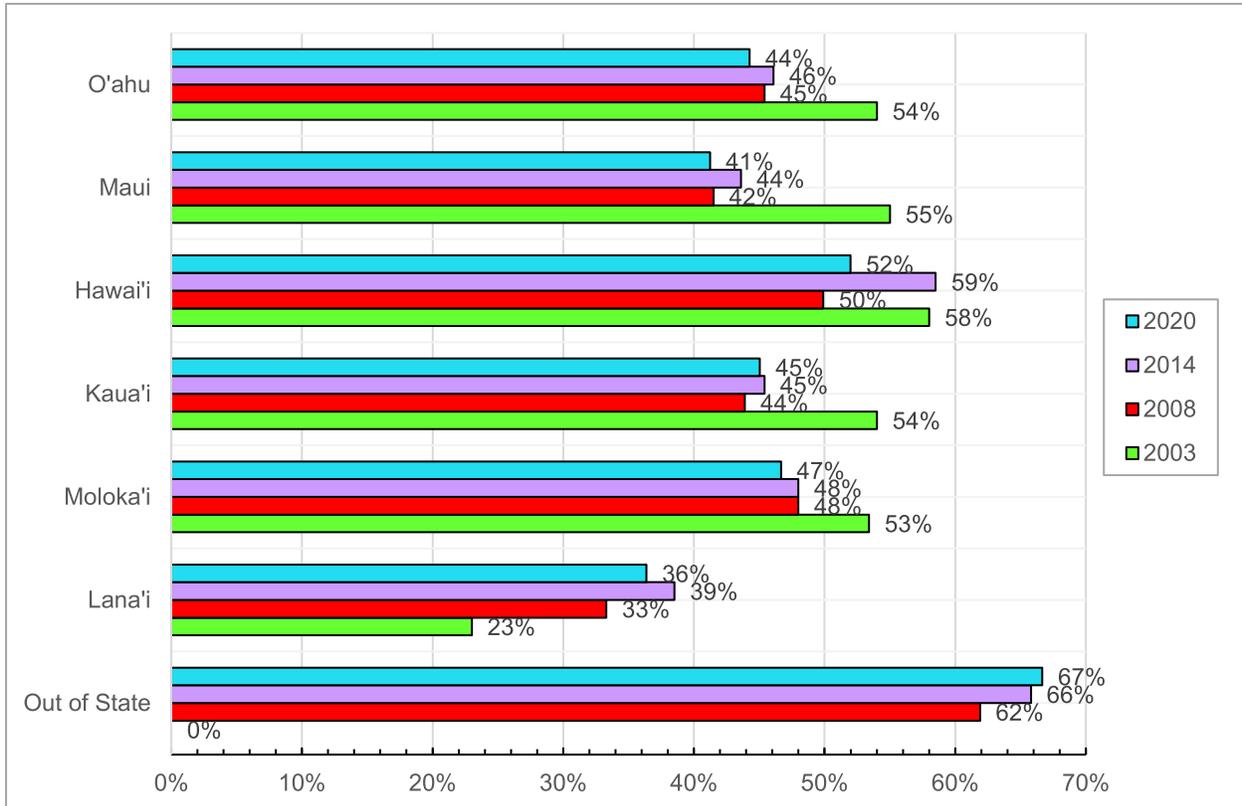
Source: DHHL Applicant Survey 2020

¹ Each applicant can provide more than one response.

APPLICANT CURRENT HOUSING CHARACTERISTICS

Slightly less than half of all DHHL applicants own their current home (48%). Like previous iterations, applicants who live out of the state have the highest ownership rate (67%). Hawai'i Island has the second highest ownership rate at 52 percent, and the remaining islands are similar in the 40 percent plus range. Applicants who currently reside on Lāna'i have the fewest current owners at 36 percent of all current applicants.

Figure 6. Home Ownership by Island of Residence, 2003-2020



Source: DHHL Applicant Survey 2020

Applicants' current homes are most often single-family dwellings (70%) with three bedrooms (41%) and two bathrooms (43%). Those who are not living in a single-family unit are most often in an apartment (10%) or townhouse, duplex, or quadplex (9%). The distribution has not changed significantly except that more applicants live in single-family dwellings than in 2014 (64%). This is true for applicants across different islands as well as those who live out of state.

A challenge for DHHL is that many applicants are currently living in housing units that already meet their DHHL desire for type of unit and number of bedrooms and bathrooms. Awards that are offered will be compared with current housing units, especially for those applicants that currently own their home.

Table 10. Unit Characteristics of Current Home by Island, 2020

	Honolulu		Maui		Hawaii		Kauai		Moloka'i		Lāna'i		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Type of current housing unit																
Single-family house	8,047	63.5%	1,931	76.3%	3,479	79.2%	939	78.2%	456	83.8%	36	63.6%	2,515	75.5%	17,403	70.4%
Townhouse, duplex, multiplex	1,718	13.6%	81	3.2%	133	3.0%	77	6.4%	16	2.9%	0	0.0%	189	5.7%	2,213	9.0%
Apartment	1,567	12.4%	242	9.6%	312	7.1%	59	5.0%	16	2.9%	10	18.2%	355	10.6%	2,560	10.4%
Condominium	614	4.8%	49	1.9%	72	1.6%	18	1.5%	0	0.0%	0	0.0%	137	4.1%	890	3.6%
Public assisted housing	312	2.5%	45	1.8%	87	2.0%	54	4.5%	10	1.9%	5	9.1%	14	.4%	527	2.1%
Other	448	3.5%	148	5.8%	296	6.7%	77	6.4%	36	6.7%	5	9.1%	99	3.0%	1,110	4.5%
Don't know/Refused	135	1.1%	63	2.5%	77	1.7%	6	.5%	10	1.9%	0	0.0%	43	1.3%	334	1.3%
Total¹	12,664	100.0%	2,531	100.0%	4,393	100.0%	1,201	100.0%	544	100.0%	57	100.0%	3,333	100.0%	24,723	100.0%
Number of bedrooms in current housing unit																
No bedroom (Studio)	203	1.6%	58	2.3%	112	2.6%	24	2.0%	5	1.0%	0	0.0%	43	1.3%	445	1.8%
One bedroom	1,005	7.9%	237	9.4%	337	7.7%	83	6.9%	36	6.7%	10	18.2%	142	4.3%	1,851	7.5%
Two bedrooms	2,540	20.1%	502	19.8%	746	17.0%	232	19.3%	140	25.7%	16	27.3%	572	17.2%	4,747	19.2%
Three bedrooms	4,742	37.4%	1,138	45.0%	2,202	50.1%	583	48.5%	238	43.8%	26	45.5%	1,305	39.1%	10,233	41.4%
Four or more bedrooms	4,034	31.9%	560	22.1%	950	21.6%	279	23.3%	119	21.9%	5	9.1%	1,196	35.9%	7,144	28.9%
Not reported	141	1.1%	36	1.4%	46	1.0%	0	0.0%	5	1.0%	0	0.0%	76	2.3%	303	1.2%
Total	12,664	100.0%	2,531	100.0%	4,393	100.0%	1,201	100.0%	544	100.0%	57	100.0%	3,333	100.0%	24,723	100.0%
Number of bathrooms in current housing unit																
1 bathroom	4,024	31.8%	842	33.3%	1,246	28.4%	351	29.2%	249	45.7%	41	72.7%	468	14.0%	7,221	29.2%
1½ bathrooms	427	3.4%	63	2.5%	92	2.1%	59	5.0%	16	2.9%	0	0.0%	38	1.1%	694	2.8%
2 bathrooms	5,179	40.9%	1,156	45.7%	1,962	44.7%	559	46.5%	192	35.2%	10	18.2%	1,683	50.5%	10,740	43.4%
2½ bathrooms	505	4.0%	58	2.3%	153	3.5%	30	2.5%	5	1.0%	0	0.0%	175	5.2%	926	3.7%
3 bathrooms	1,598	12.6%	269	10.6%	720	16.4%	143	11.9%	47	8.6%	5	9.1%	676	20.3%	3,458	14.0%
3½ bathrooms	68	.5%	0	.0%	26	.6%	0	0.0%	5	1.0%	0	0.0%	28	.9%	127	.5%
4+ bathrooms	562	4.4%	81	3.2%	107	2.4%	30	2.5%	5	1.0%	0	0.0%	147	4.4%	932	3.8%
Not reported	302	2.4%	63	2.5%	87	2.0%	30	2.5%	26	4.8%	0	0.0%	118	3.5%	625	2.5%
Total	12,664	100.0%	2,531	100.0%	4,393	100.0%	1,201	100.0%	544	100.0%	57	100.0%	3,333	100.0%	24,723	100.0%

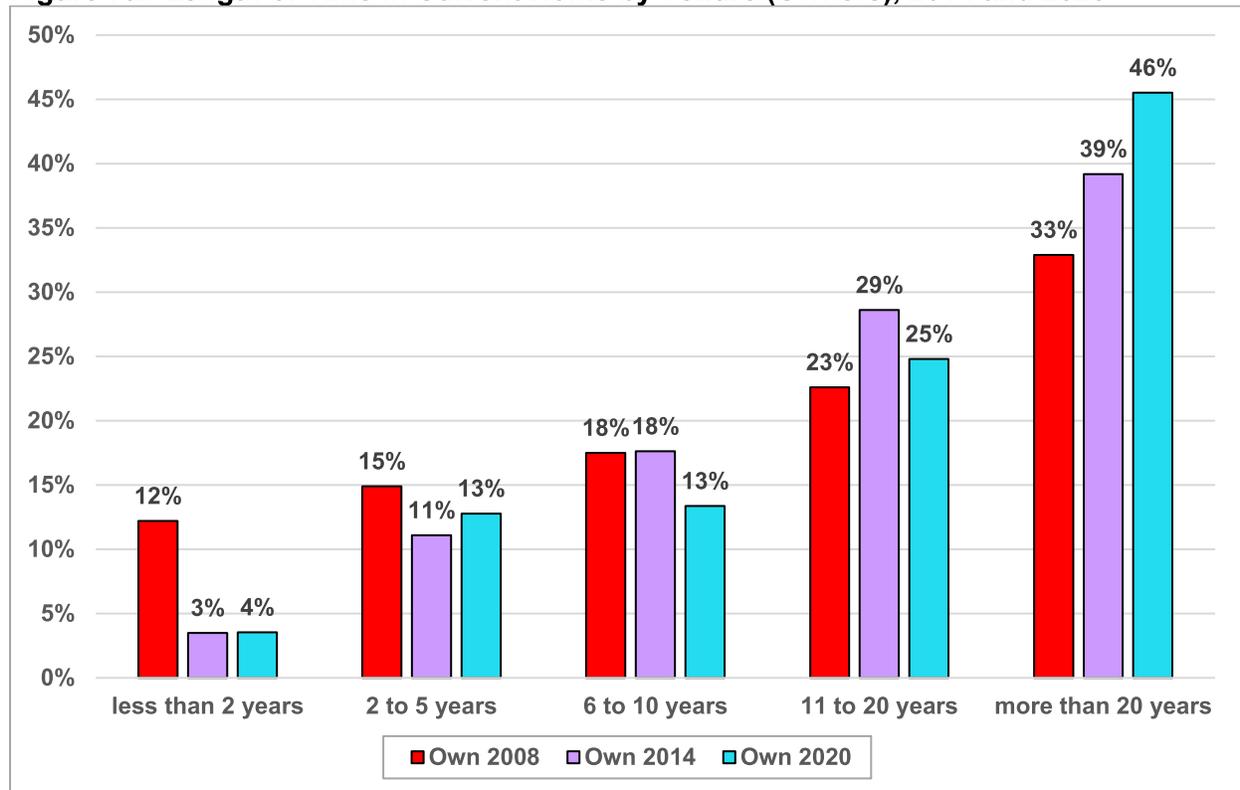
Source: DHHL Applicant Survey 2020

Note: /1 Respondents can provide more than one answer

The length of time applicants have lived in their current residence varies significantly depending on whether the applicant rents or owns the unit. More than two-thirds of homeowners have lived in their current home for more than ten years (70%). It is unclear what contributes to this trend, but it may be due to the rising prices of homes in Hawai'i over the past ten years.

Applicants who have lived in a home they own for longer than 20 years are more likely to have significant equity in their property that they could use as a down payment should they decide to sell their property and put it toward a future award. Note that in discussions with beneficiaries that called for assistance few of the longtime homeowners wanted to sell their home to move to a home that they could not own in fee simple. Out-of-state owners in particular were drawn to the idea of moving back to Hawai'i but were uncertain if they could afford to make the move.

Figure 7a. Length of Time in Current Home by Tenure (Owners), 2014 and 2020

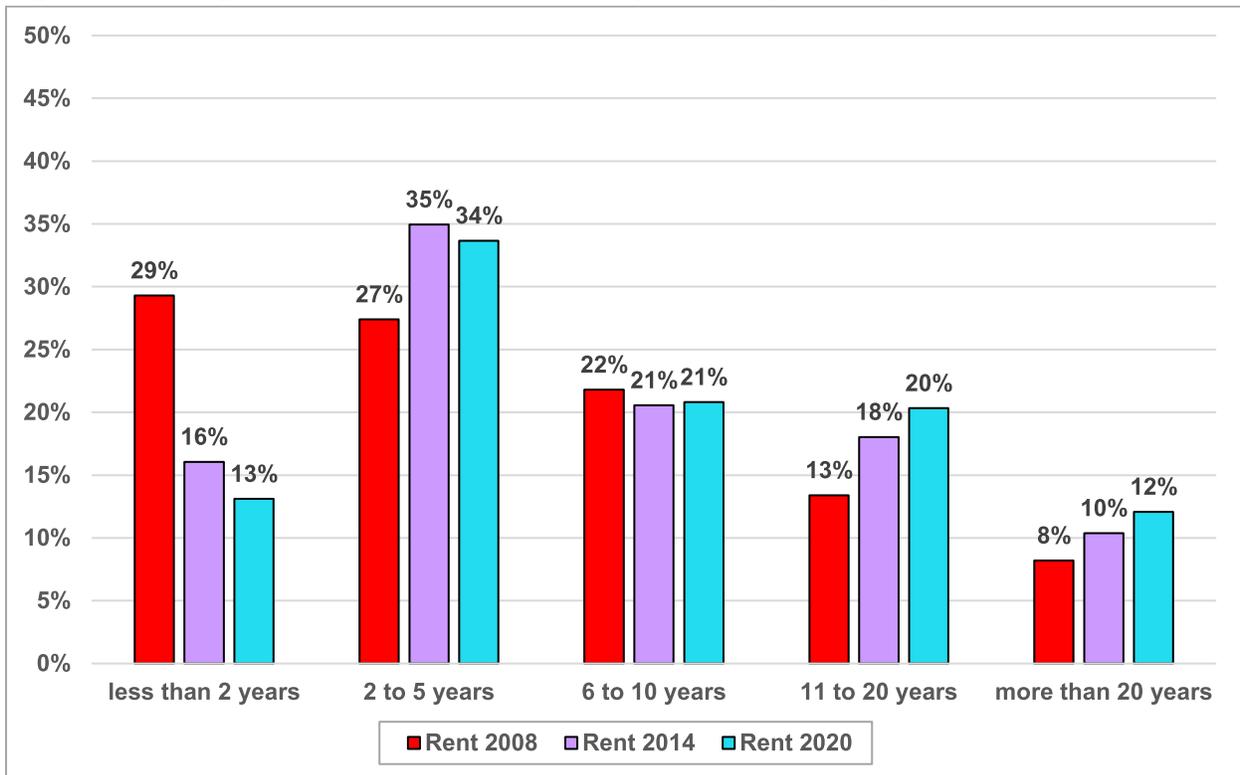


Source: DHHL Applicant Survey 2020

Note: 1,368 applicants who did not provide the length of time living in current home were excluded.

