

STATE OF HAWAII  
DEPARTMENT OF HAWAIIAN HOME LANDS

January 19-20, 2021

To: Chairman and Members, Hawaiian Homes Commission

From: Andrew H. Choy, Acting Planning Program Manager *AC*

Subject: For Information Only – DHHL 2020 Beneficiary  
Study

Recommended Action

For information only. No action required.

Purpose

The purpose of this informational submittal is to present the findings of the DHHL 2020 Beneficiary Study to the Hawaiian Homes Commission.

Background

In 2020, DHHL conducted a study among all of its beneficiaries, current lessees and waitlist applicants for homestead awards. The purpose of the study was to assess the current condition and needs of DHHL beneficiaries. The study was designed to be consistent and similar to previous studies conducted in 1995, 2003, 2008, and 2014. DHHL commissioned SMS Research to complete the 2020 Beneficiary Study.

Method

There were two major surveys involved in this study, one focused on lessees and one centered on applicants. The Lessee Survey was designed to provide large-sample, statistically reliable data on all Lessees registered as of August 2020. For the purposes of this study, the 9,761 Lessees were divided into two groups: Traditional Lessees (8,959) and Undivided Interest Lessees (802). The Lessee Survey was a self-administered mail survey designed to provide extensive coverage of the Lessee groups. The

Traditional Lessee survey instrument included items that were directly comparable with the 2008 and 2014 surveys, as well as new items designed to assess areas of interest for 2020. The response rate for traditional lessees was 29.7 percent and Undivided Interest Lessees 26.6 percent. The sample error was +/- 1.7 percentage points for Traditional Lessees and +/- 6.8 percentage points for Undivided Interest Lessees.

The Applicant Survey was designed to provide a large-sample, statistically reliable data on all applicants who were on the DHHL beneficiary database of August 2020. Two related survey methods were conducted to accomplish the 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. Individual waitlist applicants who are also current homestead lessees were not mailed a survey. Applicants were also given the option of taking the same survey online. A total of 23,425 surveys were mailed to DHHL waitlist applicants with a response rate of 21.2 percent. The sample error for the mail and online survey was +/- 1.4 percentage points.

The second survey method 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.

#### Brief Summary of Findings

The complete findings of these studies can be found for both Lessees and Applicants in Exhibits A and B respectively of this submittal. Below is a brief summary of key findings.

The Lessee Study (Exhibit A) found that the demographic has remained relatively consistent since the last study. The age distribution among Lessees, as well as the median age of 62 years, remained the same in 2020 as in

2014. Similarly, the average household size has been at four persons for more than a decade. The median household income among Lessee households has increased significantly, climbing from \$48,731 in 2008 to \$59,600 in 2014 to \$74,954 in 2020. In line with this increase in median household income, the present study found that a slightly smaller proportion of Lessees are currently below the Department of Housing and Urban Development (HUD) 80 percent of Area Median Income (AMI) guide (56.8 percent) than in 2014 (58.8 percent).

The Lessee survey also evaluated residents' perceptions concerning community safety, community involvement, and future plans. The results showed that Lessees generally feel safe in their Homestead communities and feel a sense of unity with other Lessees. Homestead community members typically rate their communities favorably and do not consider moving away. In fact, many hope that future generations continue living on homestead land. Responses did reveal a potential opportunity to increase community involvement among Lessees.

The Applicant Study (Exhibit B) found that the increase of unduplicated applicants has increased by nine percent since the last iteration of this study in 2014. The list has grown much faster than DHHL's ability to provide homestead 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. Oahu continues to be the most sought-after location for applicants, with over fifty percent listing Oahu as their first choice for a Homestead Award. The percentage of DHHL applicants earning less than 80 percent of the HUD 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.



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## DHHL BENEFICIARIES STUDY LESSEE REPORT, 2020



Prepared December 30, 2020

EXHIBIT "A"



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## **EXECUTIVE SUMMARY**

The Department of Hawaiian Homelands (DHHL) conducted a Beneficiary Needs Survey in 1995, 2003, 2008, 2014, and their latest update in December 2020. Over the past six years, the number of Hawaiian Homestead Lessees has increased 1.1 percent from 9,654 to 9,761.

While the total number of Lessees has grown, the demographic composition has remained relatively consistent since the last study. The age distribution among Lessees, as well as the median age of 62 years, remained the same in 2020 as in 2014. Similarly, the average household size has been at four persons for more than a decade.

The median household income among Lessee households has increased significantly, climbing from \$48,731 in 2008 to \$59,600 in 2014 to \$74,954 in 2020. In line with this increase in median household income, the present study found that a slightly smaller proportion of Lessees are currently below the Department of Housing & Urban Development (HUD) 80 percent of Area Median Income (AMI) guide (56.8%) compared to 2014 (58.8%).

Slightly less than half of all Lessees (48.3%) reported the need for one or more types of repair to their current housing unit, which is similar to the need for repairs identified in 2014. Among those in need of repair, about two-thirds of the units require relatively minor repairs (66%). However, the remaining units need more extensive repair work to correct problems with foundations, roofs, walls, plumbing, and electrical work. The need for repair is directly related to the age of the unit (the older the unit, the greater the need for repair). The need for repair is also directly correlated to lower incomes and the lack of financial resources.

The Lessee survey also evaluated residents' perceptions concerning community safety, community involvement, and future plans. The results showed that Lessees generally feel safe in their Homestead communities and feel a sense of unity with other Lessees. Homestead community members typically rate their communities favorably and do not consider moving away. In fact, many hope that future generations continue living on homestead land. Responses did reveal a potential opportunity to increase community involvement among Lessees.

DHHL has done an exemplary job in expanding the number of Homesteads and strives to identify solutions that will allow the number of awards to increase, while maintaining full support of the current Lessees.

# INTRODUCTION

The Hawaiian Home Lands program and the Hawaiian Home Lands trust were created out of congressional legislation in 1921. The program was then turned over to the State of Hawai'i in 1959 and the Hawaii State Legislature created the Department of Hawaiian Home Lands (DHHL) the following year. The mission of the DHHL is to manage effectively, develop raw land for use by qualified applicants, facilitate land leases, and develop and maintain self-sufficient and healthy communities on homestead land. To ensure that Departmental strategies and services are aligned with the interests of Lessees, DHHL has periodically commissioned surveys to evaluate their needs and preferences.

## BACKGROUND

In 2020, the Department of Hawaiian Home Lands authorized a study among of its current Lessees. The purpose of the study was to replicate similar research conducted in 1995, 2003, 2008, and 2014 to enhance the understanding of Lessees' current conditions and needs. DHHL needed information suited to 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.

## OBJECTIVES

The overall goal of the project was to provide DHHL with a comprehensive body of information to support planning and community development among Homestead communities. Specific objectives for the Lessee Survey included:

- To update Lessee profiles.
- To profile the Lessee HUD income levels.
- To measure the condition of homestead housing units and estimate any needed repairs or refurbishment; and
- To gather Lessee impressions of current community conditions and needed improvements.

## METHOD

The Lessee Survey was designed to provide large-sample, statistically reliable data on all Lessees registered as of August 2020. For purposes of this study, the 9,761 Lessees were divided into two groups: Traditional Lessees (8,959) and Undivided Interest (UI) Lessees (802). The original list was evaluated for valid addresses, which resulted in eliminating a few cases from the sample.



As shown in the table below, the response rate was 29.7 percent for Traditional Lessees and 26.6 percent for Undivided Interest Lessees. The sample error was  $\pm 1.7$  percentage points for the Traditional Lessee survey and  $\pm 6.8$  percentage points for the Undivided Interest Lessee survey at the 95 percent confidence level.

**Table 1: Overview of Lessee Survey Mailing and Completion, 2020**

|   | DHHL Lessees |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
|   | Traditional  |               | Undivided Interest |               |
|   | Count        | %             | Count              | %             |
| <b>Total names received from DHHL</b>   | <b>8,959</b> | <b>100.0%</b> | <b>802</b>         | <b>100.0%</b> |
| <b>Total mailed</b>                     | <b>8,698</b> | <b>97.1%</b>  | <b>775</b>         | <b>96.6%</b>  |
| <b>Total likely received by Lessees</b> | <b>8,289</b> | <b>92.5%</b>  | <b>622</b>         | <b>77.6%</b>  |
| <b>Completed surveys returned</b>       | <b>2,469</b> | <b>29.7%%</b> | <b>166</b>         | <b>26.6%</b>  |
| <b>By mail</b>                          | <b>2,008</b> | <b>81.3%</b>  | <b>112</b>         | <b>67.5%</b>  |
| <b>Online</b>                           | <b>361</b>   | <b>14.6%</b>  | <b>54</b>          | <b>32.5%</b>  |
| <b>Phone</b>                            | <b>100</b>   | <b>5.0%</b>   | <b>N/A</b>         | <b>N/A</b>    |

The survey was a self-administered mail survey designed to provide extensive coverage of the Lessee groups. The Traditional Lessee survey instrument, developed in conjunction with DHHL, included items that were similar with the 2008 and 2014 surveys, as well as new items designed to assess areas of interest for 2020. The survey instrument was mailed to all DHHL Lessees with valid current addresses in the DHHL database.

The survey for Undivided Interest Lessees was updated for this iteration to address questions posed by DHHL staff related to future housing preferences and the ability to finance an award. This survey was sent to 775 UI Lessees.

## LESSEE PROFILES

From 2003 to 2008, the number of Hawaiian Homestead Lessees increased 28 percent from 7,192 to 9,236 leases. From 2008 to 2014, the number of Lessees increased by 4.5 percent to 9,654 leases. The 9,761 Lessees in 2020 represents a 1.1 percent increase since 2014. Of the 9,671 Lessees, the 802 classified as Undivided Interest beneficiaries will be discussed in detail in the section beginning on page 24.

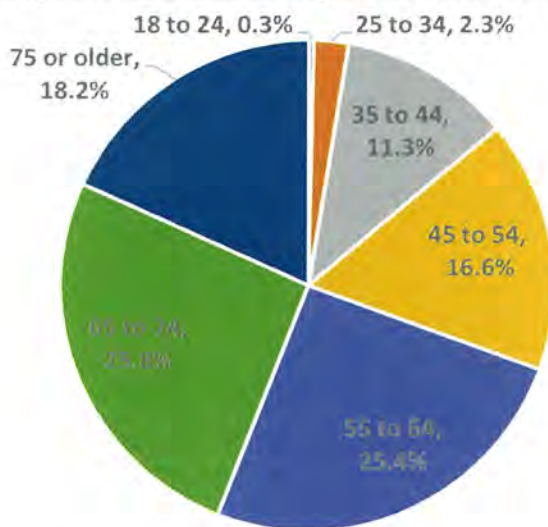
Based on survey results, within the group of 8,959 Traditional Lessees, 85.9 percent are Residential Lessees. Approximately one in ten are Lessee households with Agricultural awards (9.7%) and the remaining Lessee households have Pastoral awards (4.3%). These findings were nearly identical to the results from the 2014 study. The overwhelming majority of Lessees currently reside in Hawaiian Homestead communities across the State, with less than one percent reporting out of state residences (20 households). Just over half of Lessees live on O'ahu (50.2%), while the Island of Hawai'i is home to roughly one-quarter of all Lessees (23.4%). The remaining Lessees are divided between Maui County (18.5%) and Kaua'i (6.9%).

## DEMOGRAPHIC CHARACTERISTICS

### Age

Over 86 percent of the Lessees statewide were age 45 or older (86.3%). Among those, 35.3 percent were between the ages of 45 and 64, and 64.7 percent were age 65 or older (Figure 1).

**Figure 1. Age Distribution among Lessee Adult Population, 2020**



Source. DHHL Lessee Survey, 2020.