Fifty-two percent of applicants currently rent their own home including six percent who share with others and pay no rent or occupy without a rental payment. Overall, renters are more likely to move more often with 47 percent living in their current home for less than six years and only 12 percent having lived in the same home for more than 20 years.

Figure 7b. Length of Time in Current Home by Tenure (Renters), 2014 and 2020



Source: DHHL Applicant Survey 2020

HOUSING PAYMENTS

The median housing payment among all applicants who pay a mortgage or rent payment each month is \$1,412. This median payment amount is much higher among owners (\$1,731) than for renters (\$1,340). The current monthly housing payment made by DHHL applicants is an indicator of their ability to pay for a home if they were to receive a DHHL award soon. Between 2014 and 2020, the current monthly payment has increased for both owners and renters (see Figure 8a and Figure 8b). The category of \$2,500 or more per month has the most notable increase for both owners and renters.

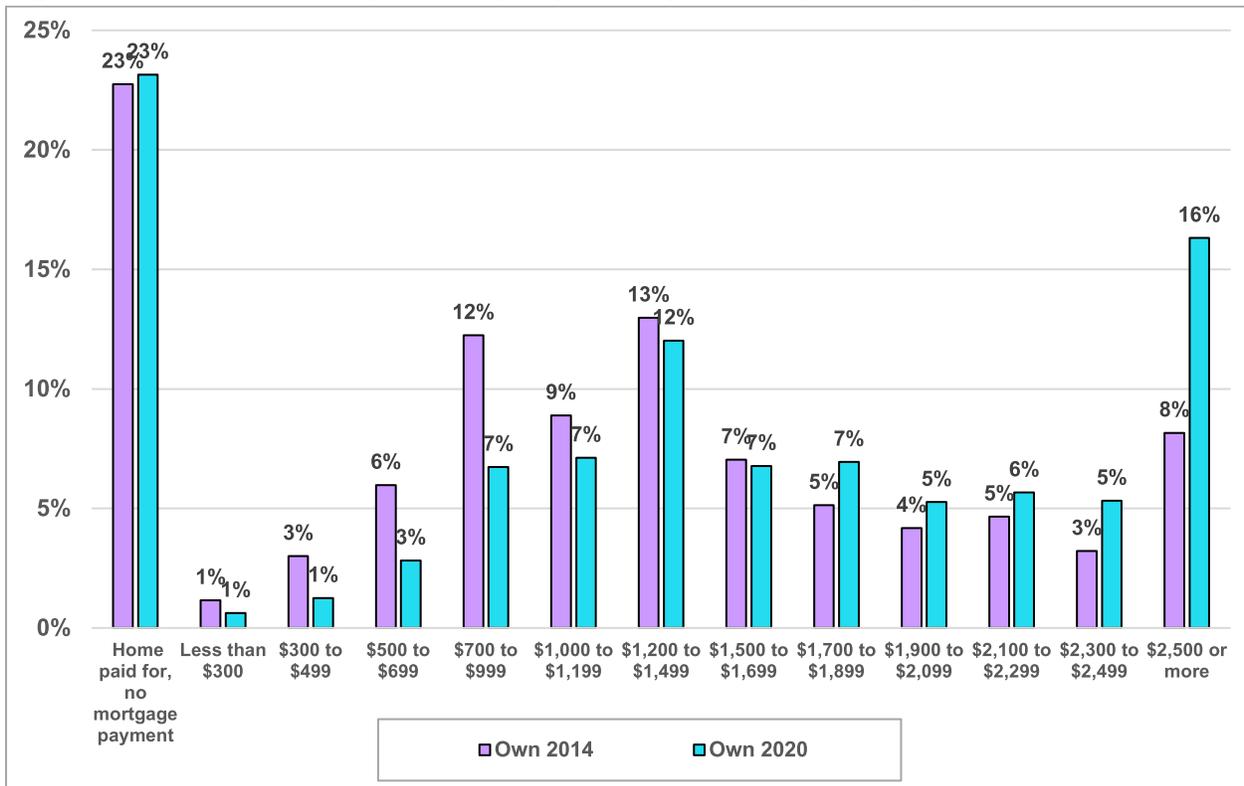
About one in five applicant homeowners does not make a monthly mortgage payment because their home has been paid in full. This is consistent with the finding that many applicant homeowners (46%) have been in their current home for more than twenty years.

Table 11. Monthly Housing Payment by Tenure, 2020

	Own		Rent		Don't know/Refused		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Home paid for, or no rent paid	2,629	22.0%	73	.7%	31	10.8%	2,733	12.3%
Less than \$300	71	.6%	345	3.4%	5	1.8%	421	1.9%
\$300 to \$499	142	1.2%	379	3.8%	15	5.1%	536	2.4%
500 to \$699	321	2.7%	841	8.4%	10	3.6%	1,172	5.3%
\$700 to \$999	765	6.4%	1,211	12.1%	36	12.5%	2,012	9.0%
\$1,000 to \$1,199	809	6.8%	1,213	12.1%	5	1.6%	2,027	9.1%
\$1,200 to \$1,499	1,365	11.4%	1,765	17.6%	15	5.1%	3,145	14.1%
\$1,500 to \$1,699	770	6.4%	1,021	10.2%	10	3.6%	1,801	8.1%
\$1,700 to \$1,899	788	6.6%	633	6.3%	0	0.0%	1,422	6.4%
\$1,900 to \$2,099	598	5.0%	579	5.8%	16	5.4%	1,192	5.4%
\$2,100 to \$2,299	643	5.4%	437	4.4%	0	0.0%	1,080	4.8%
\$2,300 to \$2,499	604	5.1%	367	3.7%	0	0.0%	972	4.4%
\$2,500 or more	1,852	15.5%	837	8.3%	10	3.6%	2,699	12.1%
Don't know/Refused	586	4.9%	338	3.4%	134	46.7%	1,059	4.8%
Total	11,944	100.0%	10,038	100.0%	288	100.0%	22,270	100.0%
Median	\$1,731		\$1,340		\$955		\$1,412	

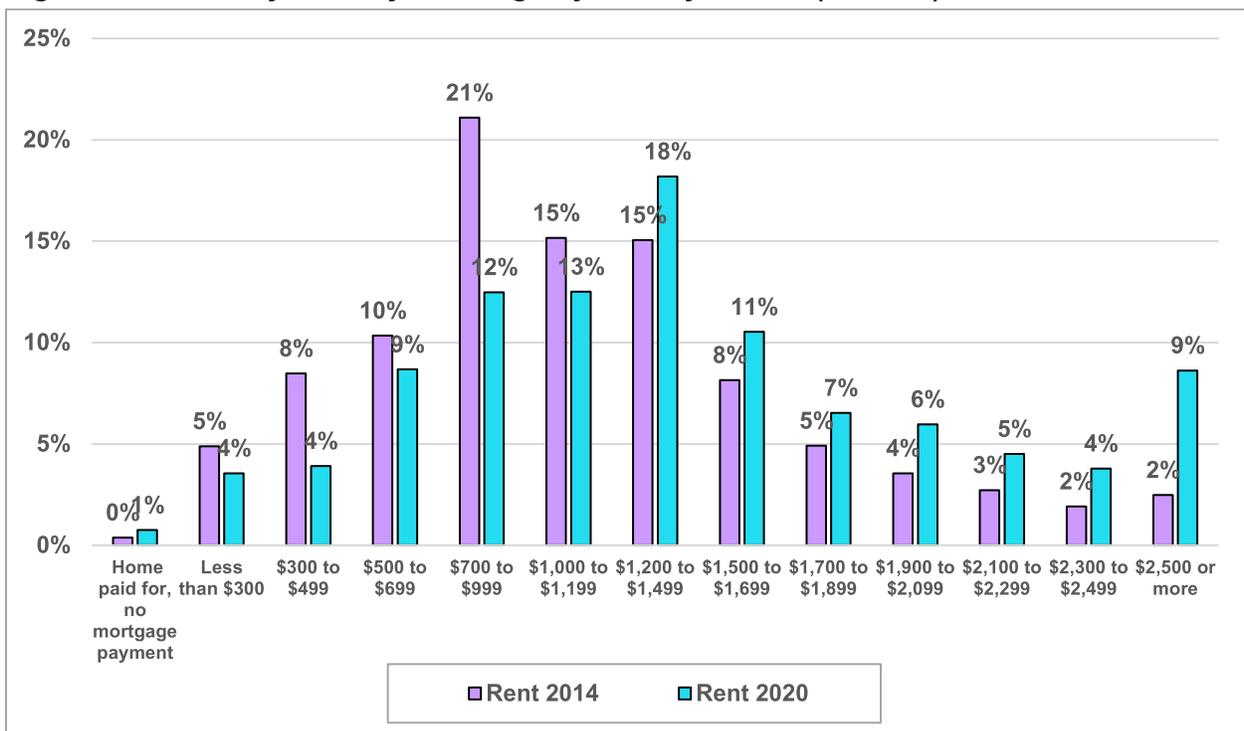
Source: DHHL Applicant Survey 2020

Figure 8a. Current Monthly Housing Payment by Tenure (Owners), 2014 and 2020



Source: DHHL Applicant Survey

Figure 8b. Currently Monthly Housing Payment by Tenure (Renters), 2014 and 2020



Source: DHHL Applicant Survey

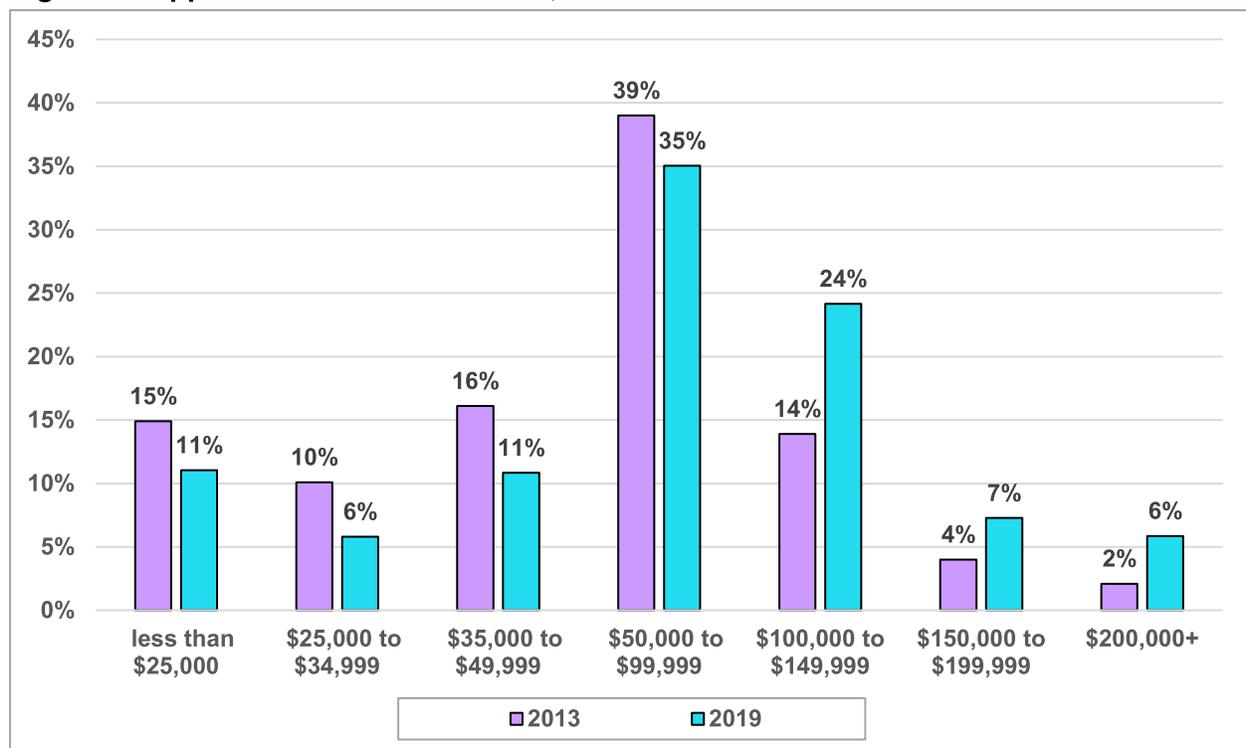
FINANCIAL CHARACTERISTICS OF APPLICANTS

The present study 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 9 compares the annual household income among DHHL applicants with that of applicants from the 2014 study. Overall, the annual household income of DHHL applicants has increased. The percentage of applicants with household income in the lower categories has decreased while applicants earning household income greater than \$100,000 has increased. The annual median income for applicant households is \$79,762, slightly lower than the statewide median household income (\$88,006.)

Figure 9. Applicant Household Income, 2014 and 2020

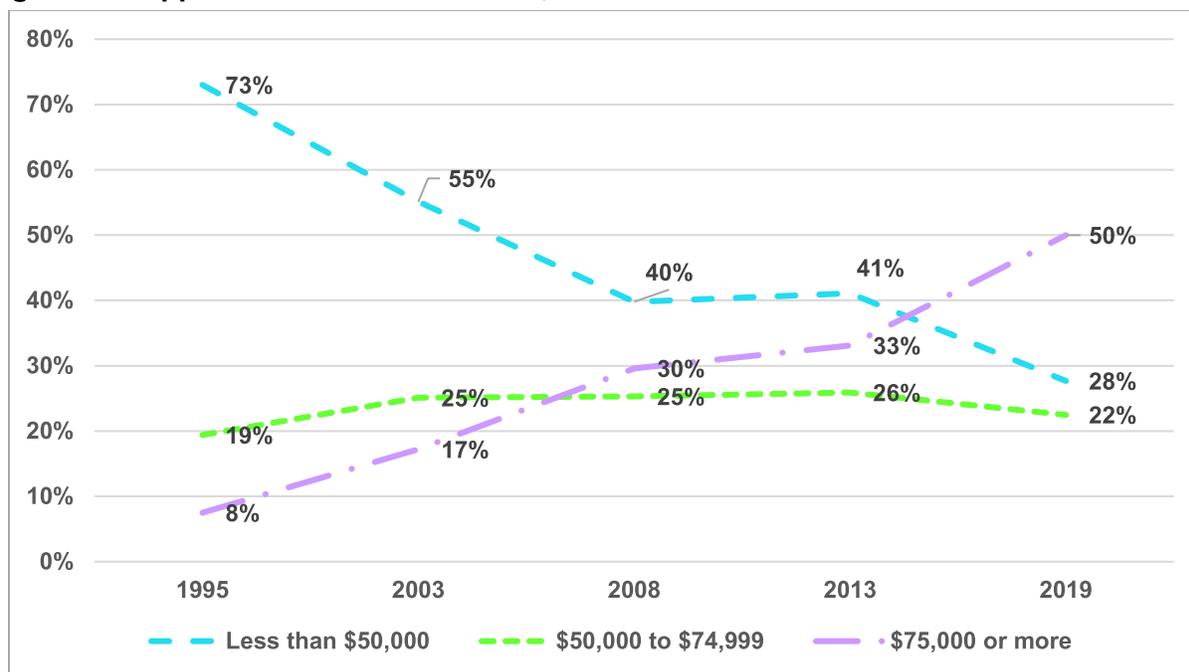


Source: DHHL Applicant Survey 2020

The annual household income of applicants gathered during the last four iterations of this study is shown in Figure 10. Since the first iteration, the percentage of lower-income (less than \$50,000) applicant households has declined sharply from 73 percent in 1994 to 41 percent in 2014. The trend has continued in 2020 and has further dropped to 28 percent. The next mid-range income category—\$50,000 to \$74,999 has remained relatively stable over the past 25 years at around 19 to 26 percent. It has slightly dropped from 26 percent to 22 percent in 2020. Applicants in the highest income category, earning \$75,000 or more per year, have been

increasing steadily upward, climbing from eight percent in 1995 to 33 percent in 2014 to 50 percent in 2020.

Figure 10. Applicant Household Income, 1994 - 2020



Source: DHHL Applicant Survey 2020

HUD INCOME CATEGORIES

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.²

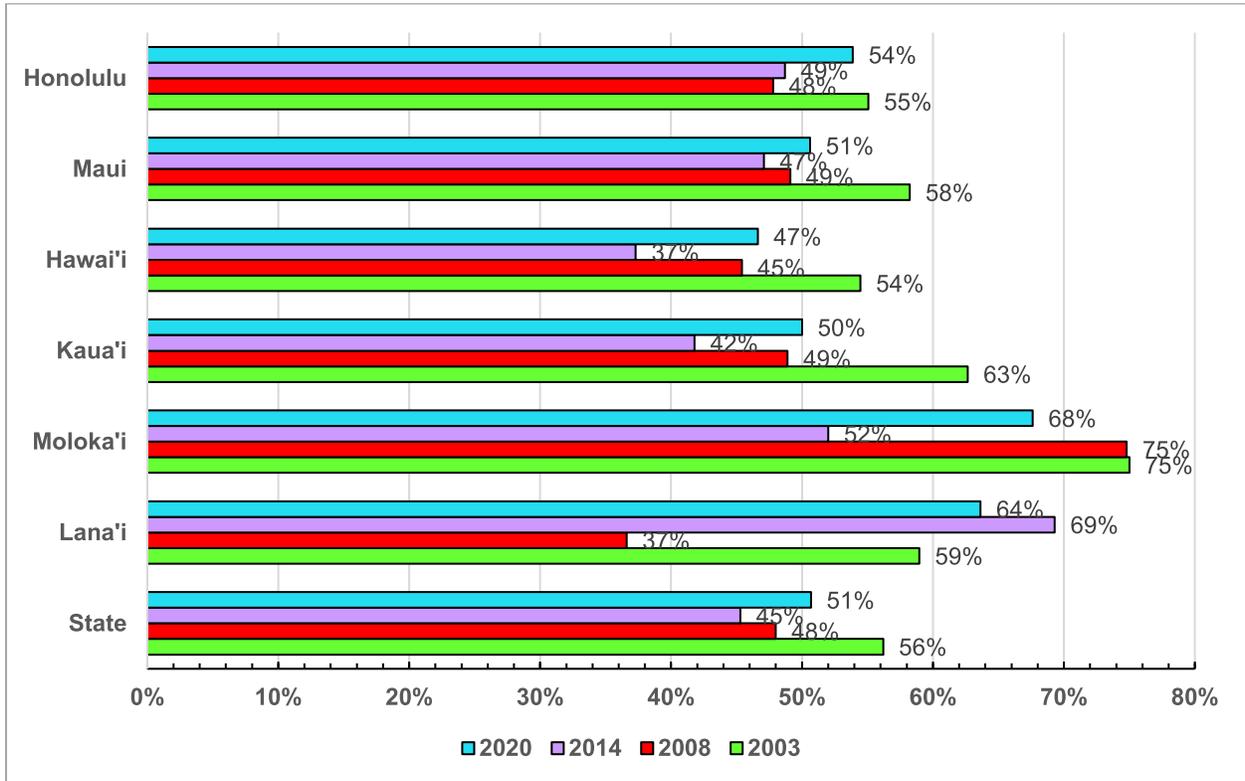
HUD area median income (AMI) guidelines take into consideration both applicants' household size and annual household income by geographic areas. This is an important distinction for Native Hawaiian families that tend to have larger households. In 2020, the percent of applicant households below 80 percent of HUD AMI level is back up to 51 percent. Households below 80 percent of HUD AMI is important for DHHL because it can apply for grants from NAHASDA³ to better serve these households.

Increases in the percentage of applicant households below 80 percent of HUD median were evident for all islands except for Lānaʻi. Results for Lānaʻi and Molokaʻi tend to fluctuate more dramatically than the other islands due to small sample sizes.

² <https://www.huduser.gov/portal/datasets/il.html>

³ NAHASDA stands for Native American Housing Assistance and Self Determination Act. It is a program funded through the U.S. Department of Housing & Urban Development. Originally passed in 1996, NAHASDA serves the affordable housing needs of American Indians and Alaskan Natives. In 2000, NAHASDA added Title VIII for Native Hawaiians which consists of a block grant going directly to the Department of Hawaiian Home Lands (DHHL).

Figure 11. Percent of Applicants Below 80% HUD Median Income Guidelines, 2003 to 2020



Source: DHHL Applicant Survey 2020

Table 12. HUD Income Categories by Island, 2020

	Oahu		Maui		Hawaii		Kauai		Molokai		Lanai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
HUD income categories																
Less than 30%	1,686	13.3%	439	17.3%	730	16.6%	184	15.3%	155	28.6%	16	27.3%	284	8.5%	3,495	14.1%
30-50%	1,931	15.2%	305	12.0%	398	9.1%	172	14.4%	78	14.3%	5	9.1%	340	10.2%	3,230	13.1%
50-60%	1,791	14.1%	278	11.0%	133	3.0%	89	7.4%	78	14.3%	10	18.2%	397	11.9%	2,775	11.2%
60-80%	1,416	11.2%	260	10.3%	787	17.9%	155	12.9%	57	10.5%	5	9.1%	350	10.5%	3,029	12.3%
80-120%	1,848	14.6%	390	15.4%	776	17.7%	208	17.3%	83	15.2%	5	9.1%	544	16.3%	3,854	15.6%
120-140%	1,343	10.6%	260	10.3%	342	7.8%	125	10.4%	10	1.9%	5	9.1%	284	8.5%	2,369	9.6%
140-180%	1,208	9.5%	296	11.7%	613	14.0%	125	10.4%	31	5.7%	5	9.1%	487	14.6%	2,764	11.2%
More than 180%	1,442	11.4%	305	12.0%	613	14.0%	143	11.9%	52	9.5%	5	9.1%	648	19.4%	3,207	13.0%
Total	12,664	100.0%	2,531	100.0%	4,393	100.0%	1,201	100.0%	544	100.0%	57	100.0%	3,333	100.0%	24,723	100.0%

Source: DHHL Applicant Survey 2020

Types of Assistance from Government Programs Received

Individuals and households with lower household income may be eligible for different types of assistance programs. Table 13a shows the types of assistance received by DHHL applicant households. Twenty-one percent of DHHL applicants receive assistance from at least one of the following programs: Section 8, Rental Assistance, Public Assistance (TANF), SNAP/Food Stamps, or Women, Infant, Child Program (WIC). Another 12 percent of applicants are unsure or refused to respond to this question. Being eligible for one of these programs is an indicator that the household may not have the financial means to qualify for a turn-key housing award.

Among those who received at least one type of assistance from any of these programs, SNAP/Food Stamps is the most accessed assistance program (83.4%). The second most assistance program is WIC. Approximately one in four applicants say they received assistance from this program (23%). Only about 16 percent and seven percent of applicants reported that they received housing assistance.

Table 13a. Types of Assistance Received, 2020

	Count	Pct.
Section 8	852	16.1%
Rental Assistance	382	7.2%
Public Assistance (TANF)	512	9.7%
SNAP/Food Stamps	4,408	83.4%
WIC	1,218	23.0%
Number of applicants receiving assistance	5,287	21.4%
None of these	16,599	67.1%
Don't know/Refused	2,837	11.5%
All applicants	24,723	100.0%

Source: DHHL Applicant Survey 2020

Table 13b summarizes the number of types of assistance that applicants received. Among all recipients, 69 percent of them received only one type of assistance with another 24 percent of them received two types of assistance. Applicants receiving three or more types of assistance are rare as expected (7%).

Table 13b. Number of Types of Assistance Received, 2020

	Count	Pct.
Only 1 type	3,635	68.8%
2 types	1,288	24.4%
3 types	316	6.0%
4 types	26	0.5%
5 types	22	0.4%
Total	5,287	100.0%

Source: DHHL Applicant Survey 2020

PREVIOUS AWARD OFFERS

Most of the households in the current DHHL applicants' list believe they have never been offered a Homestead Land Award (63.9%). As in prior iterations of the study, applicants do not seem to recognize when they are given an opportunity to consider a homestead award.

Of those that believe they have been given an opportunity for an award, approximately three-fourth of applicants (76%) have refused the award. The most noted reason for applicants who refused an award was the dislike of the award location (51%). The second reason stated was the applicant not ready to accept the award (35%). No savings for the down payment was the third most challenging issue for applicants who have been offered an award. Approximately one in four (25%) of applicants could not afford the down payment due to the lack of savings.

Table 14. Qualification for a Homestead Land Award, 2020

	Oahu		Maui		Hawaii		Kauai		Molokai		Lanai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Number of times being offered a Homestead lease award																
None	7,641	67.8%	1,711	75.5%	1,619	44.8%	702	63.8%	378	74.5%	41	88.9%	1,811	61.3%	13,904	63.9%
1 time	1,692	15.0%	426	18.8%	623	17.3%	238	21.6%	73	14.3%	5	11.1%	454	15.4%	3,510	16.1%
2 times	724	6.4%	99	4.3%	281	7.8%	48	4.3%	36	7.1%	0	0.0%	217	7.4%	1,404	6.5%
3 times	338	3.0%	18	.8%	230	6.4%	30	2.7%	5	1.0%	0	0.0%	128	4.3%	749	3.4%
4 times	198	1.8%	0	0.0%	153	4.2%	18	1.6%	0	0.0%	0	0.0%	76	2.6%	445	2.0%
5 to 9 times	385	3.4%	13	.6%	368	10.2%	42	3.8%	5	1.0%	0	0.0%	118	4.0%	931	4.3%
10+ times	291	2.6%	0	0.0%	337	9.3%	24	2.2%	10	2.0%	0	0.0%	151	5.1%	814	3.7%
Total	11,269	100.0%	2,267	100.0%	3,611	100.0%	1,100	100.0%	508	100.0%	47	100.0%	2,955	100.0%	21,756	100.0%
Number of times turned down a Homestead lease award¹																
None	859	28.4%	90	24.7%	332	18.9%	119	35.7%	41	34.8%	5	100.0%	142	14.0%	1,588	24.0%
1 time	822	27.2%	193	53.1%	358	20.3%	83	25.0%	41	34.8%	0	0.0%	312	30.7%	1,809	27.4%
2 times	422	14.0%	58	16.0%	199	11.3%	48	14.3%	21	17.4%	0	0.0%	175	17.2%	922	13.9%
3 times	229	7.6%	13	3.7%	184	10.5%	12	3.6%	0	0.0%	0	0.0%	104	10.2%	542	8.2%
4 times	141	4.7%	0	0.0%	133	7.6%	18	5.4%	0	0.0%	0	0.0%	71	7.0%	362	5.5%
5 to 9 times	302	10.0%	9	2.5%	281	16.0%	30	8.9%	10	8.7%	0	0.0%	95	9.3%	726	11.0%
10+ times	245	8.1%	0	0.0%	271	15.4%	24	7.1%	5	4.3%	0	0.0%	118	11.6%	663	10.0%
Total	3,019	100.0%	363	100.0%	1,757	100.0%	333	100.0%	119	100.0%	5	100.0%	1,016	100.0%	6,613	100.0%
Number of times could not qualify to finance a home on a lease award																
None	1,489	56.2%	170	57.6%	720	52.4%	196	73.3%	41	53.3%	5	100.0%	577	69.3%	3,199	58.1%
1 time	521	19.6%	103	34.8%	209	15.2%	30	11.1%	31	40.0%	0	0.0%	95	11.4%	988	18.0%
2 times	291	11.0%	13	4.5%	77	5.6%	12	4.4%	0	0.0%	0	0.0%	38	4.5%	431	7.8%
3 times	68	2.6%	4	1.5%	66	4.8%	12	4.4%	0	0.0%	0	0.0%	47	5.7%	198	3.6%
4 times	52	2.0%	0	0.0%	61	4.5%	12	4.4%	0	0.0%	0	0.0%	19	2.3%	144	2.6%
5 to 9 times	125	4.7%	4	1.5%	97	7.1%	0	0.0%	5	6.7%	0	0.0%	28	3.4%	260	4.7%
10+ times	104	3.9%	0	0.0%	143	10.4%	6	2.2%	0	0.0%	0	0.0%	28	3.4%	281	5.1%
Total	2,649	100.0%	296	100.0%	1,374	100.0%	268	100.0%	78	100.0%	5	100.0%	832	100.0%	5,502	100.0%
Reasons for turning down last award²																
Was not ready to accept	895	36.0%	94	31.8%	383	25.0%	71	29.3%	26	31.3%	0	0.0%	482	49.3%	1,952	34.7%
Did not like the location of award	1,192	47.9%	134	45.5%	1,006	65.7%	125	51.2%	16	18.8%	0	0.0%	392	40.1%	2,865	50.9%
Did not like the unit offered	302	12.1%	31	10.6%	317	20.7%	18	7.3%	0	0.0%	0	0.0%	137	14.0%	805	14.3%
Income too low to qualify for a mortgage	593	23.8%	72	24.2%	429	28.0%	59	24.4%	10	12.5%	0	0.0%	123	12.6%	1,287	22.9%
No savings for down payment	609	24.5%	81	27.3%	475	31.0%	59	24.4%	16	18.8%	0	0.0%	161	16.4%	1,400	24.9%
Price too high	344	13.8%	63	21.2%	450	29.3%	36	14.6%	21	25.0%	0	0.0%	118	12.1%	1,030	18.3%
Would have to relocate and find a new job	474	19.0%	27	9.1%	398	26.0%	12	4.9%	5	6.3%	0	0.0%	336	34.3%	1,252	22.2%
Other	370	14.9%	40	13.6%	169	11.0%	36	14.6%	26	31.3%	0	0.0%	165	16.9%	805	14.3%
Don't know/Refused	68	2.7%	13	4.5%	36	2.3%	24	9.8%	0	0.0%	5	100.0%	9	1.0%	155	2.8%
Total	2,488	100.0%	296	100.0%	1,532	100.0%	244	100.0%	83	100.0%	5	100.0%	979	100.0%	5,627	100.0%

Source: DHHL Applicant Survey 2020

¹Base is the number of applicants who received at least one offer and responded to this question

²Base is the number of applicants who received at least one offer and turned down the award and responded to this question

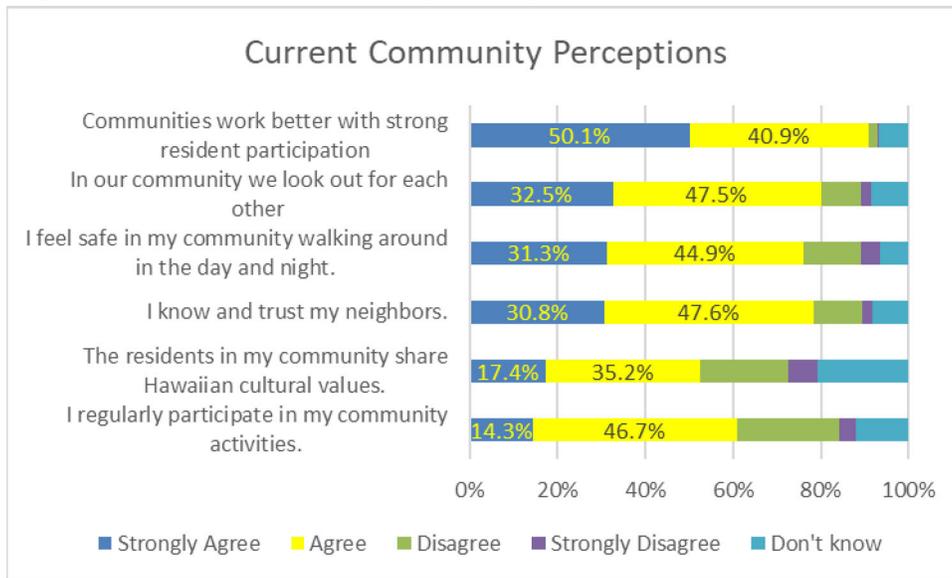
APPLICANT PERSPECTIVES

The 2020 survey had several questions designed to gather information from applicants regarding their current community, their plans for the award, and their interactions with DHHL.