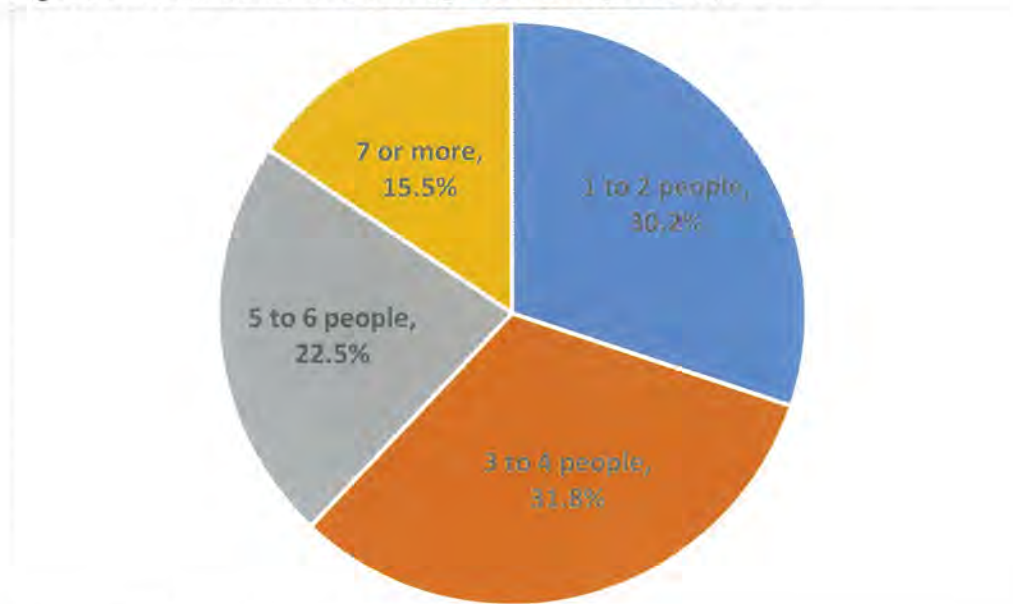


Until the present study, the median age among DHHL leaseholders had been steadily increasing since 1995<sup>1</sup>. Between 2014 and 2020, however, the median age remained constant at 62 years. The lower median age may be due to some homesteads being handed down to younger successor Lessees, bringing the age of Lessees down overall.

## Household Size

The average household size among Lessee households is 4.2 persons, with the majority of Lessee households consisting of 3 to 7 members (69.8%). The number of smaller Lessee households, those with one to two members, had been steadily increasing over the past decade. In 2003, only 23 percent of Lessee households included fewer than three members. This increased to 29 percent in 2008 and rose to just over 30 percent in 2014. In 2020, the percentage of Lessee households with one or two members remained the same at 30.2 percent.

**Figure 2. Household Size among Lessee Population, 2020**



Source. DHHL Lessee Survey, 2020.

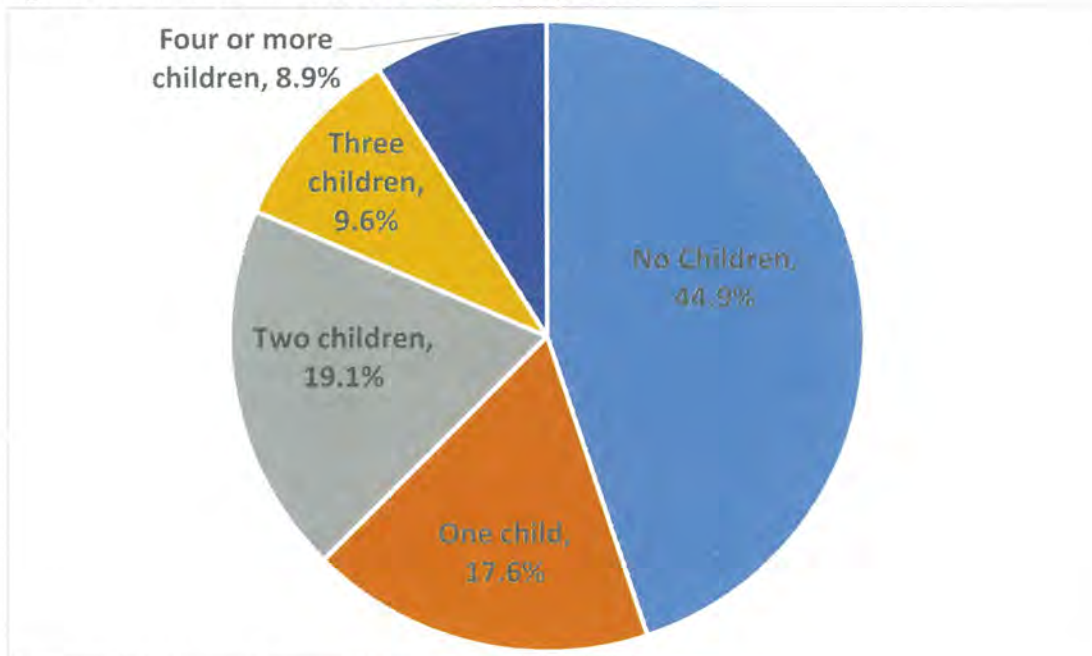
## Children

Previous iterations of the Lessee study have evidenced fluctuations in the percentage of households that include members under age 18. In 2003, 63 percent of Lessee households included children. The percentage of households with children dropped to 53 percent in 2008 before climbing to 59 percent in 2014. At present, 55.1 percent of Lessees have children under age 18 in their household.

<sup>1</sup> Median age of 46.4 years in 1995, 50.4 years in 2003, 55.6 years in 2008, and 62 years in 2014.

About 37 percent of all Lessee households have one or two children (36.6%), which has remained relatively unchanged since 2003. An additional 9.6 percent of households have three children, and 8.9 percent have four or more children.

**Figure 3. Children in Lessee Households, 2020**



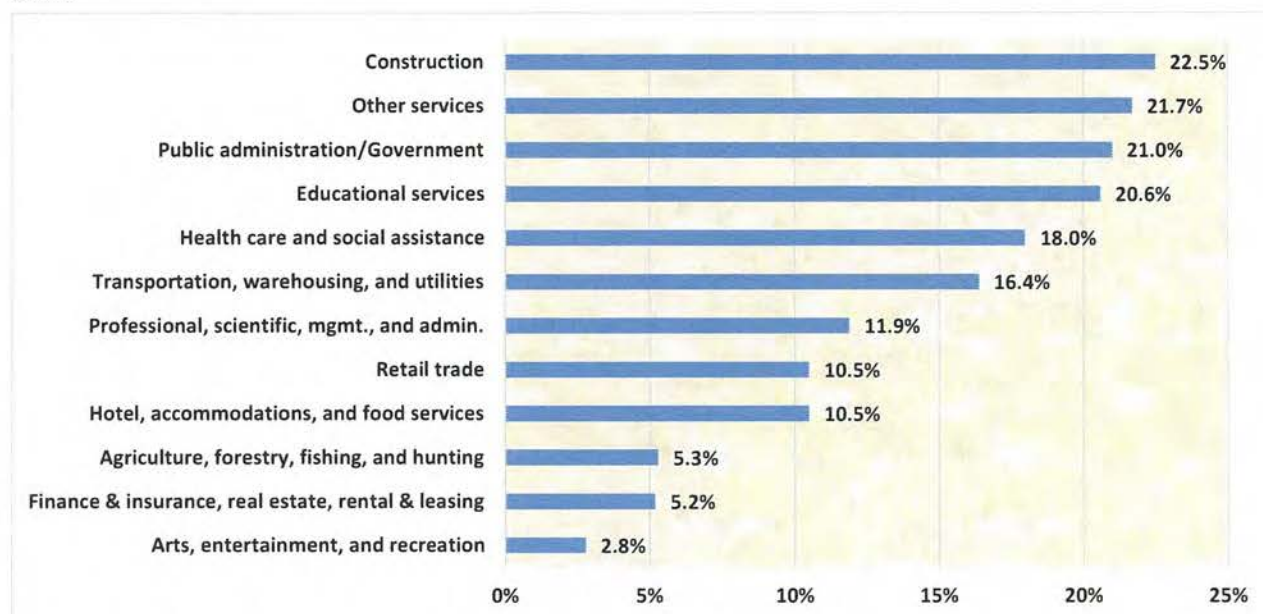
Source. DHHL Lessee Survey, 2020.

## Employment Status

Nearly nine out of ten Lessee households (88.1%) include one or more adults currently employed full-time. This is an increase from 82 percent in the 2008 study and 85 percent in 2014, nearly reaching a peak of 89 percent of households with one or more adults employed full-time identified in the 2003 study. Adult Lessees employed full-time most often work in Construction, Other services, Public administration/Government, or Educational services.

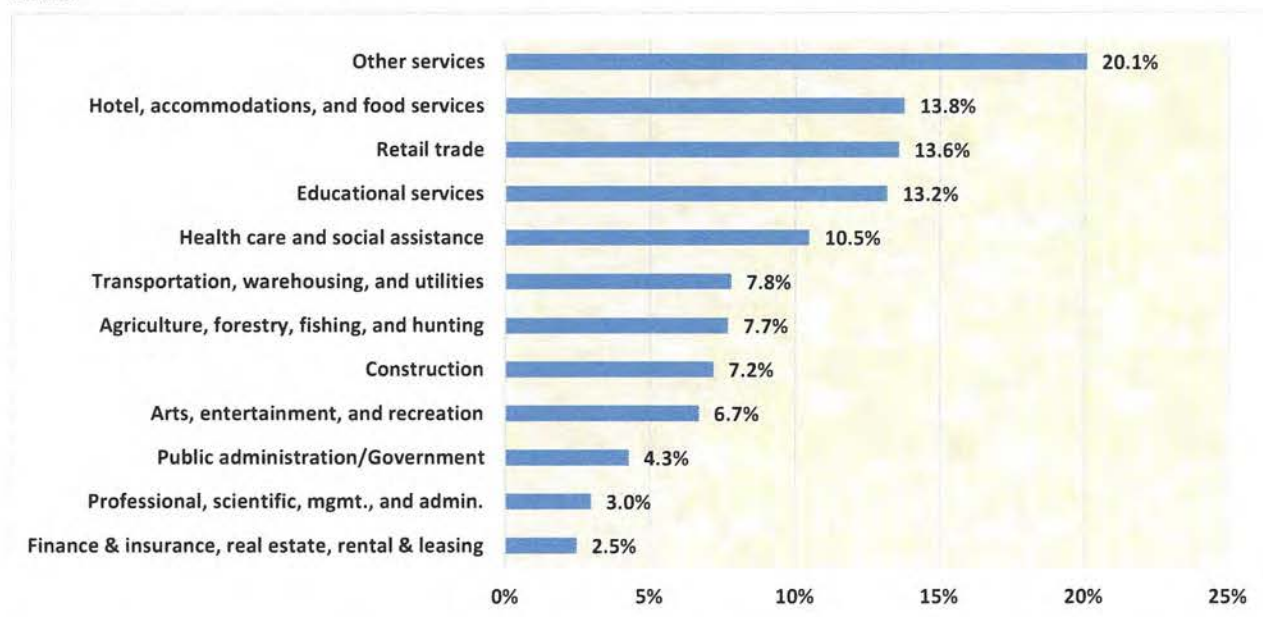
Over half of all Lessee households also include adults who work part-time (51%). Typically, there are one or two adults employed in a part-time position. Part-time employment among Lessees is most often in the Other services, Hotel, accommodations, & food services, Retail trade, and Educational services industries.

**Figure 4. Employment Industry Among Adults Employed Full-Time in Lessee Households, 2020**



Source. DHHL Lessee Survey, 2020. Note. Total sums to >100% due to multiple response.

**Figure 5. Employment Industry among Adults Employed Part-Time in Lessee Households, 2020**



Source. DHHL Lessee Survey, 2020. Note. Total sums to >100% due to multiple response.

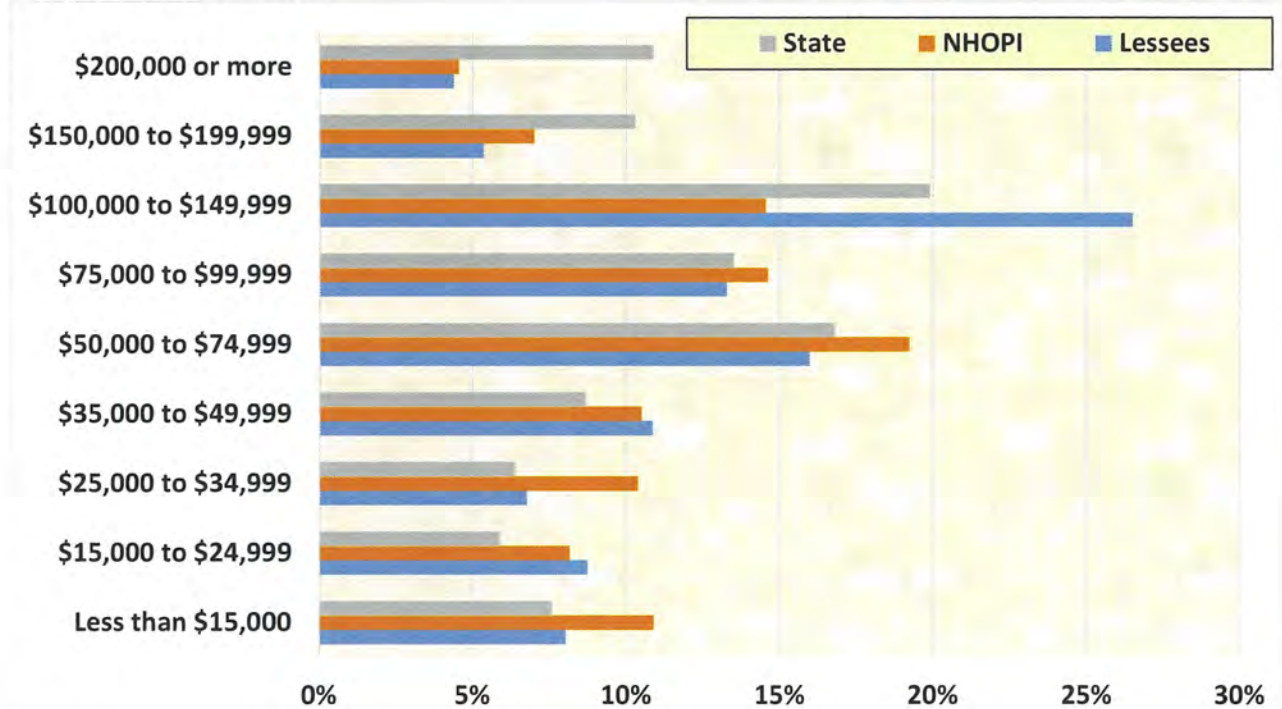


## Household Income

The annual household income for Lessee households in the State of Hawai'i is distributed across the entire range of income categories, with the largest percentage concentrated in the \$50,000 to \$74,999 income range. The median household income among Lessees in 2020 was \$74,954. This represents a 25.8 percent increase over the median household income of \$59,600 in 2014 and is consistent with the increase in median household income seen across each iteration of the Lessee study. The median household income among Lessees in 2008 was \$48,731, up from \$41,947 in 2003.