PERSPECTIVE OF CURRENT COMMUNITY

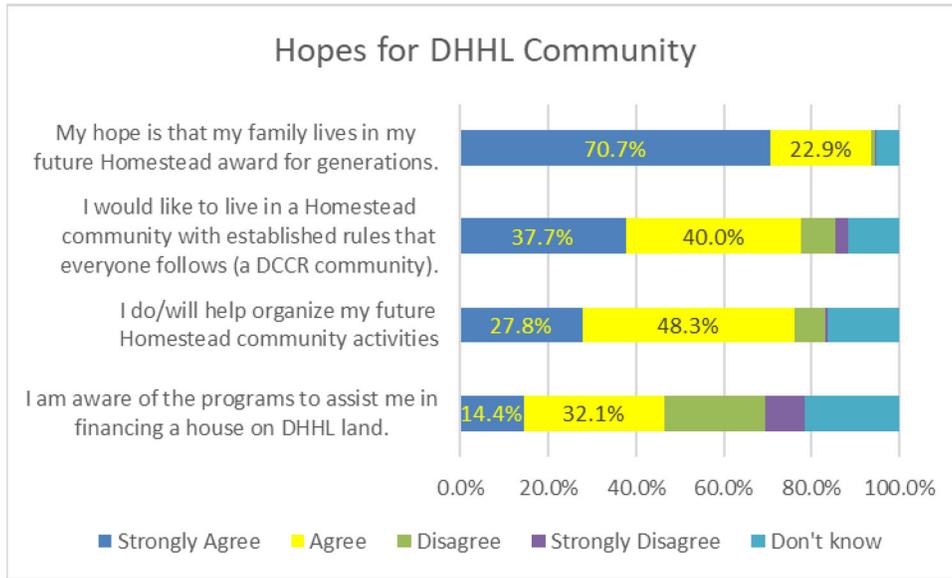
Overall, respondents have a good perception of their current community – residents look out for each other, they feel safe, and they know and trust their neighbors. Even though respondents believe that communities work better with strong resident participation, relatively few regularly participate in community activities.

Figure 12: Current Community Perceptions



When they receive and accept an award, the long-term hope is that their family lives in that Homestead community for generations (71%). Thirty-eight percent of respondents strongly agree that they would like to live in a DCCR community, and 40 percent agree. The area that DHHL could improve is increasing awareness of programs to assist applicants to finance their home on a homestead.

Figure 13: Hopes for DHHL Community



INTENTIONS FOR A FUTURE AWARD

Similar to the last iteration of the study, the majority of applicants (93%) state they intend to pass their DHHL lease to their children or relatives. Just 1.5 percent of applicants claimed they planned to “just hold on to it. On the other hand, less than 2 percent in total stated that they would either return it to DHHL, sell it to someone else, or transfer it to someone else.

Table 15: Intention for the Award in the Future

Intention for the Award in the Future	Count	Column N %
Total	24723	100.0%
Pass it on to my children or relatives	22923	92.7%
Return it back to DHHL	137	.6%
Sell it to someone else	159	.6%
Transfer it to someone else	337	1.4%
Just hold on to it	387	1.6%
Don't know/Refused	917	3.7%
Other	79	.3%
% NH of Child or Relative		
Total	22923	100.0%
Less than 12 ½%	425	1.9%
12 ½ to 24%	1856	8.1%
25 to 49%	13258	57.8%
50% or more	6356	27.7%
Don't know/Refused	863	3.8%
Other	166	.7%

Over 85 percent of the children/relative to whom an award might be given are more than 25 percent Native Hawaiian.

SERVICE PROVIDERS

Applicants were asked if their households had applied and/or received a service from a list of Native Hawaiian organizations. More than half of the applicants reported that they did not apply and/or receive any service from a NHO (56%). Among those who had applied and/or received a service, close to two-thirds of the services were provided from Kamehameha Schools (65%). The second most accessed Native Hawaiian organization was Alu Like (19%), followed by Office of Hawaiian Affairs (18%) and Queen Lili'uokalani Trust (16%).

ALTERNATIVE USAGE OF LANDS UNSUITABLE FOR HOUSING

For lands that are unsuitable for housing, close to half of the applicants prefer DHHL to consider using those as Mālama 'Āina, or natural resource managed area (48%). Another popular alternative is to use those lands for cultural activities (45%), followed by family gathering spaces (42%) and community gardens (41%). Only 16 percent of applicants have no preferences with another 6 percent of them preferring something other than our list of suggestions.

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. Slightly more than half of all applicants noted that they had not had any communication with DHHL within the past year (54%) similar to 2014.

Among those who had interacted with DHHL in the last year, around 17 percent rated their experience as excellent, down from 28 percent in 2014. They felt that DHHL representatives were truly striving to be helpful. Three 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 (30.8%), this too is down from 40 percent in 2014. DHHL received a fair rating from 33 percent of applicants, who indicated that DHHL representatives did not go out of their way to be helpful up from 23 percent in 2014. Finally, about 20 percent of applicants felt that DHHL did not care about their problems and rated their experiences as poor higher than the 9 percent in 2014.

Table 16: Applicants' Perspective, 2020

	Honolulu		Maui		Hawaii		Kauai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Intention with house or land in the future												
Pass it on to my children or relatives	11,810	93.3%	2,929	93.5%	3,918	89.2%	1,124	93.6%	2,964	88.9%	22,746	92.0%
Return it back to DHHL	57	.5%	4	.1%	41	.9%	6	.5%	28	.9%	137	.6%
Sell it to someone else	68	.5%	4	.1%	20	.5%	0	0.0%	47	1.4%	140	.6%
Transfer it to someone else	161	1.3%	32	1.0%	66	1.5%	6	.5%	57	1.7%	323	1.3%
Just hold on to it	161	1.3%	45	1.5%	82	1.9%	18	1.5%	76	2.3%	382	1.5%
Don't know/Refused	380	3.0%	107	3.4%	255	5.8%	24	2.0%	151	4.5%	917	3.7%
Other	26	.2%	10	.3%	10	.2%	24	2.0%	9	.3%	79	.3%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
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.	906	18.1%	171	13.2%	220	11.9%	101	17.9%	269	25.0%	1,667	17.0%
Good, they do their jobs pretty well.	1,499	30.0%	342	26.4%	511	27.7%	196	34.7%	463	43.0%	3,011	30.8%
Fair, they don't go out of their way to help.	1,608	32.2%	454	35.0%	695	37.7%	172	30.5%	265	24.6%	3,195	32.6%
Poor, they don't care about my problems.	989	19.8%	330	25.4%	419	22.7%	95	16.8%	80	7.5%	1,913	19.5%
Subtotal	5,002	39.5%	1,298	41.4%	1,844	42.0%	565	47.0%	1,078	32.3%	9,786	39.6%
Haven't spoken with DHHL in past year	6,881	54.3%	1,610	51.4%	2,248	51.2%	535	44.6%	2,080	62.4%	13,354	54.0%
Don't know/Refused	781	6.2%	224	7.2%	301	6.9%	101	8.4%	175	5.2%	1,583	6.4%
Grand total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
In the past five years, have you or a member of your household applied and/or received a service from a Native Hawaiian organization?												
Office of Hawaiian Affairs	578	15.4%	177	17.7%	286	20.3%	71	20.0%	118	27.8%	1,231	17.7%
Kamehameha Schools	2,603	69.4%	644	64.3%	802	56.9%	226	63.3%	246	57.8%	4,520	65.1%
Queen Lili'uokalani Trust	489	13.1%	298	29.8%	281	19.9%	30	8.3%	19	4.4%	1,117	16.1%
Native Hawaiian Chamber of Commerce	52	1.4%	14	1.4%	0	0.0%	12	3.3%	5	1.1%	83	1.2%
Native Hawaiian Healthcare Centers	120	3.2%	83	8.3%	41	2.9%	42	11.7%	5	1.1%	290	4.2%
Alu Like	677	18.1%	173	17.3%	378	26.8%	71	20.0%	43	10.0%	1,342	19.3%
Lunalilo Trust	47	1.3%	9	.9%	10	.7%	6	1.7%	0	0.0%	72	1.0%
A Hawaiian Civic Club	250	6.7%	61	6.1%	51	3.6%	24	6.7%	52	12.2%	438	6.3%
Hawaiian focused Charter School	245	6.5%	34	3.4%	123	8.7%	89	25.0%	5	1.1%	495	7.1%
Hawaiian language program	396	10.6%	159	15.9%	163	11.6%	48	13.3%	38	8.9%	803	11.6%
Other	375	10.0%	73	7.3%	87	6.2%	42	11.7%	57	13.3%	633	9.1%
Subtotal	5,830	46.0%	1,725	55.1%	2,222	50.6%	660	55.0%	586	17.6%	11,023	44.6%
Did not apply or receive any service	7,058	55.7%	1,594	50.9%	2,288	52.1%	702	58.4%	2,293	68.8%	13,935	56.4%
Don't know/Refused	1,858	14.7%	537	17.2%	695	15.8%	143	11.9%	615	18.4%	3,848	15.6%
Grand total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
Alternative Land Use												
Malama 'Aina (natural resource managed area)	6,142	48.5%	1,510	48.2%	2,110	48.0%	565	47.0%	1,617	48.5%	11,943	48.3%
Cultural Activities	5,595	44.2%	1,446	46.2%	2,018	45.9%	529	44.1%	1,418	42.6%	11,007	44.5%
Community Garden	5,023	39.7%	1,335	42.6%	1,834	41.7%	547	45.5%	1,281	38.4%	10,020	40.5%
Commercial Uses	1,817	14.3%	352	11.2%	577	13.1%	238	19.8%	288	8.7%	3,272	13.2%
Family Gathering Spaces	5,231	41.3%	1,428	45.6%	1,977	45.0%	577	48.0%	1,258	37.7%	10,470	42.3%
Light Industrial	1,067	8.4%	309	9.9%	450	10.2%	143	11.9%	217	6.5%	2,186	8.8%
Other	614	4.8%	157	5.0%	271	6.2%	77	6.4%	137	4.1%	1,256	5.1%
None of these	765	6.0%	210	6.7%	352	8.0%	71	5.9%	279	8.4%	1,677	6.8%
Don't know/Refused	2,207	17.4%	493	15.7%	649	14.8%	125	10.4%	553	16.6%	4,027	16.3%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
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.	906	7.2%	171	5.5%	220	5.0%	101	8.4%	269	8.1%	1,667	6.7%
Good, they do their jobs pretty well.	1,499	11.8%	342	10.9%	511	11.6%	196	16.3%	463	13.9%	3,011	12.2%
Fair, they don't go out of their way to help.	1,608	12.7%	454	14.5%	695	15.8%	172	14.4%	265	7.9%	3,195	12.9%
Poor, they don't care about my problems.	989	7.8%	330	10.5%	419	9.5%	95	7.9%	80	2.4%	1,913	7.7%
Haven't spoken with DHHL in past year	6,881	54.3%	1,610	51.4%	2,248	51.2%	535	44.6%	2,080	62.4%	13,354	54.0%
Don't know/Refused	781	6.2%	224	7.2%	301	6.9%	101	8.4%	175	5.2%	1,583	6.4%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%

Technology Usage

Overall, DHHL applicants are a fairly technology savvy group. Approximately 90.6 percent of applicants and their household members use a digital device to send e-mail regularly or access websites on the internet. Only 5.4 percent of applicants responded that no one in their households uses a computer or any devices to access the internet or send e-mail, a 2.5 percentage points decline since 2014.

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. The types of devices being used are mostly smartphones (87.9%), desktop and/or laptop computers (63.7%), and tablets (54.1%).

Table 17. Use of Technology, 2020

	Honolulu		Maui		Hawaii		Kauai		Out of State		Total	
	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Use a device to send e-mails or access websites on the internet												
Me alone	1,712	13.5%	437	13.9%	782	17.8%	161	13.4%	473	14.2%	3,564	14.4%
Me and others	8,490	67.0%	1,981	63.2%	2,610	59.4%	797	66.3%	2,425	72.8%	16,302	65.9%
Others, not me	1,421	11.2%	331	10.6%	465	10.6%	107	8.9%	203	6.1%	2,527	10.2%
No one	588	4.6%	228	7.3%	296	6.7%	89	7.4%	132	4.0%	1,334	5.4%
Don't Know/Refused	453	3.6%	156	5.0%	240	5.5%	48	4.0%	99	3.0%	996	4.0%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
Use a device to send e-mails or access websites on the internet (overall)												
No one	588	4.6%	228	7.3%	296	6.7%	89	7.4%	132	4.0%	1,334	5.4%
PC, Laptop, Smartphone, Tablet, Other	11,623	91.8%	2,748	87.7%	3,857	87.8%	1,064	88.6%	3,101	93.0%	22,393	90.6%
Don't know	453	3.6%	156	5.0%	240	5.5%	48	4.0%	99	3.0%	996	4.0%
Total	12,664	100.0%	3,132	100.0%	4,393	100.0%	1,201	100.0%	3,333	100.0%	24,723	100.0%
Types of devices being used¹												
Desktop computer	7,318	63.0%	1,662	60.5%	2,258	58.5%	654	61.5%	2,364	76.2%	14,256	63.7%
Smartphone	10,395	89.4%	2,390	87.0%	3,315	86.0%	951	89.4%	2,624	84.6%	19,675	87.9%
Tablet	6,309	54.3%	1,408	51.2%	1,987	51.5%	618	58.1%	1,787	57.6%	12,109	54.1%
Other specify	1,452	12.5%	281	10.2%	460	11.9%	83	7.8%	364	11.7%	2,640	11.8%
Don't Know/Refused	177	1.5%	55	2.0%	92	2.4%	6	0.6%	47	1.5%	377	1.7%
Total	11,623	100.0%	2,748	100.0%	3,857	100.0%	1,064	100.0%	3,101	100.0%	22,393	100.0%

Source: DHHL Applicant Survey 2020

Note: ¹ Respondents could select more than one options.

CAN APPLICANTS AFFORD THE HOUSE THEY DESIRE?

As noted earlier, 54 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 Kapolei development.

The lowest priced house in March 2020 was two-bedroom, two bath, 755 square foot with a base sales price of \$246,000.

- Assuming a 20 percent down payment of \$49,200 that is preferred by financial institutions, the remaining mortgage amount of \$196,800 would require a monthly payment of **\$1,113** PMI at the current 30-year fixed rate of 3%.
- Assuming a 10 percent down payment of \$24,686 that is accepted by some financial institutions, the remaining mortgage amount of \$221,315 would require a monthly payment of **\$1,308** PMI for the first 49 months at the current 30-year fixed rate of 3%.
- Assuming no down payment, the full amount of \$246,000 would need to be financed. The monthly payment required would be \$1,423 PMI.

Note that the 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 described unit. The following table has characteristics of the three groups.

Table 18. Characteristics of Applicants based on Likelihood to Qualify to Finance the lowest price DHHL Turn-key House

Characteristics	Three Categories based on Likelihood to Qualify for Financing		
	Less Qualified	May be Qualified	Likely to be Qualified
Estimated Number of Households	12,326 (50%)	3,688 (15%)	8,709 (35%)
Homeownership	Most rent, few own (23%)	Some own (39%), rent	Most Own (89%)
Median Monthly Housing cost	\$1,198	\$1,891	\$1,890
Median HH Income	\$50,772	\$116,276	\$106,919
Median Monthly amount available for housing (33%)	\$1,396	\$3,197	\$2,940
Never applied for a Mortgage	60%	40%	21%
Applied & received a Mortgage	30% applied & received a mortgage	51% applied & received a mortgage	74% applied & received a mortgage
Employment	30% no one employed fulltime	At least one adult employed fulltime	24% no one. Most have at least one adult employed fulltime
Percent age 65+	33%	20%	45%

The three categories are: *Less Qualified*, *May be Qualified* and *Likely to be 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* 50 percent of applicant households (12,326) and uncertain for the *May be Qualified* 15 percent of applicant households (3,688). 8,709 households (35%) could be very *Likely to Qualify* for financing.

The Less Qualified applicants are primarily renters (77%) with relatively low household income. The majority have never applied for a mortgage therefore are likely not familiar with the process. Thirty percent of these households have no one who is employed fulltime. The first choice for this group is a Turn-key house (51%) that may be difficult for them to finance. Nineteen percent would like a lot with utilities, but no house, and 13 percent would like a *single-family house to rent with option to buy*. As a first-choice seven percent would like *an apartment suited for senior citizens* (3%) or *an affordable rental unit* (4%). The percentage of Less Qualified applicants who want these two options increases at their second and third choice (5% for *apartment for seniors*, and 13 percent for *an affordable rental unit*). The key for this segment of applicants is to help them understand the challenge of qualifying for different options, and how they can get an award they want, but maybe not their first choice.

Likely to Qualify applicants were generally those who currently own their home (89%) and have paid off their mortgage (37%). Fifty-five percent have lived in their home for more than 20 years, suggesting a higher level of home equity. The majority currently live in a single-family house (87%). The majority of applicants in this segment would like a Turn-key award (56%) followed by a lot with utilities but no house (26%). The challenge for DHHL to meet the needs of this segment is they are more likely to be picky about location because most of them already have a house in a community they like.

The remainder of the applicants (15%) was categorized as May be Qualified. This group tends to be younger than the other two groups. They have reasonably high household income, and already are spending a higher level for housing. For members of this segment, their ability to afford a DHHL home may be related to the down payment requirement. Sixty-one percent of this group selected a Turn-key house as their first choice, followed by 24 percent desiring a lot with utilities but no house.

To meet the needs of applicants for housing, DHHL will have to not only provide a mix of housing types at different levels of monthly cost, but also will need to work with applicants so they better understand the likelihood of being able to finance the different types of housing. An applicant with their heart set on a Turn-key home will not accept a Senior Apartment if they continue to believe they can someday get their new Turn-key house.

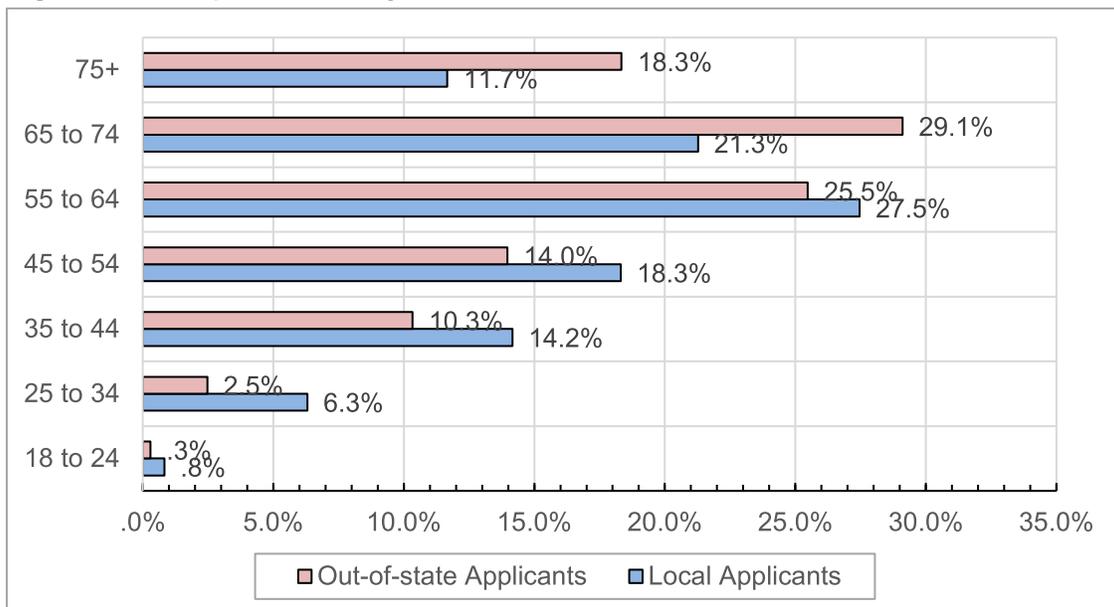
COMPARISONS BETWEEN LOCAL AND OUT-OF-STATE APPLICANTS

An interesting group of applicants are those that live out-of-state. They make up 13 percent of the applicant total. The question is whether this group is similar or different from applicants who are residents of Hawai'i.

AGE

Figure 14 presents the distribution of age groups among residents and out-of-state applicants. The majority of the local applicants lie in the younger age range compared to the out-of-state applicants. The most notable differences among the two groups of applicants are the age range of 65 to 74 and 75 or older. The out-of-state applicants who are older than 65 are about 15 percentage points higher than the local applicants. The median age for out-of-state applicants is about 58 years old. In contrast, the median age for out-of-state applicants is five years older at age 63.

Figure 14. Comparisons of Age

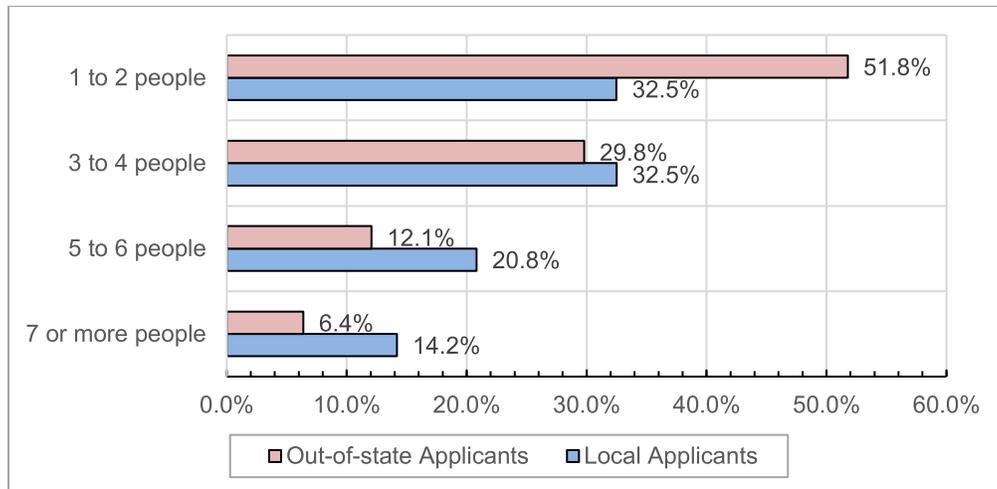


Source: DHHL Applicant Survey 2020

HOUSEHOLD SIZE

Out-of-state applicants' household size tends to be smaller. Slightly more than half of the out-of-state applicants have a household size of 1 to 2 people (51.8%). Only about 32.5 percent of local applicants have a similar household size. Approximately 35 percent of local applicants have 5 or more members in their households, close to twice the number of out-of-state applicants (18.5%). The average household size for the local applicants and out-of-state applicants are 4.11 persons and 3.16 persons, respectively.

Figure 15. Comparisons of Household Size

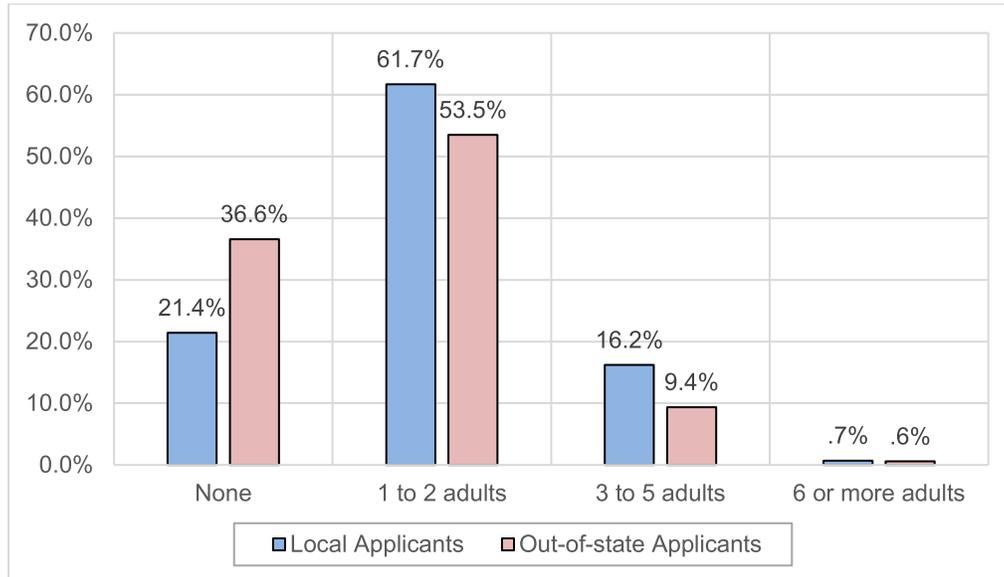


Source: DHHL Applicant Survey 2020

NUMBER OF ADULTS EMPLOYED FULL-TIME

Out-of-state applicants are significantly more likely to have no adults working full time. Given the age differences most of this group are likely to be retired.

Figure 16. Comparisons of Number of Adults Employed Full-time



Source: DHHL Applicant Survey 2020

In discussions with some of these applicants, many wanted to return to communities where they were raised but were not sure they could afford to buy a home, and whether a community they wanted to live in would have awards available. They are comfortable in their current home and community and see being on the DHHL list a way to maintain their connection with Hawai'i. It is unclear what type of award this group would really be willing to accept that would have them move back to Hawai'i.