While Lessees' income has increased significantly over the past 15 to 20 years, it is still lower than the State's median household income of \$83,102<sup>2</sup>. At \$63,236, the median income among households statewide classified as Native Hawaiian and Other Pacific Islander Alone is 15.6 percent lower than the median among Lessees.<sup>3</sup>

**Figure 6: Household Income Distribution among Lessees, Native Hawaiians, and State of Hawai'i Residents, 2020**



Source: American Community Survey, 2019.

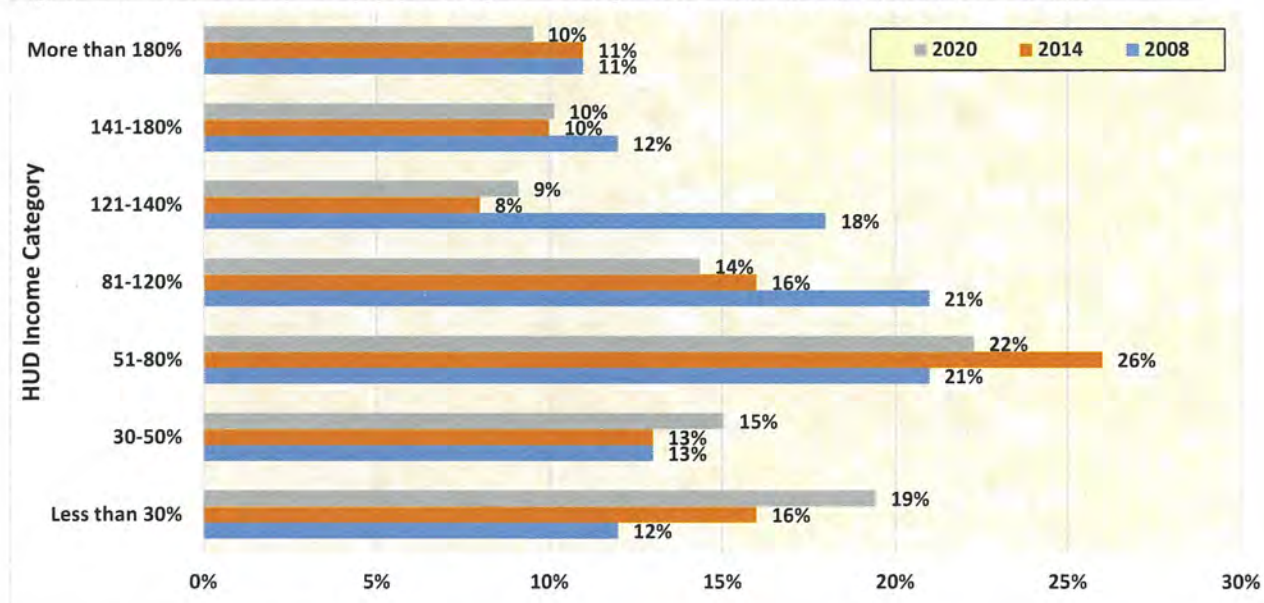
<sup>2</sup> American Community Survey 2019, Table S1901.

<sup>3</sup> American Community Survey 2019, Table B19013E.

## HUD Median Income

While the median household income has consistently increased, the percentage of Lessee households classified as earning 80 percent or less of the Department of Housing and Urban Development (HUD) Area Median Income (AMI) has risen. In 2008, 46 percent of Lessee households were considered low income according to the HUD guidelines. By 2014, this had increased to 55 percent. The percentage of Lessee households considered low income stayed about the same at 56 percent in 2020.

**Figure 7: Household Distribution by HUD Adjust Median Income, 2008, 2014 and 2020**



Source. DHHL Lessee Survey, 2020

HUD classifications are computed using both the household size and income, which are then compared to tiers established for each County. Therefore, a household with a high income and a large number of household members may be in a low HUD category. Similarly, a household with a more modest income but only a few household members may be assigned to a much higher HUD category.

HUD classifications are also highly dependent upon the limits established for each County annually. Because the way limits are calculated tends to vary somewhat, different computations can result in larger numbers of households assigned to categories at the upper or lower ends of the range.



## LESSEE HOUSING UNITS

Numerous native Hawaiian families have benefitted from the housing provided on DHHL Homestead Lands over the years. Because these housing units tend to be somewhat older and often more crowded than non-Homestead homes, one of the objectives of the present study was to investigate the extent to which existing homes may need to be expanded or refurbished.

The present study found that nine out of ten current Lessees statewide have a home on their DHHL homestead land (91.4%). The percentages vary slightly between the counties, with the largest percentage of Lessees having a home on their lot on Kaua'i (97.6%) and O'ahu (94.6%). Lessees are slightly less likely to have a home on their lot in the Counties of Maui (91.1%) and Hawai'i (87.5%).

For those with a house on their Homestead lot, 67.5 percent carry a mortgage on that home. Another 31.8 percent of Lessee homeowners have already paid off their mortgage, up from 27.5 percent in 2014. The remaining Lessee homeowners reported that their children or someone else was responsible for the mortgage on their home.

### UNIT SIZE

Approximately one out of every five Lessee homeowners has added rooms to their homes since they first received or built the house (18.2%), which is similar to the 19.7 percent found in 2014. Roughly 62 percent of Lessees have made other types of improvements to the home or land in the time since they acquired it (62.3%).

When asked if the size of their current home is adequate for their families' needs, seven out of ten Lessee households indicated that the size is sufficient for their needs (70%), which is slightly lower than the 72.9 percent who reported that their home was an adequate size in 2014. In general, homes constructed on DHHL Homestead Lands are bigger than average single-family homes throughout Hawai'i. Over 44 percent of Lessee homes are three-bedroom units (44.2%) and 42.6 percent have four or more bedrooms.

Despite the unusually spacious nature of these homes, close to 30 percent of Lessee households felt they needed additional square footage in their homes to house their families comfortably (28.9%). The need for additional space was reported by 25.7 percent of Lessees in 2014. This need is likely due to the higher-than-average household size among Lessee households. As noted above, Lessees have an average of 4.2 persons per household while non-Lessee owner households average 3.1 members per household<sup>4</sup>.

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<sup>4</sup> American Community Survey 2019, Table DP04.

When Lessees were asked how many additional rooms of various types they would choose to add to their existing home, over one-third of respondents indicated that they would not add any additional rooms to their homes (34.3%).

Among those Lessees who would like to make changes to their current home, just over half would choose to add one or two extra bedrooms (53.8%) and 43.7 percent would like to have an additional bathroom. Finally, four out of ten Lessees who would like to expand their current residence would choose to add one other type of room, such as a living room or den (40.1%).

Table 2: Additional Types of Rooms Desired, 2020

|   |                       | County of Residence |       |       |       |         |       |        |       |              |       |       |       |
|---|-----------------------|---------------------|-------|-------|-------|---------|-------|--------|-------|--------------|-------|-------|-------|
|   |                       | Honolulu            |       | Maui  |       | Hawai'i |       | Kaua'i |       | Out of State |       | Total |       |
|   |                       | Count               | %     | Count | %     | Count   | %     | Count  | %     | Count        | %     | Count | %     |
| Would like changes to existing house          | Changes               | 2,744               | 67.4% | 987   | 66.5% | 1,055   | 62.0% | 374    | 63.6% | 34           | 57.1% | 5,194 | 65.7% |
|   | No Changes            | 1,325               | 32.6% | 497   | 33.5% | 647     | 38.0% | 214    | 36.4% | 26           | 42.9% | 2,710 | 34.3% |
| Additional bedrooms you would like to home    | One bedroom           | 751                 | 27.4% | 295   | 29.8% | 336     | 31.8% | 116    | 31.1% | 17           | 50.3% | 1,514 | 29.2% |
|   | Two bedrooms          | 772                 | 28.1% | 247   | 25.0% | 197     | 18.7% | 65     | 17.5% | 0            | 0.0%  | 1,282 | 24.7% |
|   | Three bedrooms        | 226                 | 8.2%  | 92    | 9.3%  | 59      | 5.6%  | 40     | 10.7% | 0            | 0.0%  | 417   | 8.0%  |
|   | Four bedrooms         | 194                 | 7.1%  | 100   | 10.2% | 93      | 8.9%  | 36     | 9.7%  | 0            | 0.0%  | 424   | 8.2%  |
|   | Five plus bedrooms    | 291                 | 10.6% | 51    | 5.2%  | 80      | 7.5%  | 25     | 6.8%  | 0            | 0.0%  | 447   | 8.6%  |
| Additional bathrooms you would like to home   | One bathrooms         | 1,192               | 43.5% | 426   | 43.2% | 478     | 45.3% | 174    | 46.6% | 0            | 0.0%  | 2,270 | 43.7% |
|   | Two bathrooms         | 456                 | 16.6% | 199   | 20.1% | 156     | 14.8% | 54     | 14.6% | 17           | 50.3% | 882   | 17.0% |
|   | Three bathrooms       | 323                 | 11.8% | 89    | 9.1%  | 121     | 11.5% | 40     | 10.7% | 0            | 0.0%  | 574   | 11.0% |
|   | Four bathrooms        | 97                  | 3.5%  | 33    | 3.3%  | 28      | 2.6%  | 7      | 1.9%  | 0            | 0.0%  | 165   | 3.2%  |
|   | Five plus bathrooms   | 40                  | 1.4%  | 0     | 0.0%  | 10      | 1.0%  | 4      | 1.0%  | 0            | 0.0%  | 54    | 1.0%  |
| Additional other rooms you would like to home | One other room        | 1,103               | 40.2% | 406   | 41.2% | 391     | 37.1% | 167    | 44.6% | 17           | 50.3% | 2,084 | 40.1% |
|   | Two other rooms       | 295                 | 10.7% | 99    | 10.0% | 90      | 8.5%  | 33     | 8.7%  | 0            | 0.0%  | 516   | 9.9%  |
|   | Three other rooms     | 40                  | 1.4%  | 20    | 2.0%  | 3       | 0.3%  | 7      | 1.9%  | 0            | 0.0%  | 70    | 1.3%  |
|   | Four other rooms      | 7                   | 0.3%  | 4     | 0.4%  | 3       | 0.3%  | 0      | 0.0%  | 0            | 0.0%  | 14    | 0.3%  |
|   | Five plus other rooms | 14                  | 0.5%  | 4     | 0.4%  | 7       | 0.7%  | 4      | 1.0%  | 0            | 0.0%  | 29    | 0.6%  |

Source: DHH Lessee Survey, 2020



## CONDITION OF UNIT

Among Lessee homeowners across the State, one in four reported that their home is in excellent condition at the present time (27.9%). An additional 28.1 percent of respondents evaluated their home's current condition as not quite excellent, but OK. Just over one-third of Lessee homeowners noted that their home needed minor repairs (30.8%). The remaining 17.7 percent stated that major repairs to their homes were necessary.

Overall, 52.2 percent of all Lessees reported the need for some type of repairs to their current units. The need for repairs has increased from 46 percent of Lessees in 2014 and 27 percent with repairs needed in 2008. The need for repairs and the extent of the repairs required was essentially the same across all islands. As was found in previous studies, the older the age of the housing unit, the greater the number and severity of the repairs required.

Among Lessee homeowners who reported the need for at least one type of repair, the type of repair work most frequently required was exterior work, such as painting, siding, and gutters (67.7%). This category was also the most likely to be classified as a major repair (81.5%). The need for minor repairs throughout the home was reported by six out of ten Lessee homeowners statewide (60%), while having windows that needed to be replaced was mentioned by 47.7 percent of Lessees whose homes required repairs.

**Table 3: Types of Repairs Needed, 2020**

|                                | Current Condition of Housing Unit |        |                     |        |       |        |
|--------------------------------|-----------------------------------|--------|---------------------|--------|-------|--------|
|                                | Needs Minor Repairs               |        | Needs Major Repairs |        | Total |        |
|                                | Count                             | %      | Count               | %      | Count | %      |
| Total Lessee Households        | 2,519                             | 100.0% | 1,295               | 100.0% | 3,814 | 100.0% |
| Exterior work                  | 1,526                             | 60.6%  | 1,056               | 81.5%  | 2,583 | 67.7%  |
| Needs minor repairs throughout | 1,636                             | 64.9%  | 651                 | 50.3%  | 2,287 | 60.0%  |
| Windows need replacing         | 909                               | 36.1%  | 909                 | 70.2%  | 1,818 | 47.7%  |
| Plumbing problems              | 718                               | 28.5%  | 830                 | 64.1%  | 1,549 | 40.6%  |
| Electrical problems            | 606                               | 24.0%  | 822                 | 63.5%  | 1,428 | 37.4%  |
| Walls                          | 535                               | 21.2%  | 841                 | 64.9%  | 1,376 | 36.1%  |
| Roof                           | 531                               | 21.1%  | 757                 | 58.4%  | 1,288 | 33.8%  |
| Structural                     | 497                               | 19.7%  | 742                 | 57.3%  | 1,239 | 32.5%  |
| Sewage problems                | 152                               | 6.0%   | 349                 | 26.9%  | 501   | 13.1%  |

Source. DHHL Lessee Survey, 2020. Note. Total sums to >100% due to multiple response.

## AFFORDABILITY OF NEEDED REPAIRS

For Lessee homeowners, the need to make repairs and the ability to pay for those are two very different issues. For Lessees whose homes require major repairs, more than 70 percent cannot afford to do so (71.8%). For those who could pay for the necessary major repairs, less than three percent have sufficient cash to cover the cost of repairs (2.7%) -- most would have to take out a bank loan (15.7%) or obtain the funds through some other means (e.g., borrow money from family; 7%).

Lessee homeowners whose homes need minor repairs were only slightly more able to cover the costs associated with making those repairs. Approximately 45 percent of these homeowners indicated that they could pay for the necessary repairs (45.7%). Only 12.8 percent of these homeowners have sufficient cash to cover the cost of the necessary repairs, while an additional 19.5 percent would have to take out a bank loan to obtain the funds to cover the costs.

Table 4: Ability to Pay for Needed Repairs by Level of Repairs, 2020

|  |                                      | Current Condition of Housing Unit |               |                     |               |              |               |
|--|--------------------------------------|-----------------------------------|---------------|---------------------|---------------|--------------|---------------|
|  |                                      | Needs Minor Repairs               |               | Needs Major Repairs |               | Total        |               |
|  |                                      | Count                             | %             | Count               | %             | Count        | %             |
| <b>Will you be able to pay for the necessary repairs for your house?</b> | Yes, with cash                       | 322                               | 12.8%         | 35                  | 2.7%          | 358          | 9.4%          |
|  | Yes, with a bank loan                | 491                               | 19.5%         | 203                 | 15.7%         | 694          | 18.2%         |
|  | Yes, by other means                  | 338                               | 13.4%         | 91                  | 7.0%          | 429          | 11.2%         |
|  | No, cannot afford to pay for repairs | 1,289                             | 51.2%         | 930                 | 71.8%         | 2,219        | 58.2%         |
|  | Not Sure                             | 79                                | 3.1%          | 37                  | 2.8%          | 115          | 3.0%          |
|  | <b>Total</b>                         | <b>2,519</b>                      | <b>100.0%</b> | <b>1,295</b>        | <b>100.0%</b> | <b>3,814</b> | <b>100.0%</b> |

Source. DHHL Lessee Survey, 2020.

Not only is the severity of the repairs related to Lessees' ability to pay for the repair work, the HUD income category in which Lessee households fall is directly related to their ability to cover repair expenses. As shown in the table below, two-thirds of Lessee households with an annual household income of 80 percent of the HUD median or less are unable to pay for necessary home repairs. In comparison, 42.9 percent of those in the higher HUD categories reported an inability to pay. Furthermore, Lessee homeowners earning at least 180 percent of HUD median are less likely to need major repairs but far more likely to have the cash to pay for any needed repairs than are those households in the lowest HUD ranges.

Lessees' ability to pay for necessary home repairs has been steadily decreasing since 2008. In 2008, 55 percent of Lessee homeowners whose housing units needed repairs could not cover the cost. In 2014, this percentage increased to 58 percent before climbing to 60 percent in 2020.



Table 5: Ability to Pay for Needed Repairs by Summary HUD Income Level, 2020

|  |                       | HUD Income Category |        |              |        |       |        |
|--|-----------------------|---------------------|--------|--------------|--------|-------|--------|
|  |                       | Up to 80% HUD       |        | Over 80% HUD |        | Total |        |
|  |                       | AMI                 |        | AMI          |        |       |        |
|  |                       | Count               | %      | Count        | %      | Count | %      |
| <b>Will you be able to pay for the necessary repairs for your house?</b> | Yes, with cash        | 828                 | 32.6%  | 1,208        | 94.7%  | 2,036 | 53.4%  |
|  | Yes, with a bank loan | 1,064               | 41.9%  | 988          | 77.4%  | 2,051 | 53.8%  |
|  | Yes, by other means   | 1,651               | 65.1%  | 868          | 68.0%  | 2,519 | 66.0%  |
|  | No, cannot afford to  | 887                 | 35.0%  | 408          | 32.0%  | 1,295 | 34.0%  |
|  | Not Sure              | 170                 | 6.7%   | 118          | 9.3%   | 288   | 7.6%   |
| Total  |                       | 4,600               | 100.0% | 3,590        | 100.0% | 8,190 | 214.7% |

Source. DHHL Lessee Survey, 2020.

Table 6: Condition of Unit and Ability to Pay for Needed Repairs by HUD Income, 2014

|   | HUD Income Level        |       |        |       |        |     |        |       |         |       |          |     |          |     |                |     |        |       |        |
|---|-------------------------|-------|--------|-------|--------|-----|--------|-------|---------|-------|----------|-----|----------|-----|----------------|-----|--------|-------|--------|
|   | Less than 30%           |       | 30-50% |       | 50-60% |     | 60-80% |       | 80-120% |       | 120-140% |     | 140-180% |     | More than 180% |     | Total  |       |        |
|   | Count                   | %     | Count  | %     | Count  | %   | Count  | %     | Count   | %     | Count    | %   | Count    | %   | Count          | %   | Count  | %     |        |
| Currently, what is the condition of your house?                   | Excellent               | 189   | 12.5%  | 235   | 18.9%  | 151 | 24.4%  | 252   | 20.6%   | 331   | 27.2%    | 259 | 33.6%    | 304 | 37.4%          | 315 | 39.8%  | 2,036 | 24.9%  |
|   | OK                      | 271   | 17.9%  | 303   | 24.4%  | 125 | 20.2%  | 364   | 29.8%   | 316   | 26.0%    | 240 | 31.1%    | 231 | 28.5%          | 201 | 25.3%  | 2,051 | 25.0%  |
|   | Needs minor repairs     | 600   | 39.6%  | 432   | 34.8%  | 221 | 35.7%  | 398   | 32.5%   | 327   | 26.9%    | 185 | 24.1%    | 164 | 20.2%          | 192 | 24.3%  | 2,519 | 30.8%  |
|   | Needs major repairs     | 408   | 26.9%  | 228   | 18.4%  | 111 | 17.9%  | 140   | 11.5%   | 204   | 16.7%    | 72  | 9.3%     | 82  | 10.1%          | 51  | 6.4%   | 1,295 | 15.8%  |
|   | Unsure                  | 47    | 3.1%   | 44    | 3.5%   | 11  | 1.7%   | 68    | 5.6%    | 39    | 3.2%     | 15  | 1.9%     | 31  | 3.9%           | 33  | 4.2%   | 288   | 3.5%   |
| Will you be able to pay for the necessary repairs for your house? | Yes, with cash          | 81    | 8.1%   | 61    | 9.3%   | 37  | 11.2%  | 43    | 8.1%    | 25    | 4.7%     | 24  | 9.5%     | 49  | 20.0%          | 36  | 14.9%  | 358   | 9.4%   |
|   | Yes, with a bank loan   | 108   | 10.7%  | 105   | 15.9%  | 43  | 13.0%  | 86    | 16.0%   | 140   | 26.5%    | 62  | 24.1%    | 69  | 27.9%          | 81  | 33.4%  | 694   | 18.2%  |
|   | Yes, by other means     | 82    | 8.1%   | 51    | 7.7%   | 33  | 10.1%  | 66    | 12.2%   | 92    | 17.4%    | 28  | 11.1%    | 29  | 11.7%          | 47  | 19.6%  | 429   | 11.2%  |
|   | No, can't afford to pay | 708   | 70.2%  | 429   | 64.9%  | 211 | 63.6%  | 332   | 61.7%   | 237   | 44.8%    | 135 | 52.6%    | 92  | 37.4%          | 74  | 30.6%  | 2,219 | 58.2%  |
|   | Unsure                  | 30    | 2.9%   | 14    | 2.2%   | 7   | 2.2%   | 11    | 2.0%    | 36    | 6.7%     | 7   | 2.7%     | 7   | 2.9%           | 4   | 1.5%   | 115   | 3.0%   |
|   | Total                   | 1,516 | 100.0% | 1,243 | 100.0% | 619 | 100.0% | 1,222 | 100.0%  | 1,216 | 100.0%   | 770 | 100.0%   | 813 | 100.0%         | 791 | 100.0% | 8,190 | 100.0% |

Source. DHHL Lessee Survey, 2020.

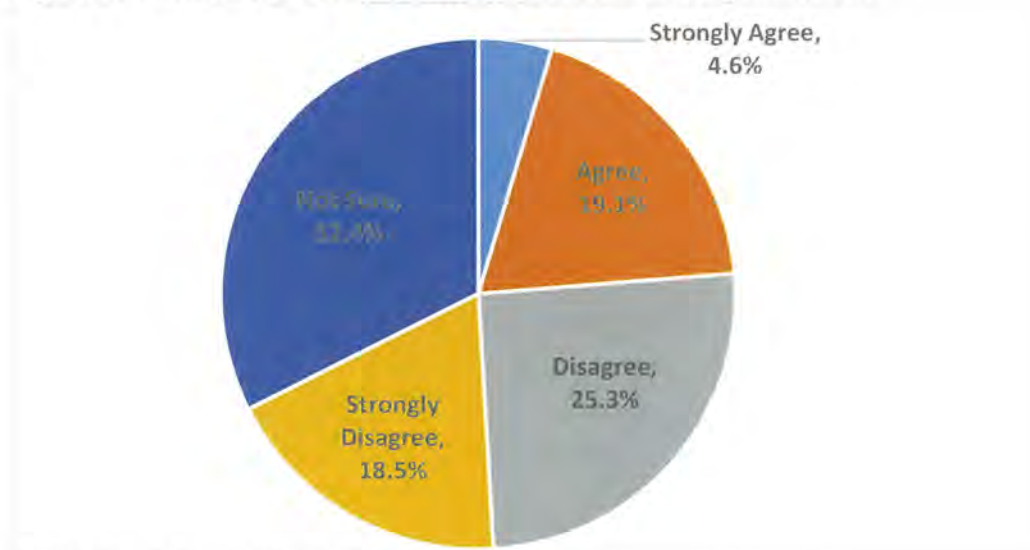
Table 7: Ability to Pay for Needed Repairs by County, 2008, 2014, and 2020

|   | County                              |      |      |        |      |      |       |      |      |      |      |      |       |      |      |     |
|---|-------------------------------------|------|------|--------|------|------|-------|------|------|------|------|------|-------|------|------|-----|
|   | Honolulu                            |      |      | Hawaii |      |      | Kauai |      |      | Maui |      |      | Total |      |      |     |
|   | 2008                                | 2014 | 2020 | 2008   | 2014 | 2020 | 2008  | 2014 | 2020 | 2008 | 2014 | 2020 | 2008  | 2014 | 2020 |     |
| Will you be able to pay for the necessary repairs for your house? | Yes                                 | 45%  | 41%  | 39%    | 44%  | 35%  | 39%   | 51%  | 49%  | 46%  | 42%  | 48%  | 38%   | 45%  | 42%  | 40% |
|   | Yes, with cash                      | 13%  | 11%  | 9%     | 16%  | 14%  | 10%   | 20%  | 13%  | 11%  | 12%  | 10%  | 9%    | 14%  | 12%  | 10% |
|   | Yes, with a bank loan               | 20%  | 17%  | 20%    | 15%  | 13%  | 19%   | 24%  | 24%  | 25%  | 14%  | 20%  | 12%   | 18%  | 17%  | 19% |
|   | Yes, by other means                 | 12%  | 13%  | 10%    | 13%  | 8%   | 10%   | 7%   | 13%  | 11%  | 16%  | 18%  | 16%   | 13%  | 13%  | 12% |
|   | No, can't afford to pay for repairs | 55%  | 59%  | 61%    | 56%  | 65%  | 61%   | 50%  | 51%  | 54%  | 58%  | 52%  | 62%   | 55%  | 58%  | 60% |

Source. DHHL Lessee Survey, 2020.