APPENDIX A – HOMESTEAD LOCATIONS

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

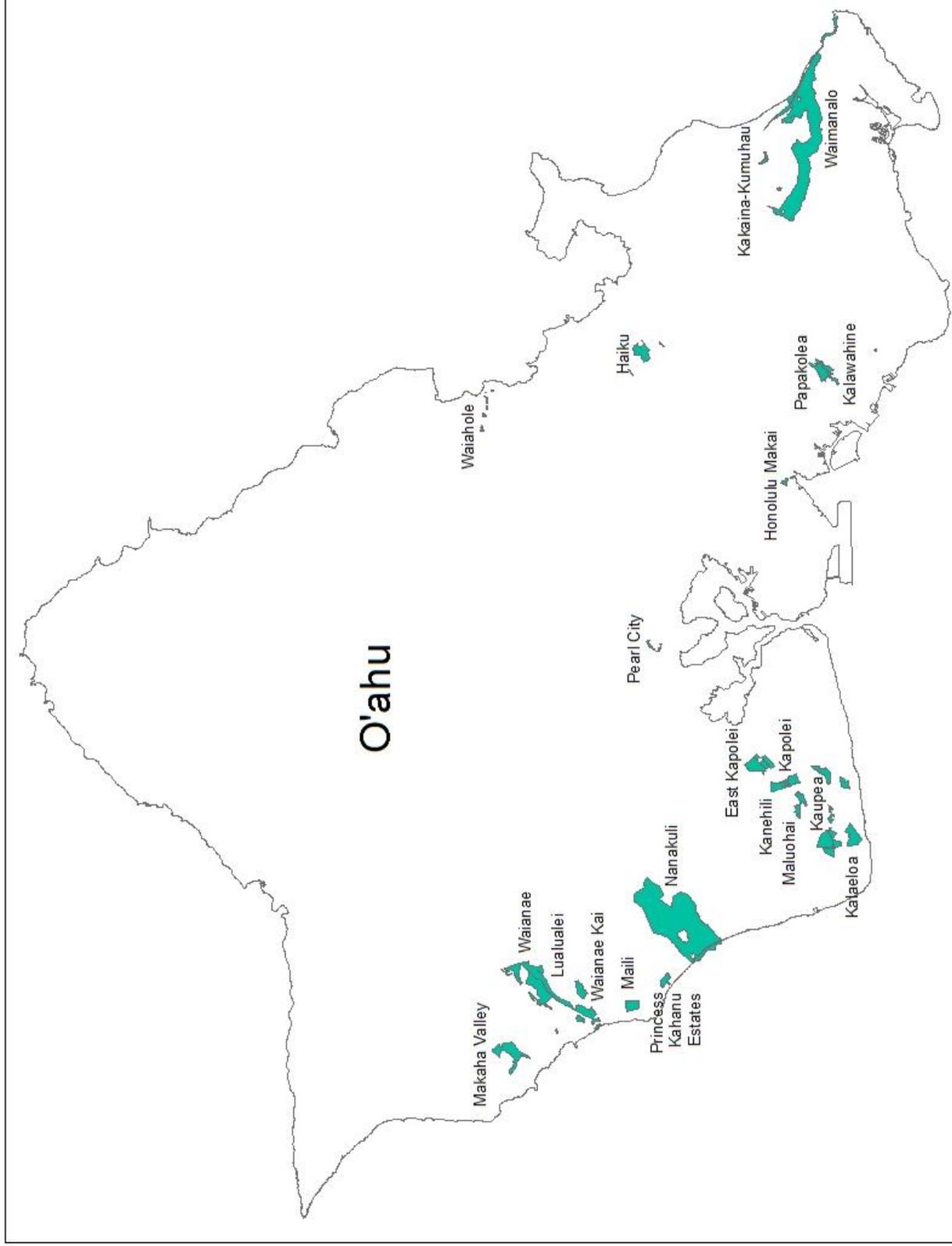


Figure A-2. Map of DHHL Homesteads, Maui County

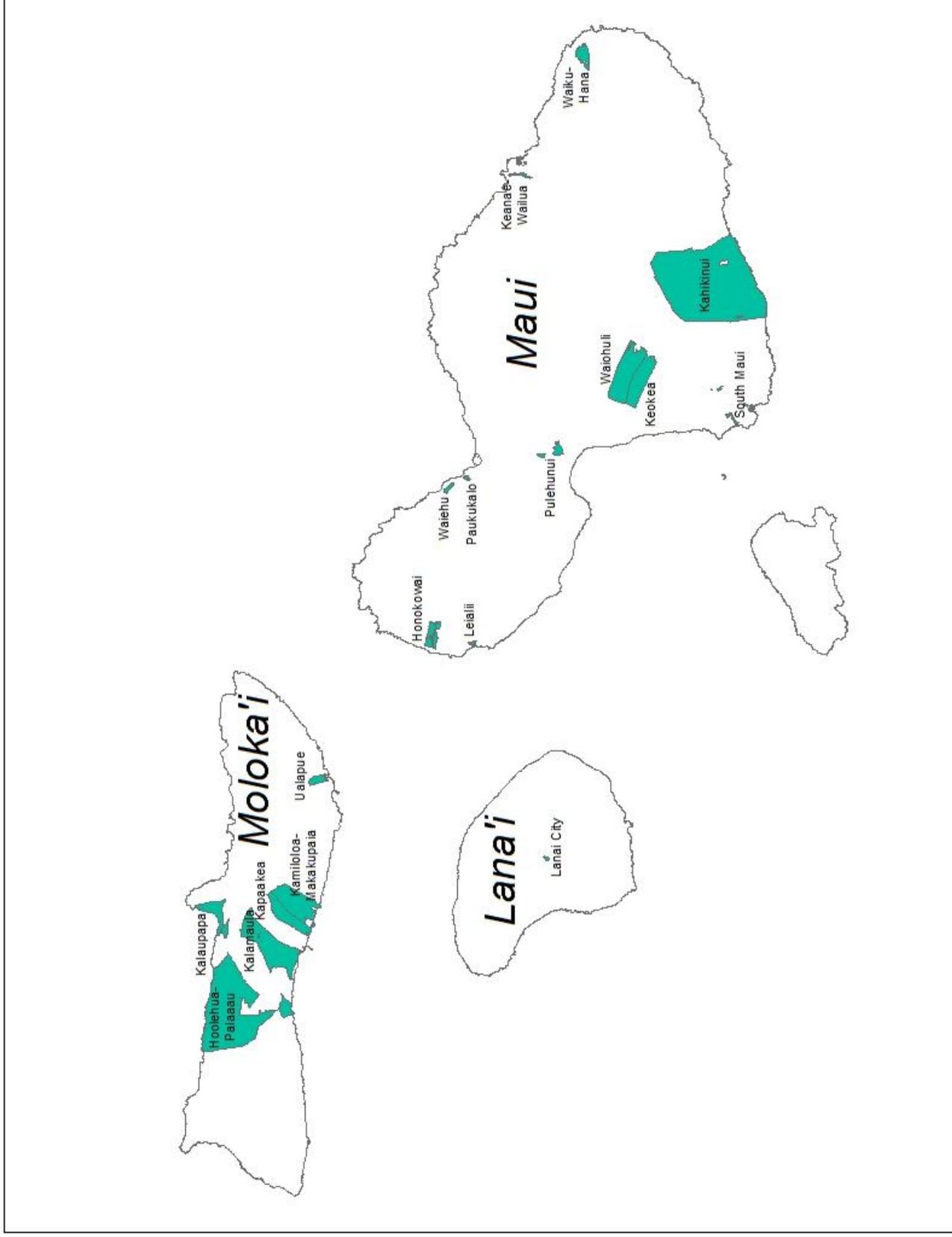


Figure A-3. Map of DHHL Homesteads, Kaua'i

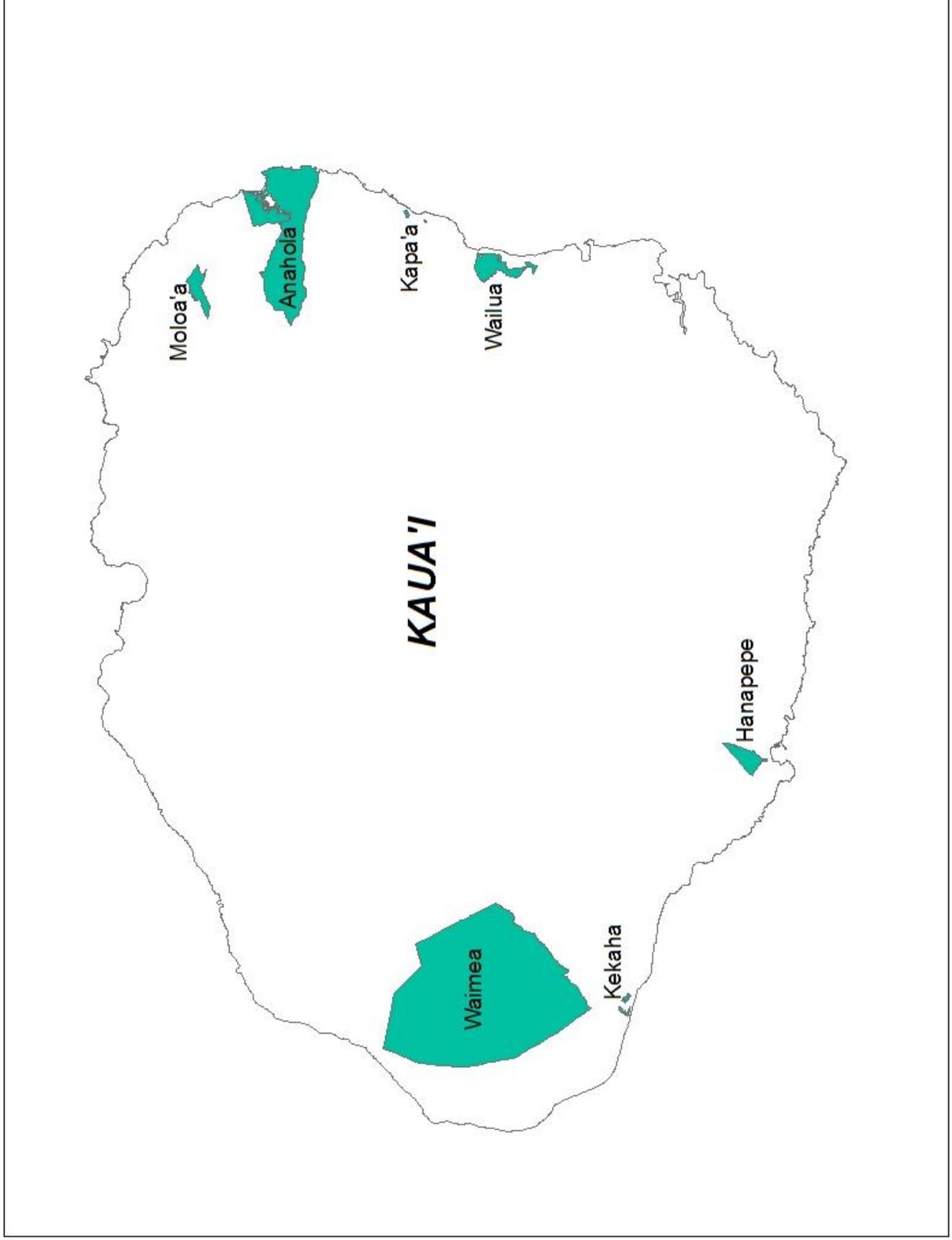
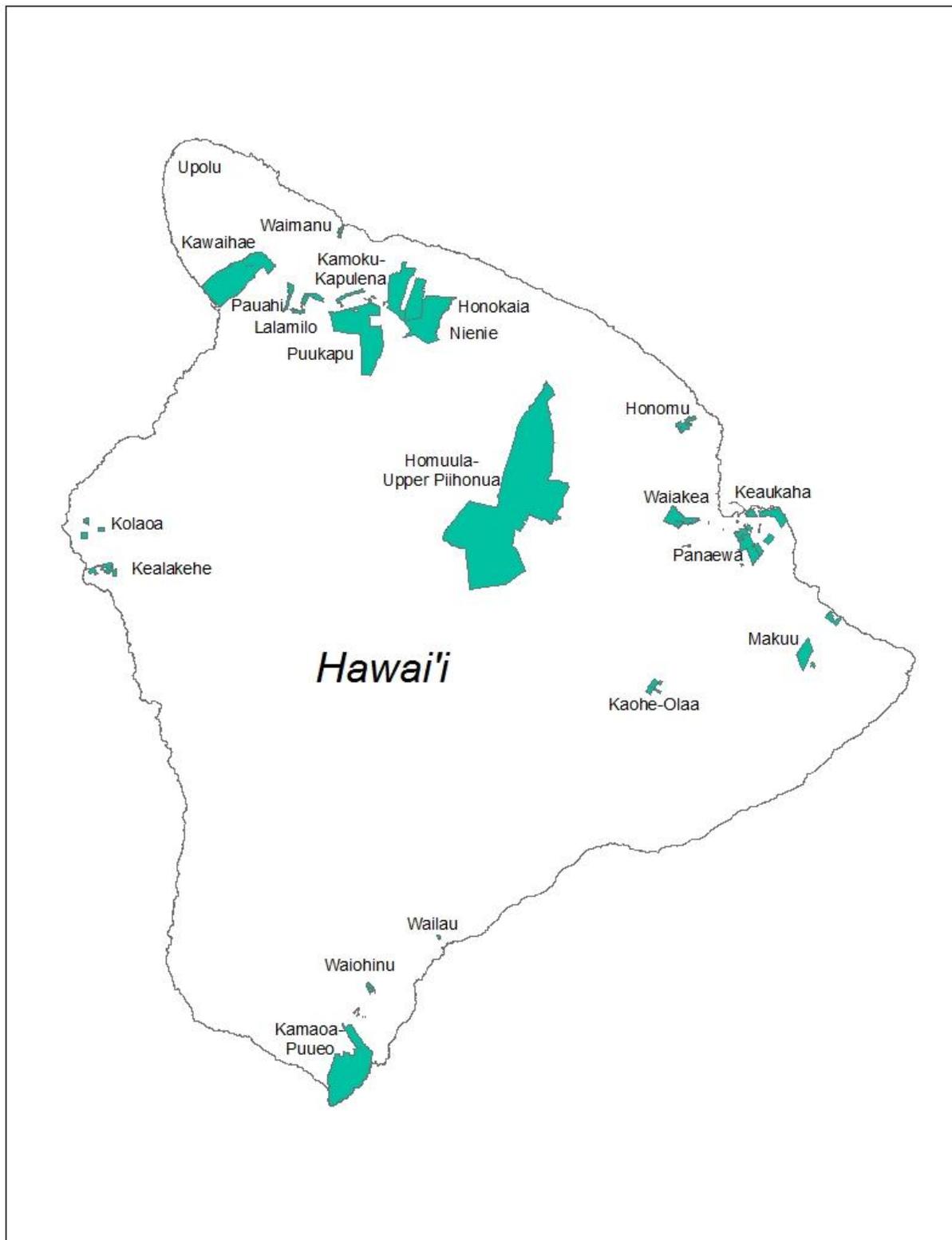


Figure A-4. Map of DHHL Homesteads, Hawai'i



APPENDIX B – SURVEY INSTRUMENT

DAVID Y. IGE
GOVERNOR
STATE OF HAWAII



WILLIAM J. AILA, JR.
CHAIRMAN
HAWAIIAN HOMES COMMISSION

JOSH GREEN
LT. GOVERNOR
STATE OF HAWAII

TYLER I. GOMES
DEPUTY TO THE CHAIRMAN

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

September 18, 2020

<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 Home Lands available for productive use 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 online at the following address:

<http://e-survey.smshawaii.com/DHHLApplicantSurvey.html>

Your access code:

The survey results 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) 440-0702. If you have questions regarding DHHL, please call the DHHL Planning Office at (808) 620-9480.

Please take the time to read the instructions and answer the questions that apply to you and return the completed survey by **October 9, 2020** in the enclosed postage-paid envelope.

Aloha,

William J. Aila, Jr.

Enc.



2020 DHHL APPLICANT SURVEY

1. Do you currently live on DHHL land?
 Yes 0
 No 0

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

	O'ahu	Mau	Hawai'i	Kaua'i	Moloka'i	Lāna'i
Residential	<input type="checkbox"/>					
Agricultural	<input type="checkbox"/>					
Pastoral	<input type="checkbox"/>					

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 (hānai)?
 |__|__| 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 house 0
 Townhouse, duplex, multiplex 0
 Apartment 0
 Condominium 0
 Public assisted housing 0
 Other (specify below) 0

9. Do you own or rent your current home?
 Own 0
 Rent 0
 Sharing with others, no rent 0
 Occupy without rent payments 0

10. What is the total monthly payment for rent or mortgage for this housing unit?
 Home paid for, or no rent paid 0
 Less than \$300 0
 \$300 to \$499 0
 \$500 to \$699 0
 \$700 to \$999 0
 \$1,000 to \$1,199 0
 \$1,200 to \$1,499 0
 \$1,500 to \$1,699 0
 \$1,700 to \$1,899 0
 \$1,900 to \$2,099 0
 \$2,100 to \$2,299 0
 \$2,300 to \$2,499 0
 \$2,500 or more 0
 Don't know/Refused 0

11. What is the Zip Code where you currently live?
 |__|__|__|__|__|__| zip code

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 and bathrooms will you need in your new home?
 |__|__| bedrooms
 |__|__| bathrooms
15. How many adults in your homestead family are employed full-time or part-time? (WRITE NUMBER IN BOX) (IF NO ONE IS EMPLOYED, PLEASE SKIP TO Q17.)
 |__|__| 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, and mining	0	0
Construction	0	0
Retail trade	0	0
Transportation, warehousing, and utilities	0	0
Finance and insurance, real estate, rental and leasing	0	0
Professional, scientific, management, and administrative	0	0
Educational services	0	0
Health care and social assistance	0	0
Hotel, accommodations, and food services	0	0
Arts, entertainment, and recreation	0	0
Public administration/Government	0	0
Other services (specify): _____	0	0

17. Please mark how strongly you agree with the statements below. "Strongly Agree," "Agree," "Disagree," "Strongly Disagree," or "Don't Know."