DHHL Lessee homeowners were also asked if they were aware of the programs to assist them in financing any necessary home repairs. Less than one-quarter of respondents indicated that they are aware of these programs (Strongly Agree-4.6%; Agree-19.1%). The majority of Lessees reported that they were not aware or were unsure about the assistance offered by these programs.

**Figure 8: Awareness of Home Repair Assistance Programs, 2020**



Source. DHHL Lessee Survey, 2020.

## HOME-RELATED INSURANCE

Approximately 77 percent of DHHL Lessees have Homeowner's Insurance (77.2%), which is very similar to the 79.2 percent who did so in 2014. In 2020, only 6.2 percent of Lessee homeowners reported having flood insurance, approximately one-quarter of the number who had flood insurance in 2014.

Regarding home-related insurance coverages, there were slight variations between the counties. Lessees on O'ahu are more likely than residents of the other islands to have a homeowner's insurance policy in effect. While the percentage of Lessees is significantly smaller, those living on the Island of Hawai'i are also most likely to have an insurance policy to cover flood damage (8.8%).

Around six percent of Lessees statewide indicated that they could not afford homeowner's or flood insurance coverage (6.2%), compared to 12 percent in 2014. Lessees residing in Hawai'i County were most likely to cite affordability as their reason for not having a home-related insurance policy (8.8%).



Table 8: Home-Related Insurance Coverage, 2020

|                                       | County of Residence |       |       |       |        |       |       |       |              |       |       |       |
|---------------------------------------|---------------------|-------|-------|-------|--------|-------|-------|-------|--------------|-------|-------|-------|
|                                       | Honolulu            |       | Maui  |       | Hawaii |       | Kauai |       | Out of State |       |       |       |
|                                       | Count               | %     | Count | %     | Count  | %     | Count | %     | Count        | %     | Count | %     |
| Yes, Homeowners insurance             | 3,603               | 85.4% | 1,222 | 79.5% | 1,405  | 79.5% | 494   | 81.9% | 43           | 71.4% | 6,766 | 77.2% |
| Yes, Flood insurance                  | 233                 | 5.5%  | 115   | 7.4%  | 156    | 8.8%  | 44    | 7.2%  | 0            | 0.0%  | 547   | 6.2%  |
| No, can't afford to pay for insurance | 233                 | 5.5%  | 115   | 7.4%  | 156    | 8.8%  | 44    | 7.2%  | 0            | 0.0%  | 547   | 6.2%  |
| No, the property can't be insured     | 72                  | 1.7%  | 54    | 3.5%  | 73     | 4.1%  | 7     | 1.2%  | 0            | 0.0%  | 206   | 2.4%  |
| Unsure                                | 327                 | 7.7%  | 155   | 10.1% | 152    | 8.6%  | 58    | 9.6%  | 17           | 28.6% | 709   | 8.1%  |

## PLANS FOR THE FUTURE

Nearly nine out of ten current Lessees plan to pass their Homestead lot and house on to their children or other relatives (89%). This is slightly lower than the 98 percent who indicated their intention to pass their Homestead lot and house to their children or relatives in 2014.

Because of the requirements associated with ownership of property on DHHL Homelands, the blood quantum of the intended heir is an essential consideration for these families is who plan to pass their lot on to their children or relatives. More than half of the Lessee respondents indicated that the intended heir is 25 to 49 percent Hawaiian (55.1%), while just over 30 percent reported that the intended heir is 50 percent or more Hawaiian (30.4%), this is significantly lower than the 35.9 percent reported in 2014. Close to 11 percent of Lessees stated that their intended heir was less than 25 percent Native Hawaiian (10.5%), a little higher than in 2014.

Table 9: Future Plans for Homestead Land and Home, 2020

|  |  | County   |       |         |        |              | Total |
|--|--|----------|-------|---------|--------|--------------|-------|
|  |  | Honolulu | Maui  | Hawai'i | Kaua'i | Out of State |       |
| <b>What do you intend to do with the house or land in the future?</b>                                | Pass it on to my children or relatives | 89.9%    | 92.2% | 90.6%   | 90.4%  | 71.4%        | 89.0% |
|  | Return it back to DHHL                 | .1%      | 0.0%  | .2%     | 0.0%   | 0.0%         | 0.1%  |
|  | Sell it to someone else                | 3.5%     | 1.9%  | 1.8%    | 3.0%   | 14.3%        | 2.8%  |
|  | Transfer it to someone else            | 1.3%     | .3%   | 2.3%    | 1.2%   | 0.0%         | 1.3%  |
|  | Just hold on to it                     | 2.0%     | 2.5%  | 1.8%    | 1.8%   | 0.0%         | 2.0%  |
|  | Not Sure                               | 4.4%     | 3.4%  | 3.9%    | 3.0%   | 14.3%        | 4.0%  |
|  | Other                                  | .8%      | .9%   | .6%     | .6%    | 0.0%         | 0.7%  |
| <b>What percent Native Hawaiian is the child or relative that you intend to leave your house to?</b> | Less than 12½%                         | 2.7%     | 2.3%  | 2.6%    | 1.3%   | 0.0%         | 2.5%  |
|  | 12½ to 24%                             | 7.4%     | 9.4%  | 8.6%    | 7.3%   | 0.0%         | 8.0%  |
|  | 25 to 49%                              | 54.3%    | 53.4% | 56.2%   | 58.0%  | 60.0%        | 55.1% |
|  | 50% or more                            | 31.1%    | 31.3% | 27.4%   | 28.0%  | 40.0%        | 30.4% |
|  | Not Sure                               | 3.9%     | 3.4%  | 4.1%    | 5.3%   | 0.0%         | 4.0%  |

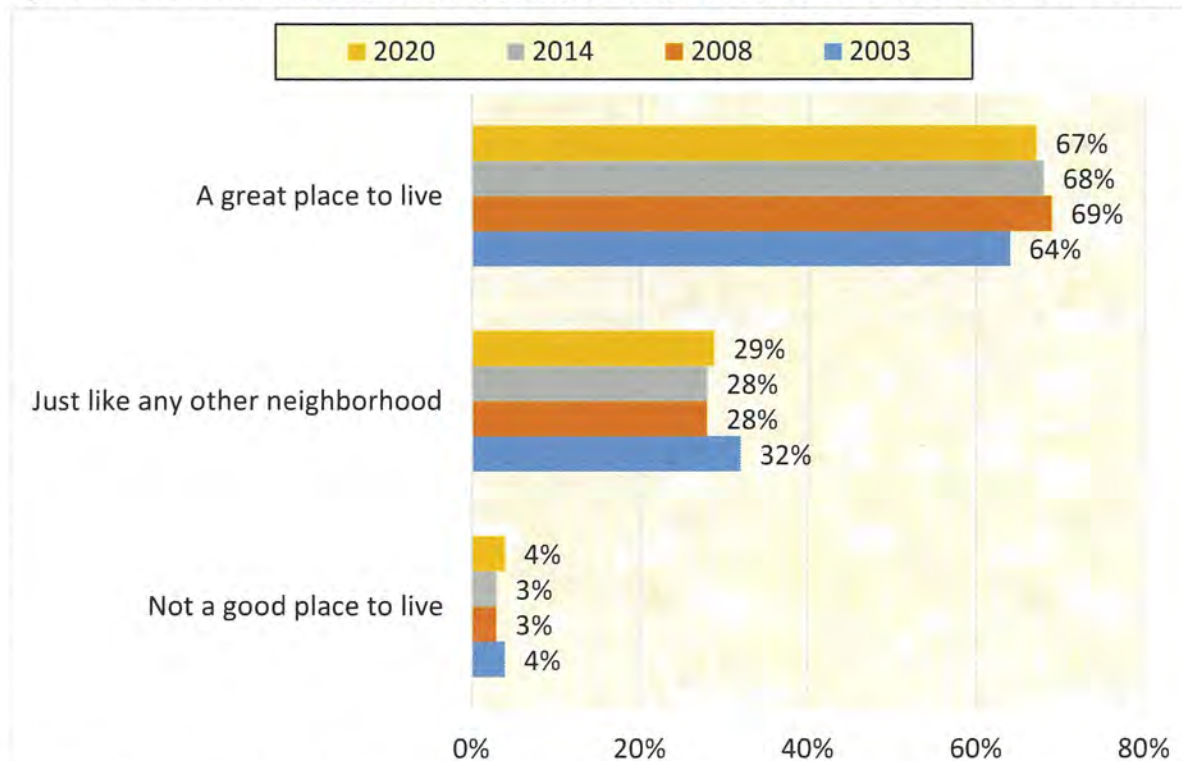
## COMMUNITY CONDITIONS AND PREFERENCES

There are currently about 75 DHHL Homestead communities throughout the State of Hawai'i. Homestead Lands are located on five islands in Hawai'i, as shown in Appendix D Figures 1 through 4.

### COMMUNITY EVALUATION

The majority of Lessees have a very positive view of their Homestead community. Over two-thirds reported that their communities were a "great place to live" (67.2%), while only four percent provided an unfavorable community rating. These results were entirely consistent with the findings from previous iterations of the DHHL Lessee study.

**Figure 9. Lessee Evaluation of Neighborhood Homestead, 2003, 2008, 2014, and 2020**



Source. DHHL Lessee Survey, 2020.

Another indicator of Lessees' positive impression of their Homestead community is the three-quarters of respondents who said that, if given the opportunity, they would elect to stay in their current neighborhood (74.7%). While still relatively high, the percentage of Lessees who would choose to remain in their current location has been trending downward since 2003. In 2003, nine out of ten Lessees said they would opt to remain in their current neighborhood. This percentage fell to 80 percent in 2008, 79.5 percent in 2014, and is now 74.7 percent.



## COMMUNITY WELL-BEING

In 2020, Lessees were presented with ten statements regarding a sense of well-being and personal responsibility within the Homestead communities. They were then asked to indicate how strongly they agreed or disagreed with each statement.

### Community Safety

The responses shown in the table below suggest that residents of the DHHL Homestead communities generally know and look out for one another and want to remain in their neighborhood. Close to eight out of ten residents reported feeling safe in their community day and night.

### Community Involvement

While four out of five Lessees agreed that communities work better when there is strong participation in the community association (79.4%), only 33.5 percent indicated that they regularly participate in Homestead community activities. Roughly the same number, 34.2 percent of Lessees, indicated their willingness to take a leadership role within the community.

These findings suggest a lesser commitment to community participation than was found six years ago.<sup>5</sup> Although 60 to 70 percent of Lessees have indicated that they are willing to participate in community activities in previous years, the slight change in wording to State that the Lessee regularly participates in activities yielded a remarkably lower percentage (33.5%). Active participation by community members is a vital element in addressing any issues that exist in Homestead communities throughout the State. Therefore, it may be beneficial to explore why residents who are willing to participate are not actually taking steps to get involved. Removing any barriers to participation, whether actual or perceived, could result in greater participation across all Homestead communities.

### Future Generations

As indicated in the satisfaction portion of this study, Lessees do not want to move away from their communities. Most Lessees (88.1%) hope that future generations of their families will continue to live in their community. Whether this will become a reality for many families depends, in part, on the blood quantum requirements for property inheritance.

It was interesting to note that, although everyone in the Homestead communities is presumably Native Hawaiian or Part-Hawaiian, only two-thirds of respondents agreed that residents in their community share Hawaiian cultural values.

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<sup>5</sup> Note that the wording to the statement regarding active participation in community activities was changed from "willing to actively participate" to "regularly participate in" Homestead community activities, which yielded different and informative results.



Table 10: Sense of Community Well-Being, 2020

| Homestead Community Issues  | 2003     |       | 2008     |       | 2014     |       | 2020     |       |
|---|----------|-------|----------|-------|----------|-------|----------|-------|
|   | Agree    |       | Agree    |       | Agree    |       | Agree    |       |
|   | Strongly | Total | Strongly | Total | Strongly | Total | Strongly | Total |
| My hope is that my family lives in this community for generations   | ---      | ---   | 53%      | 88%   | 50%      | 87%   | 48%      | 88%   |
| I know and trust my neighbors   | ---      | ---   | 34%      | 81%   | 35%      | 84%   | 30%      | 83%   |
| In our community, we look out for each other  | ---      | ---   | 33%      | 84%   | 34%      | 83%   | 30%      | 84%   |
| I feel safe in my Homestead Community walking around in the day and night                                 | ---      | ---   | 30%      | 76%   | 31%      | 80%   | 24%      | 76%   |
| Communities work better with strong community participation in the Community Association                  | 43%      | 89%   | 42%      | 87%   | 25%      | 75%   | 26%      | 79%   |
| Residents in my community share Hawaiian cultural values  | ---      | ---   | 22%      | 66%   | 24%      | 67%   | 21%      | 67%   |
| I am willing to actively participate in my community association - by at least attending regular meetings | 20%      | 76%   | 21%      | 72%   | 14%      | 62%   | ---      | ---   |
| I am aware of the programs to assist me in financing home repairs   | ---      | ---   | ---      | ---   | 7%       | 29%   | 5%       | 24%   |
| I am willing to take a leadership role in my community  | 11%      | 38%   | 10%      | 36%   | 7%       | 27%   | 5%       | 34%   |
| I regularly participate in my Homestead community activities.   | ---      | ---   | ---      | ---   | ---      | ---   | 5%       | 34%   |
| I like living in a Homestead community with established rules that everyone follows (a DCCR community).   | ---      | ---   | ---      | ---   | ---      | ---   | 20%      | 62%   |

Source. DHHL Lessee Survey, 2020.

## **NATIVE HAWAIIAN SERVICE ORGANIZATIONS AND LAND USE PREFERENCES**

Two new topics were included in the 2020 DHHL Lessee survey to provide DHHL with insight into emerging issues. The first asked respondents to report on their interactions with Native Hawaiian organizations. The second topic targeted Lessees' perspective on the best use of DHHL lands that are not suitable for housing.

### **NATIVE HAWAIIAN SERVICE ORGANIZATIONS**

In order to determine the extent to which Lessees seek out and receive services from various Native Hawaiian organizations, the following question was included in the 2020 DHHL Lessee survey:

*In the past five years, have you or a member of your household applied and/or received a service from a Native Hawaiian organization? Please indicate which organization provided that service. (Check all that apply)*

Ten organizations were listed as potential responses in the survey. In addition, Lessees had the option to fill in the names of other organizations. Kamehameha Schools was mentioned most often as an organization from which Lessees sought or received services within the past five years (16.1%). The Office of Hawaiian Affairs (OHA) and Alu Like were mentioned by 5.7 and 5.2 percent of respondents, respectively. However, nearly six out of ten Lessees reported that they had not sought or received services from any Native Hawaiian organizations within the last five years (58.8%).

### **LAND USE PREFERENCES**

The second new topic covered in the present study solicited Lessees' opinion as to the optimal use of DHHL land that is not suitable for residential development. The following question was posed to survey respondents:

*For lands that are not suitable for housing, which of the following uses should DHHL consider for that land? (Check all that apply)*

Lessees were given a list of six potential uses, along with the option to write in any additional suggestions. Four land use options were identified most often as the best use of DHHL lands not ideal for residential development: Cultural Activities (43.3%), Family Gathering Spaces (42.8%), Community Gardens (41.9%), and Mālama' Āina (natural resource managed area; 41.8%). Commercial and light industrial uses were not widely supported (16.1% and 11%, respectively).

## RATING OF DHHL INTERACTIONS

Lessees were asked “which statement best describes your interaction with DHHL in the past year?” Lessees appear to have had more communication with DHHL in recent years than in the past. In 2020, about 37 percent of Lessees reported that they either definitely had not or were not sure if they had communicated with DHHL in the past year. This compares with 50 percent not having any interaction with DHHL in 2014.

While more Lessees are communicating with DHHL in 2020 than in 2014, only about half as many rate those interactions as excellent (8% in 2020 vs 15 percent in 2014). Twenty-one percent said the interaction they had with DHHL was good, up from 15 percent in 2014. Twenty-two percent of current Lessees rated their interaction as fair, and 12 percent indicated that it was poor.



## UNDIVIDED INTEREST LESSEES

A separate survey was conducted among the 802 Undivided Interest beneficiaries to evaluate their unique circumstances and needs. Of these 622 surveys were mailed and 168 (27%) completed surveys were returned. This segment was evaluated separately from the DHHL Traditional Lessee population primarily because they had not yet moved into a community and could not answer questions about their home or community<sup>6</sup>.

### DEMOGRAPHICS

The majority of Lessees with an Undivided Interest award are married (68.2%), unchanged from 2014. The median age of the Undivided Interest Lessees has increased from 55 years old to 57 years old, which indicates the aging of the Lessees in the pool. Lessees that fall into the age category of 35 to 54 and 65 to 74 have increased by 3.1 and 5.2 percentage points, respectively. In contrast, the Lessees in the age category of 55 to 64 have dropped by 6.9 percent in 2020.

Undivided Interest Lessees have an annual household income of between \$71,666 and \$100,000, depending on the County in which they reside. The median annual income for these households statewide is \$83,819. Compared to 2014, the median annual income has elevated by \$18,886, or 29.1 percent in 2020. The median household income is 41.7 percent higher for mainland and international at around \$118,749.

Slightly more than half of the Undivided Interest Lessees are homeowners (50.9%), while 37.5 percent are currently renting their residence. In the current study, the ratio of homeowners to renters has changed significantly from the previous iteration. There are about 13.1 percentage points more homeowners and 12 percentage points fewer renters in 2020. Of all the Undivided Interest Lessees, three out of four live in a single-family dwelling (75.1%), slightly higher than in 2014 (68.6%). Townhomes, duplex, apartments, and condominiums are the current unit types for another one-quarter of these beneficiaries (23.5%). Only as few as 1.3 percent of Undivided Interest Lessees currently live in Public Assisted housing. Approximately 85.3 percent of homeowners own a single-family dwelling.

### LOT PREFERENCES AND AVAILABILITY

When Undivided Interest Lessees were asked to indicate their first, second, and third choices for the type of land award they would receive, a turn-key lot was the top choice among more than half of respondents (50.8%). A lot with basic improvements (sewer and water) but no house was the second most frequently mentioned top choice (40.1%). A condominium apartment, condo, or townhouse rental unit with the option to buy, an apartment suited for senior citizens, and a townhouse in a duplex or four-plex were the least popular among the choices.

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<sup>6</sup> For detailed descriptions of the survey responses provided by Undivided Interest Lessees, refer to Appendix E.



Overall, as many as 90.5 percent of Undivided Interest Lessees would prefer a turn-key lot. A popular alternative would be a Lot with essential utilities, but no house. Approximately three-fourths of the Undivided Interest Lessees preferred this option (74.3%). A single-family-house to rent with the option to buy was the third most popular preference. About six in ten Lessees preferred to receive this type of property.

**Table 11: Perceptions among Undivided Interest Beneficiaries, 2020**

|   | 1st Choice |        | 2nd Choice |        | 3rd Choice |        | Overall |        |
|---|------------|--------|------------|--------|------------|--------|---------|--------|
| Turn-Key (Lot with single-family house on it)                     | 407        | 50.8%  | 322        | 40.1%  | 57         | 7.1%   | 726     | 90.5%  |
| Lot with water, electricity and sewer, but no house               | 322        | 40.1%  | 165        | 20.6%  | 119        | 14.8%  | 596     | 74.3%  |
| Single-family house to rent with option to buy                    | 37         | 4.6%   | 195        | 24.3%  | 261        | 32.6%  | 492     | 61.4%  |
| An affordable rental unit and retain my place on the waiting list | 16         | 2.0%   | 17         | 2.1%   | 109        | 13.6%  | 142     | 17.8%  |
| Don't know/Refused  | 16         | 2.0%   | 46         | 5.8%   | 96         | 12.0%  | 101     | 12.6%  |
| Condo or Townhouse Rental unit with option to buy                 | 4          | 0.5%   | 11         | 1.3%   | 42         | 5.3%   | 57      | 7.1%   |
| Townhouse in a duplex or four-plex                                | 0          | 0.0%   | 16         | 1.9%   | 51         | 6.4%   | 67      | 8.3%   |
| Condominium apartment (Multi-family building)                     | 0          | 0.0%   | 15         | 1.9%   | 17         | 2.2%   | 33      | 4.1%   |
| Apartment suited for senior citizens                              | 0          | 0.0%   | 16         | 2.0%   | 49         | 6.1%   | 65      | 8.1%   |
| Total   | 802        | 100.0% | 802        | 100.0% | 802        | 100.0% | 802     | 100.0% |

Source: DHHL Undivided Interest Lessees Survey 2020

For Undivided Interest Lessees whose first choice was Turn-key (51%), their second choice would be Single-family rent with option to buy (44%) and Lot with utilities but n house (34%). Those whose first choice was Lot with utilities but no house (40%), their second choice was a Turn-key house (88%).

Three-quarters of Undivided Interest Lessees expect to move onto Homestead Land within the next two years (73.1%), compared to just over half of the Undivided Interest households who held that expectation in 2014 (50.3%). This difference indicates that the Undivided Interest households are better prepared to accept a Homestead lease than they were previously. An additional 20.6 percent of Undivided Interest households anticipate having a lot available within three to five years.

## FINANCIAL QUALIFICATION

When asked if they would be financially prepared to qualify for their award when their lot became available, 80.2 percent on Undivided Interest Lessees responded positively. Compared to just 60.8 percent of Lessees who felt financially prepared about their qualifications in 2014, about 20 percent more Lessees felt confident in terms of their financial preparedness in 2020.

An additional 18.8 percent of Lessees indicated that they were unsure if they would be financially prepared to receive a lot. The remaining one percent felt that they would not be fully prepared. Lessees who claimed not sure or unprepared financially are mostly households with an annual median income of \$63,172, much below the median household income level for those who felt financially prepared at \$99,313. They are also the groups less ready to accept a Homestead lease within the next year than those who affirmatively claim they were financially prepared (25.9% vs. 61.6%).

## UNDERSTANDING THE UNDIVIDED INTEREST AWARD

Among the Undivided Interest beneficiaries, three out of ten said they fully understand their award and do not require any further information (33.7%). Six out of ten reported that they had a reasonable understanding of their award but would like to obtain additional information (57%). Only 8.5 percent of these households indicated that they genuinely did not understand their award at all.

It appears that slightly more Lessees fully understand their award details than in 2014 (+2.3%). However, the increase does not offset those who either partially understand their award or do not understand at all (-3.1%). There seems to be a need to enhance the understanding of Undivided Interest Lessees regarding their award details.