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't know
Communities work better with strong resident participation	0	0	0	0	0
I regularly participate in my community activities.	0	0	0	0	0
The residents in my community share Hawaiian cultural values.	0	0	0	0	0
I feel safe in my community walking around in the day and night.	0	0	0	0	0
I know and trust my neighbors.	0	0	0	0	0
In our community we look out for each other.	0	0	0	0	0
I am aware of the programs to assist me in financing a house on DHHL land.	0	0	0	0	0
My hope is that my family lives in my future Homestead award for generations.	0	0	0	0	0
I do/will help organize my future Homestead community activities.	0	0	0	0	0
I would like to live in a Homestead community with established rules that everyone follows (a DCCR community).	0	0	0	0	0

18. In 2019, what was the total income of all the people in your Homestead family?

- Less than \$20,000 0
- \$20,000 to \$24,999 0
- \$25,000 to \$29,999 0
- \$30,000 to \$34,999 0
- \$35,000 to \$39,999 0
- \$40,000 to \$44,999 0
- \$45,000 to \$49,999 0
- \$50,000 to \$59,999 0
- \$60,000 to \$69,999 0
- \$70,000 to \$79,999 0
- \$80,000 to \$89,999 0
- \$90,000 to \$99,999 0
- \$100,000 to \$124,999 0
- \$125,000 to \$149,999 0
- \$150,000 to \$199,999 0
- \$200,000 or more 0
- Don't know/Refused 0

19. Do you or any member of your Homestead family receive any of the following types of assistance? (CHECK ALL THAT APPLY)

- Section 8 0
- Rental Assistance 0
- Public Assistance (TANF) 0
- SNAP/Food Stamps 0
- WIC 0
- None of these 0
- Don't know/Refused 0

20. Have you ever applied for a home mortgage?

- Never applied 0
- Applied and received mortgage 0
- Applied and was turned down 0
- Applied and did not accept mortgage 0

21. 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?

Turned down a Homestead lease award?

Could not qualify to finance a home on a lease award?

22. If you were offered and turned down a Homestead lease, what was the reason you turned down your last award? (CHECK ALL THAT APPLY)

Was not ready to accept award 0

Did not like the location of award 0

Did not like the unit offered 0

Income too low to qualify for a mortgage 0

No savings for down payment 0

Price too high 0

Would have to relocate and find a new job 0

Other (specify) 0

(FOR RESIDENTIAL APPLICANTS ONLY. ALL OTHER APPLICANTS, SKIP TO Q28)

23. If you were to be offered a Homestead lease in 2021, which of the following types of property would you most like to receive?

(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.)

	1 st Choice	2 nd Choice	3 rd Choice
Lot with water, electricity and 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"/>
Single-family house rent with option to buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Townhouse in a duplex or four-plex	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condominium apartment (Multi-family building)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condo or Townhouse Rental unit with option to buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartment suited for senior citizens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An affordable rental unit and retain my place on the waiting list	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. If you could not qualify to finance your first choice, how likely would you be to accept your second or third choice?

Very likely 0

Somewhat likely 0

Somewhat unlikely 0

Very unlikely 0

Not sure 0

Don't know/Refused 0

25. If you had your choice, in which area of Hawai'i would you like to live?

26. Where would be your second choice?

27. When considering accepting that lease, which of the following is the most important to you? (CHOOSE JUST ONE)

The location of the community 0

The price of the unit 0

Size of lot 0

Ability to qualify to finance the house 0

Location near jobs and/or schools 0

The community amenities nearby 0

The community is a DCCR community (has a homeowner association that enforces guidelines) 0

Type of housing unit (Single-family or Multi-family) 0

28. What do you intend to do with the house or land in the future?

Pass it on to my children or relatives 0

Return it back to DHHL 0 (SKIP TO Q30)

Sell it to someone else 0 (SKIP TO Q30)

Transfer it to someone else 0 (SKIP TO Q30)

Just hold on to it 0 (SKIP TO Q30)

Don't know/Refused 0 (SKIP TO Q30)

Other (specify) 0 (SKIP TO Q30)

29. What percent Native Hawaiian is the child or relative that you intend to leave your house to?

Less than 12 ½% 0

12 ½ to 24% 0

25 to 49% 0

50% or more 0

Don't know/Refused 0

Other (specify) 0

30. In the past five years, have you or a member of your household applied and/or receive a service from a Native Hawaiian organization? Please indicate which organization provided that service. (CHECK ALL THAT APPLY)

- Office of Hawaiian Affairs 0
- Kamehameha Schools 0
- Lili'uokalani Trust 0
- Native Hawaiian Chamber of Commerce 0
- Native Hawaiian Healthcare Centers 0
- Alu Like 0
- Lunalilo Trust 0
- A Hawaiian Civic Club 0
- Hawaiian focused Charter School 0
- Hawaiian language program 0
- Other (specify) 0
- Did not apply or receive any service 0
- Don't know/Refused 0

31. For lands that are not suitable for housing, which of the following uses should DHHL consider for that land? (CHECK ALL THAT APPLY)

- Mālama 'Āina (natural resource managed area) .. 0
- Cultural Activities 0
- Community Garden 0
- Commercial Uses 0
- Family Gathering Spaces 0
- Light Industrial 0
- Other (specify) 0
- None of these 0
- Don't know/Refused 0

32. 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. 0
- Good, they do their jobs pretty well. 0
- Fair, they don't go out of their way to help. 0
- Poor, they don't care about my problems. 0
- Have not spoken with anyone at DHHL in the past year 0
- Don't know/Refused. 0

33. What is your current marital status?

- Single, never married 0
- Married 0
- Living with Partner 0
- Separated/Divorced 0
- Widowed 0
- Prefer not to answer 0

34. What is your gender?

- Male 0
- Female 0
- Gender, non-conforming 0
- Prefer not to answer 0

35. What was your age on your last birthday?

____|____ years old

36. Do you or other members of your household use a device to regularly send e-mails or access websites on the Internet?

- Me alone 0
- Me and others 0
- Others, not me 0
- No one 0
- Don't know/Refused 0

37. What type of devices are being used? (CHECK ALL THAT APPLY)

- Desktop computer 0
- Smartphone 0
- Tablet 0
- Other specify 0
- Don't know/Refused 0

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

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

- Yes 0
- No 0

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								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Household size									
1 to 2 people	37.3%	34.8%	31.8%	24.3%	32.4%	33.8%	37.6%	48.2%	35.1%
3 to 4 people	25.3%	29.5%	26.9%	32.5%	36.4%	38.5%	38.6%	31.1%	32.1%
5 to 6 people	17.5%	21.0%	21.0%	30.6%	18.2%	19.1%	18.1%	12.6%	19.6%
7 or more people	19.9%	14.8%	20.4%	12.6%	13.0%	8.6%	5.8%	8.1%	13.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Household members under age 18									
None	42.2%	39.8%	39.8%	39.2%	45.9%	48.4%	52.2%	58.3%	45.7%
1 member	13.4%	20.8%	17.9%	18.2%	19.1%	19.6%	17.6%	15.3%	17.7%
2 members	16.9%	15.7%	16.5%	22.4%	17.9%	18.2%	19.3%	13.7%	17.5%
3 members	12.1%	12.9%	12.0%	11.9%	8.8%	7.8%	7.4%	8.0%	10.1%
4 or more members	15.5%	10.8%	13.7%	8.3%	8.3%	5.9%	3.6%	4.7%	8.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Household members over age 70									
None	70.1%	64.3%	59.1%	63.1%	63.9%	63.9%	66.6%	63.1%	64.3%
1 member	17.3%	19.8%	24.0%	21.9%	20.4%	21.0%	17.5%	21.6%	20.4%
2 members	9.3%	13.4%	13.5%	11.7%	12.7%	11.3%	13.7%	13.0%	12.3%
3 members	1.7%	1.5%	1.2%	1.2%	1.6%	2.8%	1.4%	.3%	1.4%
4 or more members	1.6%	1.0%	2.2%	2.0%	1.3%	1.1%	.8%	1.9%	1.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adult employed full time									
None	54.1%	28.0%	25.0%	16.3%	18.1%	14.0%	11.2%	15.0%	23.5%
1 to 2 adults	41.0%	63.7%	59.6%	66.4%	60.4%	66.5%	70.2%	61.6%	60.6%
3 to 5 adults	4.7%	7.6%	15.4%	16.5%	20.5%	18.6%	18.2%	21.9%	15.3%
6 or more adults	.3%	.6%	0.0%	.9%	1.0%	.8%	.4%	1.4%	.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adult employed part time									
None	70.6%	69.2%	68.3%	69.0%	71.8%	74.2%	76.0%	78.4%	72.1%
1 to 2 adults	27.7%	29.8%	30.3%	29.7%	27.3%	23.7%	23.3%	20.8%	26.7%
3 to 5 adults	1.6%	.8%	1.0%	1.3%	.9%	2.2%	.7%	.8%	1.1%
6 or more adults	.1%	.2%	.4%	0.0%	0.0%	0.0%	0.0%	0.0%	.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

	HUD Categories									
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total	Pct.
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Adults in household employed full-time										
Agriculture, forestry, fishing, hunting, and mining	6.0%	4.5%	5.0%	4.0%	5.0%	5.2%	4.5%	3.8%	4.7%	
Construction	19.3%	19.9%	21.2%	24.3%	24.7%	23.2%	23.4%	24.1%	22.8%	
Retail trade	9.7%	11.1%	12.2%	13.1%	11.1%	11.9%	9.6%	8.6%	10.9%	
Transportation, warehousing, and utilities	17.9%	17.2%	18.3%	18.1%	15.0%	19.2%	20.1%	16.9%	17.7%	
Finance and insurance, real estate, rental and leasing	3.2%	5.0%	7.2%	8.1%	6.7%	6.9%	8.9%	14.8%	7.9%	
Professional, scientific, management, and administrative	7.1%	8.7%	9.2%	9.7%	15.2%	15.1%	16.0%	22.6%	13.5%	
Educational services	10.3%	12.4%	13.2%	15.5%	18.0%	18.9%	16.9%	16.1%	15.5%	
Health care and social assistance	18.4%	17.9%	19.2%	18.7%	21.9%	16.0%	19.2%	20.5%	19.2%	
Hotel, accommodations, and food services	12.1%	12.7%	18.3%	16.6%	14.9%	16.5%	14.4%	15.0%	15.1%	
Arts, entertainment, and recreation	1.6%	4.6%	3.1%	3.8%	4.1%	2.6%	3.6%	3.2%	3.4%	
Public administration/Government	10.4%	14.7%	16.0%	14.9%	21.8%	23.1%	22.1%	20.0%	18.4%	
Other services	27.7%	26.3%	21.0%	22.5%	21.1%	22.8%	19.3%	21.3%	22.4%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Adults in household employed part-time										
Agriculture, forestry, fishing, hunting, and mining	9.3%	8.3%	4.6%	7.4%	3.8%	8.5%	6.3%	6.2%	6.7%	
Construction	10.4%	10.4%	8.3%	7.9%	10.9%	2.8%	7.7%	11.4%	9.0%	
Retail trade	15.8%	15.9%	20.9%	18.6%	17.5%	17.5%	14.9%	17.0%	17.3%	
Transportation, warehousing, and utilities	10.7%	11.4%	8.6%	7.1%	6.8%	7.8%	11.1%	6.0%	8.7%	
Finance and insurance, real estate, rental and leasing	2.3%	1.2%	5.6%	5.8%	3.9%	4.0%	.8%	2.6%	3.3%	
Professional, scientific, management, and administrative	4.0%	3.2%	5.4%	5.2%	3.4%	8.8%	6.2%	8.5%	5.2%	
Educational services	14.1%	14.8%	15.8%	12.5%	17.9%	25.4%	13.1%	18.0%	16.1%	
Health care and social assistance	14.2%	7.0%	13.8%	8.6%	9.6%	8.6%	18.6%	14.7%	11.7%	
Hotel, accommodations, and food services	12.6%	12.3%	11.4%	18.7%	17.7%	15.5%	18.5%	15.8%	15.2%	
Arts, entertainment, and recreation	5.8%	5.7%	10.7%	8.3%	9.6%	11.7%	11.4%	8.9%	8.8%	
Public administration/Government	4.1%	2.0%	6.5%	5.3%	3.4%	1.0%	.8%	5.3%	3.7%	
Other services	29.5%	24.3%	13.5%	17.3%	20.6%	19.4%	13.2%	10.1%	19.2%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