**Table 12: Perceptions among Undivided Interest Beneficiaries, 2020**

|  | Honolulu County |        | Maui County |        | Hawaii County |        | Kauai County |        | Mainland/<br>International |        | Total |        |
|--|-----------------|--------|-------------|--------|---------------|--------|--------------|--------|----------------------------|--------|-------|--------|
|  | Count           | Pct.   | Count       | Pct.   | Count         | Pct.   | Count        | Pct.   | Count                      | Pct.   | Count | Pct.   |
| <b>Expect Lot to be available</b>  |                 |        |             |        |               |        |              |        |                            |        |       |        |
| Less than 1 year   | 37              | 16.3%  | 18          | 10.4%  | 23            | 16.7%  | 0            | 0.0%   | 13                         | 13.6%  | 90    | 12.9%  |
| One year   | 95              | 41.9%  | 89          | 52.1%  | 69            | 50.0%  | 18           | 25.0%  | 30                         | 31.8%  | 300   | 42.9%  |
| Two years  | 42              | 18.6%  | 21          | 12.5%  | 17            | 12.5%  | 27           | 37.5%  | 17                         | 18.2%  | 124   | 17.8%  |
| Three years  | 27              | 11.6%  | 14          | 8.3%   | 0             | 0.0%   | 9            | 12.5%  | 8                          | 9.1%   | 58    | 8.3%   |
| Four to five years   | 16              | 7.0%   | 21          | 12.5%  | 11            | 8.3%   | 18           | 25.0%  | 21                         | 22.7%  | 88    | 12.5%  |
| Six to eight years   | 11              | 4.7%   | 4           | 2.1%   | 0             | 0.0%   | 0            | 0.0%   | 0                          | 0.0%   | 14    | 2.0%   |
| More than 8 years  | 0               | 0.0%   | 4           | 2.1%   | 17            | 12.5%  | 0            | 0.0%   | 4                          | 4.5%   | 25    | 3.6%   |
| Total  | 228             | 100.0% | 170         | 100.0% | 138           | 100.0% | 71           | 100.0% | 93                         | 100.0% | 700   | 100.0% |
| <b>Will you be prepared financially to qualify when your lot is available?</b> |                 |        |             |        |               |        |              |        |                            |        |       |        |
| Yes  | 191             | 72.0%  | 153         | 81.1%  | 149           | 86.7%  | 62           | 87.5%  | 89                         | 84.0%  | 644   | 80.2%  |
| No   | 0               | 0.0%   | 4           | 1.9%   | 0             | 0.0%   | 0            | 0.0%   | 4                          | 4.0%   | 8     | 1.0%   |
| Don't know/Refused   | 74              | 28.0%  | 32          | 17.0%  | 23            | 13.3%  | 9            | 12.5%  | 13                         | 12.0%  | 151   | 18.8%  |
| Total  | 265             | 100.0% | 188         | 100.0% | 172           | 100.0% | 71           | 100.0% | 106                        | 100.0% | 802   | 100.0% |
| <b>Understanding of undivided interest details</b>                             |                 |        |             |        |               |        |              |        |                            |        |       |        |
| Fully understand, and no other information is needed                           | 95              | 36.0%  | 74          | 39.6%  | 57            | 33.3%  | 18           | 25.0%  | 25                         | 24.0%  | 270   | 33.7%  |
| Somewhat understand, but more information is needed                            | 143             | 54.0%  | 82          | 43.4%  | 103           | 60.0%  | 53           | 75.0%  | 76                         | 72.0%  | 457   | 57.0%  |
| Do not understand at all   | 27              | 10.0%  | 32          | 17.0%  | 6             | 3.3%   | 0            | 0.0%   | 4                          | 4.0%   | 68    | 8.5%   |
| Don't know/Refused   | 0               | 0.0%   | 0           | 0.0%   | 6             | 3.3%   | 0            | 0.0%   | 0                          | 0.0%   | 6     | .7%    |
| Total  | 265             | 100.0% | 188         | 100.0% | 172           | 100.0% | 71           | 100.0% | 106                        | 100.0% | 802   | 100.0% |
| <b>What do you intend to do with the award in the future?</b>                  |                 |        |             |        |               |        |              |        |                            |        |       |        |
| Pass it on to my children or relatives   | 201             | 76.0%  | 160         | 84.9%  | 161           | 93.3%  | 62           | 87.5%  | 85                         | 80.0%  | 668   | 83.4%  |
| Return it back to DHHL   | 0               | 0.0%   | 0           | 0.0%   | 0             | 0.0%   | 0            | 0.0%   | 4                          | 4.0%   | 4     | .5%    |
| Sell it to someone else  | 5               | 2.0%   | 0           | 0.0%   | 0             | 0.0%   | 0            | 0.0%   | 0                          | 0.0%   | 5     | .7%    |
| Just hold on to it   | 37              | 14.0%  | 14          | 7.5%   | 6             | 3.3%   | 9            | 12.5%  | 13                         | 12.0%  | 79    | 9.8%   |
| Don't know/Refused   | 16              | 6.0%   | 11          | 5.7%   | 6             | 3.3%   | 0            | 0.0%   | 4                          | 4.0%   | 37    | 4.6%   |
| Other  | 5               | 2.0%   | 4           | 1.9%   | 0             | 0.0%   | 0            | 0.0%   | 0                          | 0.0%   | 9     | 1.1%   |
| Total  | 265             | 100.0% | 188         | 100.0% | 172           | 100.0% | 71           | 100.0% | 106                        | 100.0% | 802   | 100.0% |

Source: DHHL Undivided Interest Lessees Survey 2020

## RATING OF DHHL INTERACTIONS

Undivided Interest Lessees were asked "which statement best describes your interaction with DHHL in the past year?" About 47 percent of Lessees responded they had not spoken with DHHL in the past year or "don't know/refused." Fifteen percent of respondents said "excellent, they really try to help." Fourteen percent said "good, they do their jobs pretty well." Fifteen percent said "fair, they don't go out of their way to help.". There was nine percent that said "poor, they don't care about my problems."



## COMPARISONS BETWEEN TRADITIONAL LESSEES AND UNDIVIDED INTEREST LESSEES

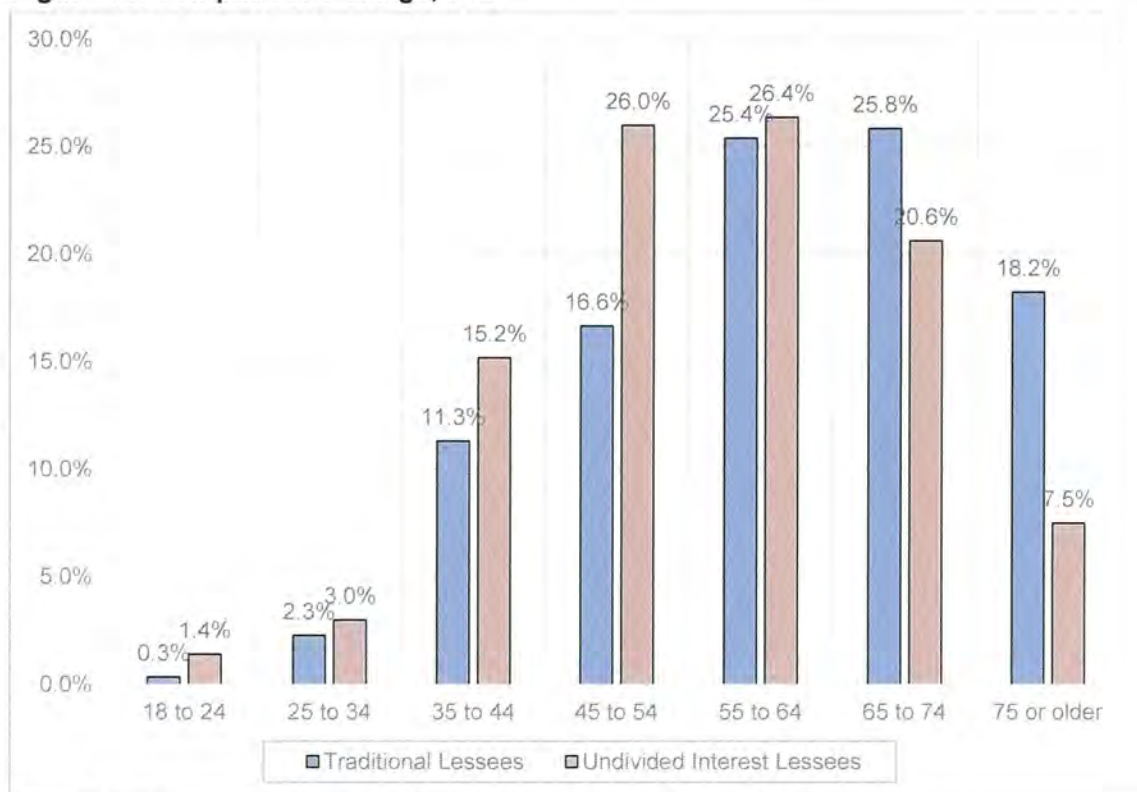
While there are many commonalities between the Traditional and Undivided Interest Lessees, there are areas in which their characteristics are unique. This section examines both groups' demographic characteristics, economic situations, and perspectives regarding their current residence.

### DEMOGRAPHIC CHARACTERISTICS

#### Age

Figure 10 shows the age distribution of Traditional and Undivided Interest Lessees. The Traditional Lessees tend to be older than the Undivided Interest Lessees. Traditional Lessees' median age is estimated to be 62 years old, while the median age of Undivided Interest Lessees is 57 years. The most considerable differences lie in the 45 to 54 and 65 to 74 age groups. Among 45 to 54 year olds, there are nearly 10 percentage points more Undivided Interest Lessees than Traditional Lessees. The opposite is true for the 65 to 74 age range, with 5.2 percent more Traditional Lessees.

**Figure 10. Comparisons of Age, 2020**

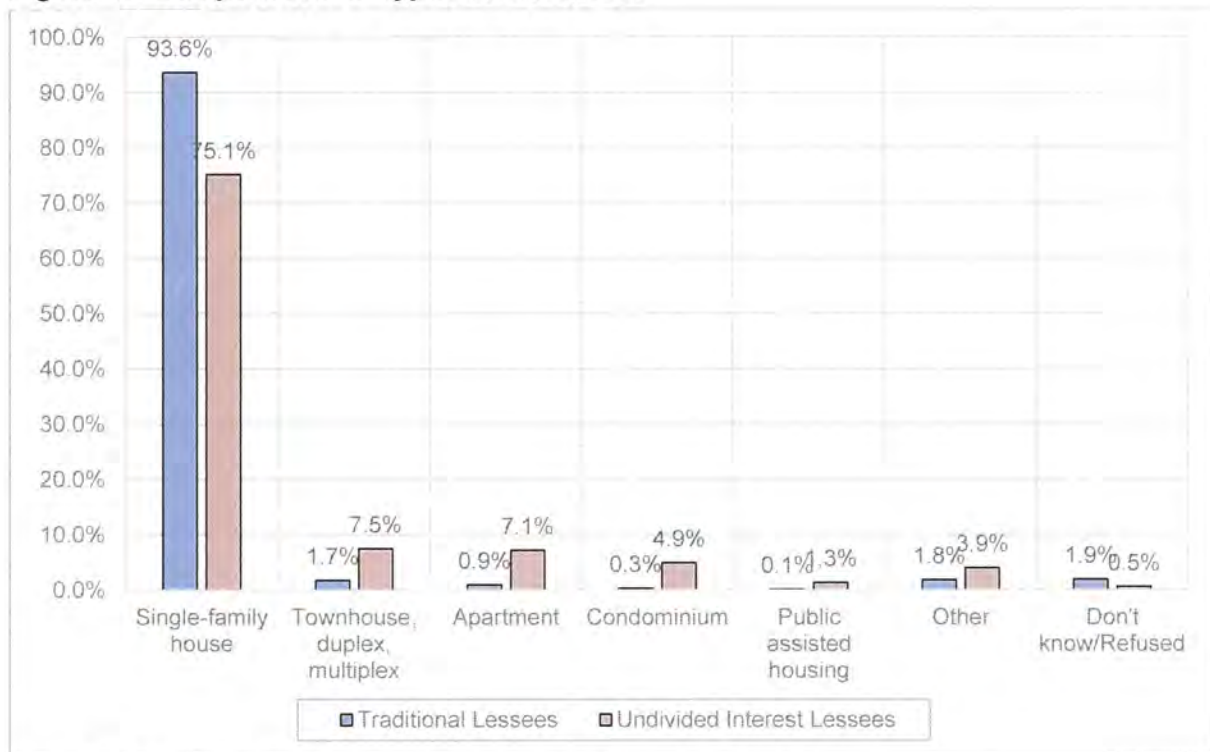


Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

## Types of Units

Most Traditional Lessees live in single-family homes (93.6%), while only three-quarters of Undivided Interest Lessees live in single-family accommodations (75.1%). Undivided Interest Lessees are more likely to live in multi-family housing units like townhomes, apartments, condominiums, and publicly assisted housing than Traditional Lessees.