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

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Household Income									
Less than \$20,000	52.2%	3.2%							7.8%
\$20,000 to \$24,999	19.3%	4.0%							3.2%
\$25,000 to \$29,999	9.1%	8.9%	.7%						2.5%
\$30,000 to \$34,999	8.4%	13.2%	1.2%	1.8%					3.3%
\$35,000 to \$39,999	4.7%	11.1%	2.9%	4.6%					3.0%
\$40,000 to \$44,999	4.3%	15.4%	3.0%	6.1%	.5%				3.8%
\$45,000 to \$49,999	2.0%	11.5%	11.8%	6.5%	.9%				4.0%
\$50,000 to \$59,999		20.1%	21.8%	13.1%	8.8%	.6%			8.1%
\$60,000 to \$69,999		9.3%	25.4%	14.9%	6.1%	3.4%	.2%		7.2%
\$70,000 to \$79,999		3.4%	12.5%	10.6%	20.4%	5.0%	3.6%		7.2%
\$80,000 to \$89,999			9.0%	12.3%	14.1%	7.8%	6.0%	.2%	6.1%
\$90,000 to \$99,999			4.6%	13.4%	12.1%	12.2%	9.8%	.6%	6.4%
\$100,000 to \$124,999			7.1%	14.7%	29.2%	50.6%	33.4%	10.9%	17.1%
\$125,000 to \$149,999				2.1%	7.0%	13.9%	23.2%	13.4%	7.0%
\$150,000 to \$199,999					.9%	6.4%	20.8%	32.3%	7.3%
\$200,000 or more							3.0%	42.6%	5.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Tenure									
Own	20.5%	32.3%	47.6%	44.7%	53.1%	61.0%	63.2%	70.7%	48.3%
Rent	59.7%	55.5%	43.5%	42.5%	38.2%	28.7%	29.8%	21.4%	40.6%
Sharing with others, no rent	9.6%	8.6%	4.7%	7.4%	5.1%	5.5%	4.3%	4.8%	6.3%
Occupy without rent payments	6.3%	3.0%	3.3%	5.0%	2.7%	3.2%	2.2%	2.7%	3.6%
Don't know/Refused	3.9%	.6%	.9%	.3%	.8%	1.5%	.5%	.4%	1.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unit Type									
Single-family house	53.4%	59.1%	69.0%	72.7%	75.2%	77.6%	78.2%	81.5%	70.4%
Townhouse, duplex, multiplex	8.0%	11.7%	9.2%	10.7%	8.0%	9.0%	8.4%	7.0%	9.0%
Apartment	16.9%	17.4%	11.4%	9.5%	9.3%	6.1%	6.1%	4.0%	10.4%
Condominium	1.8%	2.6%	4.8%	3.2%	3.0%	5.2%	5.1%	4.1%	3.6%
Public assisted housing	6.8%	4.4%	1.4%	1.0%	.7%	.6%	.5%	.6%	2.1%
Other	11.2%	6.4%	4.6%	2.6%	4.2%	1.6%	1.5%	2.0%	4.5%
Don't know/Refused	5.1%	.6%	.9%	1.0%	.4%	.9%	.5%	.9%	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Bedrooms									
No bedroom (Studio)	5.4%	1.4%	.9%	1.7%	1.8%	.8%	.7%	.8%	1.8%
One bedroom	13.8%	13.5%	7.2%	5.2%	6.1%	2.9%	5.1%	4.2%	7.5%
Two bedrooms	22.8%	23.2%	20.9%	20.7%	17.3%	18.1%	16.9%	13.5%	19.2%
Three bedrooms	31.2%	39.5%	35.8%	43.4%	43.9%	46.1%	48.3%	44.9%	41.4%
Four or more bedrooms	23.4%	21.7%	33.5%	28.3%	30.0%	31.7%	28.2%	35.9%	28.9%
Not reported	3.4%	.8%	1.6%	.8%	.9%	.4%	.7%	.7%	1.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of bathrooms									
1 bathroom	46.4%	41.1%	28.2%	27.2%	27.2%	21.5%	22.4%	15.3%	29.2%
1½ bathrooms	3.2%	3.2%	3.2%	2.6%	3.2%	2.4%	3.0%	1.6%	2.8%
2 bathrooms	33.4%	40.2%	41.9%	47.0%	45.7%	49.6%	47.1%	45.1%	43.4%
2½ bathrooms	1.9%	2.6%	3.3%	3.7%	3.7%	5.6%	4.5%	5.5%	3.7%
3 bathrooms	7.4%	7.1%	14.8%	14.0%	13.9%	14.9%	17.7%	23.5%	14.0%
3½ bathrooms	.3%	.2%	1.1%	.3%	.3%	.6%	.7%	.8%	.5%
4+ bathrooms	1.9%	3.1%	4.8%	2.5%	3.7%	3.7%	3.6%	7.0%	3.8%
Not reported	5.5%	2.6%	2.7%	2.7%	2.3%	1.7%	.9%	1.2%	2.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Years in unit									
Less than 2 years	8.3%	9.2%	5.4%	10.3%	7.4%	3.5%	6.1%	6.3%	7.2%
2 to 5 years	23.5%	23.0%	19.3%	20.9%	19.0%	20.6%	20.5%	18.5%	20.7%
6 to 10 years	14.4%	15.7%	16.5%	15.8%	15.6%	14.9%	18.0%	14.7%	15.7%
11 to 20 years	19.7%	21.1%	24.2%	20.7%	19.5%	22.0%	22.0%	27.3%	22.0%
More than 20 years	22.4%	25.5%	28.4%	28.5%	33.8%	35.7%	29.2%	29.3%	28.9%
Not reported	11.7%	5.5%	6.1%	3.8%	4.7%	3.2%	4.2%	3.9%	5.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Current monthly payment									
Home paid for, or no rent paid	16.9%	13.9%	15.0%	15.0%	14.4%	14.6%	11.0%	18.0%	14.9%
Less than \$300	7.2%	2.7%	.6%	.8%	.8%	.9%	.5%	.8%	1.9%
\$300 to \$499	7.6%	4.0%	1.3%	1.4%	1.4%	1.5%	1.1%	.5%	2.4%
500 to \$699	8.9%	8.7%	6.7%	5.3%	3.6%	1.9%	2.1%	2.8%	5.1%
\$700 to \$999	12.8%	12.6%	6.8%	9.9%	8.9%	6.0%	5.8%	3.7%	8.5%
\$1,000 to \$1,199	9.1%	11.1%	9.1%	11.0%	7.1%	7.2%	7.9%	5.3%	8.5%
\$1,200 to \$1,499	10.6%	16.6%	14.0%	13.8%	13.6%	13.9%	15.6%	8.8%	13.3%
\$1,500 to \$1,699	5.1%	7.3%	10.2%	9.9%	8.6%	7.5%	6.6%	5.4%	7.5%
\$1,700 to \$1,899	2.9%	3.9%	9.1%	4.5%	6.7%	6.9%	8.6%	6.4%	6.0%
\$1,900 to \$2,099	2.2%	4.4%	6.6%	4.4%	5.6%	6.4%	5.8%	5.3%	5.0%
\$2,100 to \$2,299	1.4%	1.9%	3.8%	3.9%	6.2%	6.9%	4.9%	7.1%	4.4%
\$2,300 to \$2,499	.7%	3.0%	3.5%	4.1%	4.5%	5.2%	7.1%	4.7%	4.0%
\$2,500 or more	2.7%	4.6%	8.1%	10.0%	12.1%	13.7%	17.3%	23.8%	11.3%
Don't know/Refused	12.0%	5.4%	5.3%	6.0%	6.5%	7.5%	5.7%	7.3%	7.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Type of DHHL application									
Residential	55.4%	58.2%	61.3%	56.0%	56.7%	58.0%	56.0%	56.6%	57.1%
Agricultural	29.8%	30.1%	26.7%	31.1%	30.2%	29.6%	31.3%	29.5%	29.9%
Pastoral	12.3%	10.2%	10.0%	11.3%	12.2%	11.5%	11.4%	13.0%	11.6%
Not Reported	2.4%	1.5%	2.0%	1.5%	0.9%	0.9%	1.3%	1.0%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Preferred island									
Oahu	35.6%	45.7%	48.8%	35.0%	36.2%	40.6%	31.7%	32.1%	37.9%
Maui	19.1%	17.0%	20.5%	14.8%	19.3%	20.1%	21.9%	22.3%	19.3%
Hawaii	29.4%	22.9%	18.2%	34.7%	31.2%	26.5%	34.7%	33.5%	29.2%
Kauai	6.3%	8.6%	5.7%	9.7%	8.2%	7.8%	7.3%	8.0%	7.7%
Molokai	5.6%	3.9%	4.5%	3.5%	3.3%	3.1%	2.4%	1.7%	3.5%
Lanai	1.6%	0.4%	0.4%	0.7%	0.9%	0.9%	0.7%	1.3%	0.9%
Not Reported	2.4%	1.5%	2.0%	1.5%	0.9%	0.9%	1.3%	1.0%	1.4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Preferred bedroom in next unit									
1 bedroom	5.0%	2.5%	.7%	.1%	1.1%	.4%	.4%	.6%	1.5%
2 bedrooms	19.4%	19.1%	14.7%	12.2%	13.1%	11.9%	11.4%	12.8%	14.5%
3 bedrooms	36.2%	38.4%	38.5%	42.9%	43.3%	45.9%	47.2%	45.2%	42.0%
4 bedrooms	27.9%	26.3%	33.8%	33.9%	29.5%	31.6%	31.6%	30.5%	30.5%
5+ bedrooms	7.4%	12.3%	11.5%	10.4%	11.8%	9.5%	9.0%	10.3%	10.3%
Not Reported	4.0%	1.3%	.7%	.5%	1.2%	.7%	.4%	.6%	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Preferred bathroom in next unit									
1 bathroom	13.2%	8.6%	4.9%	3.7%	4.4%	3.4%	2.6%	1.9%	5.5%
1.5 bathrooms	1.5%	1.0%	.6%	.3%	.9%	.4%	.9%	0.0%	.7%
2 bathrooms	63.3%	65.1%	66.1%	69.3%	64.9%	67.1%	64.9%	63.0%	65.3%
2.5 bathrooms	2.0%	2.7%	2.4%	1.0%	2.7%	3.4%	4.7%	3.0%	2.7%
3 bathrooms	12.0%	17.6%	21.7%	22.2%	22.4%	22.4%	21.2%	26.5%	20.6%
3.5 bathrooms	.1%	.2%	.2%	.3%	0.0%	.2%	.6%	.5%	.2%
4+ bathrooms	2.3%	2.7%	2.8%	2.5%	2.9%	2.4%	3.8%	4.1%	2.9%
Not Reported	5.6%	2.1%	1.3%	.7%	1.9%	.7%	1.3%	1.1%	1.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Number of times offered a Homestead land award									
None	63.7%	64.3%	66.0%	63.7%	61.4%	66.5%	65.5%	61.8%	63.9%
1 time	16.7%	15.7%	16.6%	16.2%	16.3%	14.5%	14.8%	17.7%	16.1%
2 times	5.1%	7.3%	7.8%	5.1%	6.9%	7.1%	5.5%	6.9%	6.5%
3 times	3.4%	3.3%	2.8%	2.4%	3.8%	3.7%	3.3%	4.5%	3.4%
4 times	1.9%	1.9%	1.7%	2.8%	2.3%	1.0%	1.8%	2.5%	2.0%
5 to 9 times	5.7%	3.6%	3.2%	5.4%	5.6%	2.6%	5.0%	2.5%	4.3%
10+ times	3.5%	3.8%	1.9%	4.3%	3.7%	4.6%	4.1%	4.0%	3.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of times Turned Down a Homestead land award									
None	26.9%	22.1%	27.1%	25.2%	24.5%	22.0%	22.1%	22.3%	24.0%
1 time	24.5%	30.6%	30.8%	22.0%	28.8%	30.4%	20.8%	30.3%	27.4%
2 times	13.3%	15.3%	16.9%	12.0%	9.9%	14.9%	13.6%	17.2%	13.9%
3 times	8.1%	8.3%	6.6%	7.1%	8.0%	9.5%	8.4%	9.4%	8.2%
4 times	5.4%	3.9%	5.1%	7.7%	5.7%	3.3%	5.8%	6.1%	5.5%
5 to 9 times	13.5%	8.3%	9.8%	14.2%	14.0%	6.1%	16.5%	5.0%	11.0%
10+ times	8.3%	11.5%	3.7%	11.9%	9.0%	13.9%	12.7%	9.6%	10.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of times could not qualify to finance a home on a lease award									
None	35.1%	33.9%	54.1%	51.3%	61.6%	73.4%	72.4%	82.6%	58.1%
1 time	21.2%	34.8%	18.4%	20.0%	16.3%	10.0%	12.2%	10.3%	18.0%
2 times	12.6%	11.5%	13.8%	7.5%	6.4%	6.0%	4.5%	2.4%	7.8%
3 times	6.4%	3.0%	4.9%	4.4%	3.2%	3.9%	8%	2.3%	3.6%
4 times	4.9%	3.3%	2.0%	4.3%	3.2%	0.0%	1.8%	6%	2.6%
5 to 9 times	11.1%	6.7%	4.9%	5.8%	3.9%	2.0%	3.7%	0.0%	4.7%
10+ times	8.6%	6.8%	2.0%	6.7%	5.4%	4.9%	4.4%	1.7%	5.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Reasons turned down an award									
Was not ready to accept award	24.9%	31.2%	36.6%	33.1%	37.5%	30.5%	42.3%	38.5%	34.7%
Did not like the location of award	41.0%	39.6%	57.3%	53.8%	47.2%	57.3%	62.6%	52.3%	50.9%
Did not like the unit offered	12.9%	11.6%	14.0%	16.4%	13.0%	14.4%	14.4%	17.4%	14.3%
Income too low to qualify for a mortgage	46.3%	45.3%	20.2%	20.9%	17.7%	16.4%	10.4%	9.6%	22.9%
No savings for down payment	40.1%	43.8%	22.5%	28.8%	22.4%	18.9%	16.5%	9.1%	24.9%
Price too high	24.9%	28.7%	19.8%	23.6%	18.8%	10.3%	12.9%	7.8%	18.3%
Would have to relocate and find a new job	9.7%	24.0%	25.8%	17.9%	21.7%	19.8%	28.9%	28.6%	22.2%
Other	18.4%	13.6%	14.3%	16.8%	14.4%	15.3%	11.0%	11.5%	14.3%
Don't know/Refused	2.6%	3.0%	2.7%	2.8%	2.7%	3.0%	2.3%	3.0%	2.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table C-8. Previous Award Offers and Considerations by HUD Income Categories (Continued)

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Ever applied for a mortgage									
Never applied	72.7%	59.3%	49.0%	40.5%	38.5%	31.6%	25.7%	22.6%	43.3%
Applied and received mortgage	15.7%	33.1%	43.5%	47.9%	54.6%	62.8%	67.7%	72.4%	48.8%
Applied and was turned down	4.5%	3.0%	4.3%	5.5%	2.4%	1.1%	1.7%	1.4%	3.0%
Applied and did not accept mortgage	2.2%	2.0%	1.6%	3.5%	3.1%	1.7%	2.0%	1.6%	2.3%
Don't know/Refused	4.9%	2.5%	1.6%	2.5%	1.5%	2.8%	2.9%	2.0%	2.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
When considering accepting that lease, which of the following is the most important to you?									
The location of the community	20.1%	22.8%	28.0%	31.4%	35.1%	40.2%	38.1%	47.9%	32.7%
The price of the unit	13.9%	16.2%	13.7%	14.4%	13.4%	13.3%	12.5%	8.0%	13.2%
Size of lot	6.0%	7.4%	10.8%	9.0%	9.8%	8.4%	10.1%	12.2%	9.2%
Ability to qualify to finance the house	34.3%	32.3%	23.4%	24.7%	18.7%	14.1%	13.1%	9.8%	21.6%
Location near jobs and/or schools	3.4%	2.7%	2.3%	2.7%	4.2%	3.6%	3.1%	2.5%	3.1%
The community amenities nearby	1.1%	.8%	0.0%	.7%	1.5%	1.1%	1.2%	1.1%	1.0%
The community is a DCCR community (has a homeowner association that enforces guidelines)	1.9%	1.8%	3.9%	1.1%	1.2%	1.5%	5.3%	2.8%	2.4%
Type of housing unit (Single-family or Multi-family)	10.1%	9.8%	11.0%	12.0%	11.0%	11.0%	10.9%	11.0%	10.8%
Don't know/Refused	9.3%	6.0%	6.8%	4.1%	5.1%	6.8%	5.7%	4.8%	6.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table C-9. Technology Usage by HUD Income Categories

	HUD Categories								
	Less than 30%	30-50%	50-60%	60-80%	80-120%	120-140%	140-180%	More than 180%	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Use a device to send e-mails or access websites on the internet									
Me alone	19.9%	19.1%	14.1%	15.0%	13.8%	11.1%	10.2%	10.2%	14.4%
Me and others	44.0%	54.7%	67.6%	68.7%	70.8%	72.1%	75.3%	78.6%	65.9%
Others, not me	11.5%	13.1%	10.2%	9.0%	10.4%	12.3%	8.9%	6.5%	10.2%
No one	13.4%	9.3%	5.1%	3.4%	2.6%	1.7%	2.9%	3.1%	5.4%
Don't Know/Refused	11.2%	3.8%	3.1%	3.9%	2.3%	2.8%	2.6%	1.6%	4.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Use a device to send e-mails or access websites on the internet (overall)									
None	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
No one	13.4%	9.3%	5.1%	3.4%	2.6%	1.7%	2.9%	3.1%	5.4%
PC, Laptop, Smartphone, Tablet, Other	75.4%	86.9%	91.8%	92.8%	95.0%	95.5%	94.4%	95.3%	90.6%
Don't know	11.2%	3.8%	3.1%	3.9%	2.3%	2.8%	2.6%	1.6%	4.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Types of devices used									
Desktop computer	44.3%	51.0%	62.7%	65.3%	66.0%	68.7%	71.2%	78.5%	63.7%
Smartphone	84.9%	85.0%	87.0%	88.3%	88.5%	88.1%	88.6%	91.7%	87.9%
Tablet	41.0%	48.9%	53.2%	53.6%	54.7%	56.2%	62.3%	61.8%	54.1%
Other specify	12.5%	11.0%	11.1%	11.8%	11.6%	12.1%	12.8%	11.7%	11.8%
Don't Know/Refused	2.7%	2.8%	1.2%	1.3%	.7%	2.2%	1.2%	1.8%	1.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%