**Figure 12. Comparisons of Types of Units, 2020**



Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020



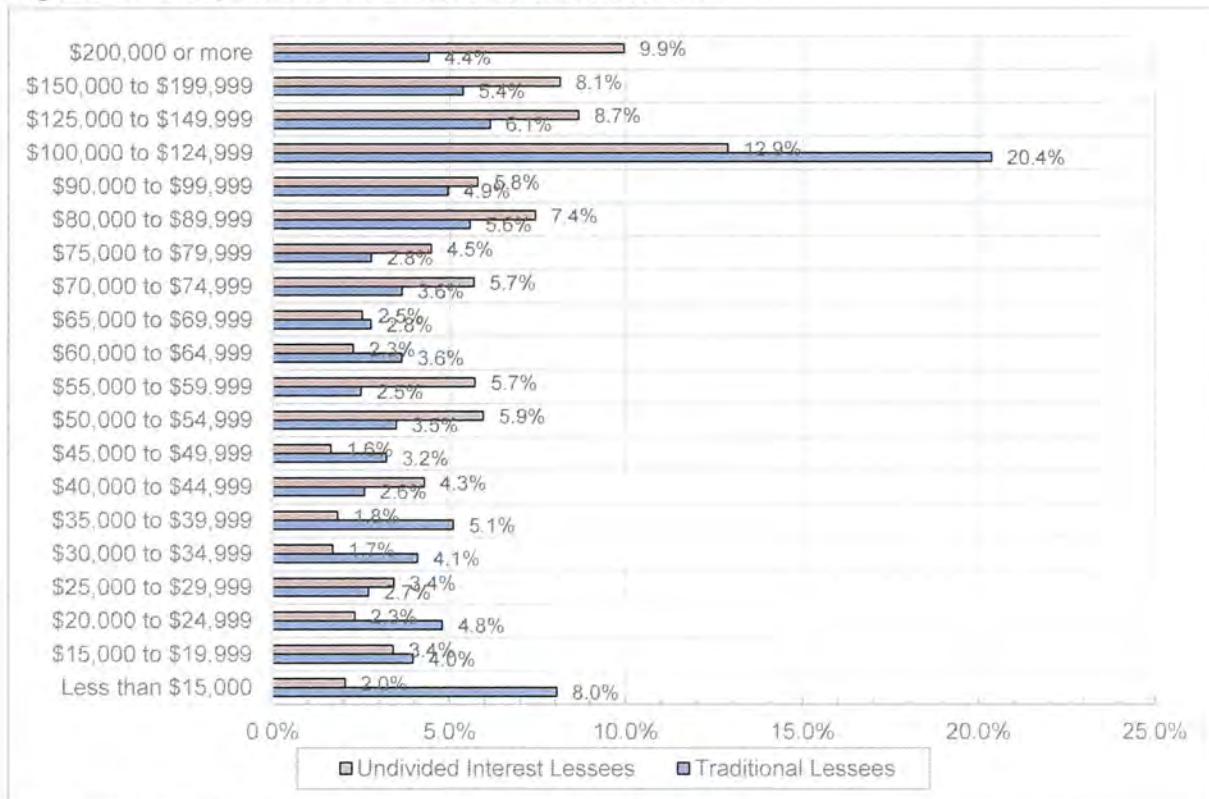
## ECONOMIC SITUATIONS

### Household Income

Household income also differs significantly among the two Lessee groups. As shown in Figure 13, roughly one-third of Traditional Lessees earn less than \$50,000, while only one-fifth of Undivided Interest Lessees are in these lower income ranges. The percentage of Undivided Interest Lessees with household incomes of \$150,000 or more is nearly twice that of Traditional Lessees (18.1% and 9.8%, respectively).

The median household income for the Traditional Lessees is estimated at \$74,954. The median household income for the Undivided Interest Lessees is \$89,154, nearly 20 percent greater than for Traditional Lessees.

**Figure 13. Comparisons of Household Income, 2020**



Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

## Savings

Both groups of Lessees were asked about the amount they have in savings. Close to 15 percent of Traditional Lessees' households reported that they have no savings (14.8%). Only 7.6 percent of Undivided Interest Lessees stated that they have no savings at all. While significantly more Traditional Lessee households have savings of \$5,000 to \$24,999, a larger percentage of Undivided Interest Lessees have savings of \$50,000 or more. The median savings for Traditional Lessees' households is only around \$4,039. The Undivided Interest Lessees' households, on the other hand, have as much as three times more savings than the Traditional Lessees (\$13,167).

An unusually high percentage of Traditional Lessees reported that they were not sure how much money they had in savings (27.9%; vs. 8.9% of UI Lessees). If those Lessee households who were unsure are eliminated from the analysis, the comparison is even more dramatic. Twenty-one percent of Traditional Lessees, versus eight percent of Undivided Interest Lessees, reported zero savings. Similarly, 12 percent of Traditional households have \$50,000 or more in savings compared to 21 percent of Undivided Interest households.

**Figure 14. Comparisons of Savings, 2020**

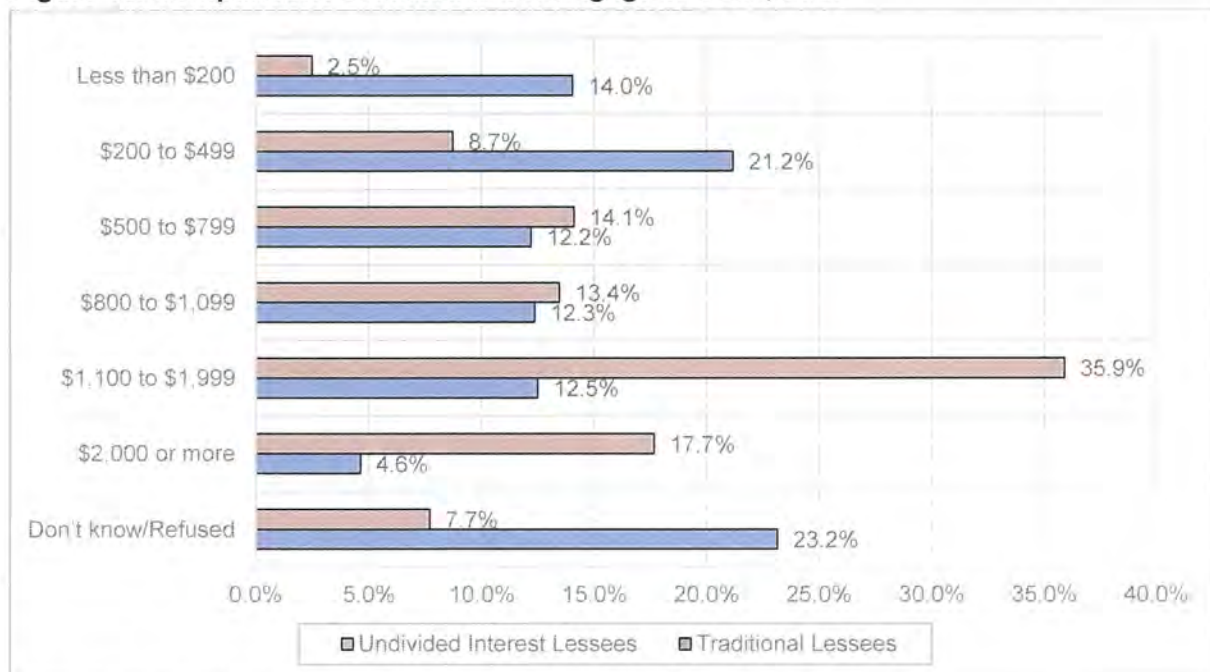


Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

## Affordable Mortgage or Loan

Figure 15 compares the mortgage or loan payment deemed affordable by Lessee households if they were to build, buy, or repair a home in the next four years. About 14 percent of Traditional Lessees stated that they could only afford to pay less than \$200. In contrast, less than 3 percent of Undivided Interest Lessees think they could afford the same amount. The most significant differences among the two lessee groups lie in the higher range of affordable mortgages or loans between \$1,100 to \$1,999 and more than \$2,000. There are close to three times as many Undivided Interest Lessees than Traditional Lessees who can afford to pay mortgage between \$1,100 to \$1,999 and four times as many Undivided Interest Lessees who can afford to pay more than \$2,000 each month. The median affordable mortgage or loan amount is about \$578 for Traditional Lessees and \$1,286 for Undivided Interest Lessees.

**Figure 15. Comparisons of Affordable Mortgage or Loan, 2020**



Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

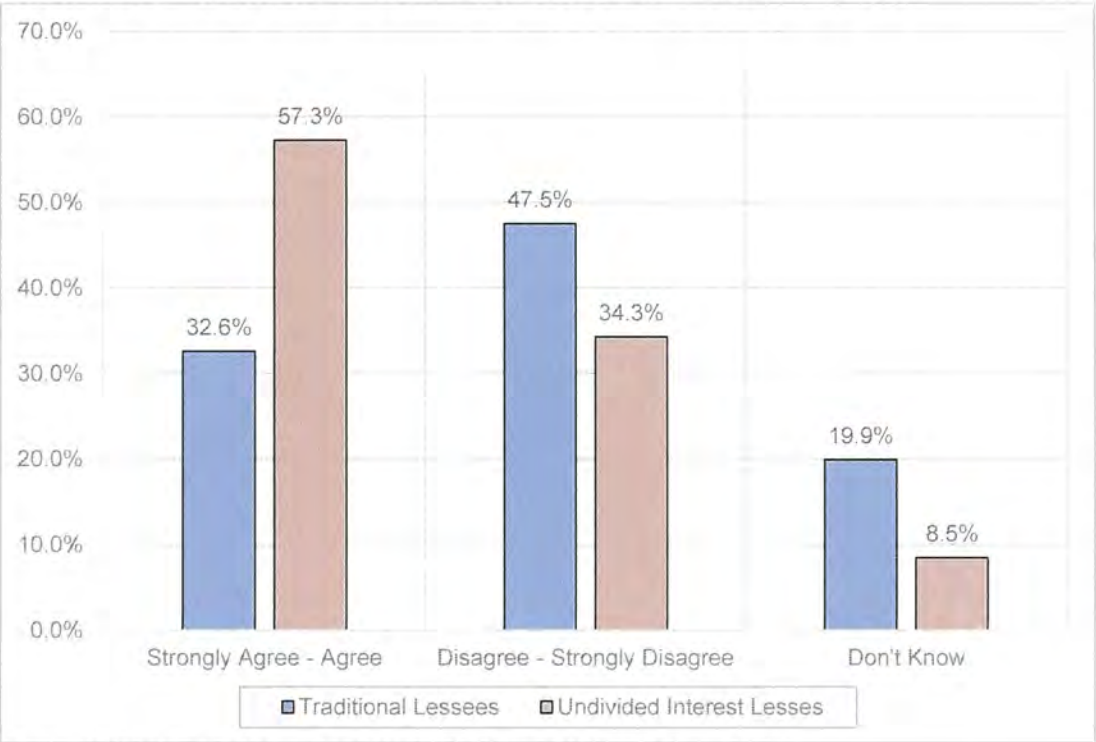


PERSPECTIVE OF CURRENT RESIDENCE

Participation in Community Activities

Traditional Lessees and Undivided Interest Lessees have a different perspective regarding community activities participation. More than half of the Undivided Interest Lessees reported they regularly participate in their community activities (57.3%). Only about one-third of Traditional Lessees regularly engage in their Homestead activities (32.6%).

Figure 16. Comparisons of Community Activities Participation, 2020

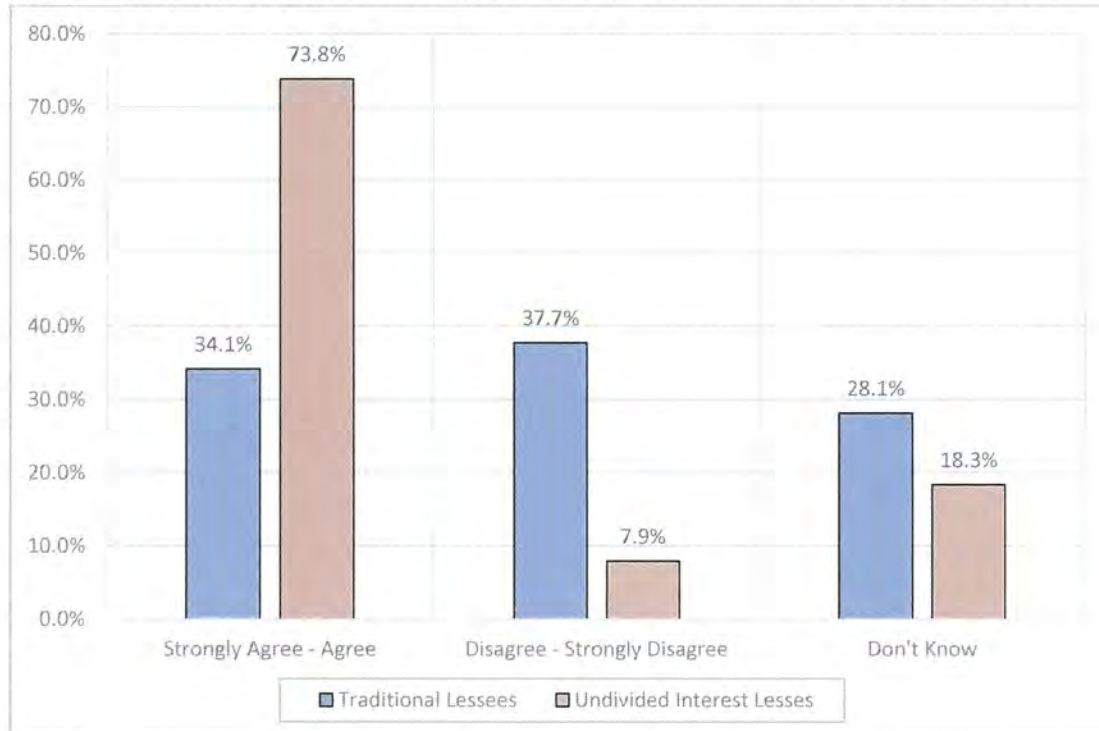


Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

## Willingness to Organize Homestead Activities

When asked about their willingness to help organize Homestead activities, Undivided Interest Lessees were twice as likely to help out than Traditional Lessees. Only around three in ten Traditional Lessees reported that they would be willing to assist. From the survey results, it appears that the Undivided Interest Lessees are quite enthusiastic about taking a leadership role within the Homestead community.

**Figure 17. Comparisons of Willingness to Organize Homestead Activities, 2020**

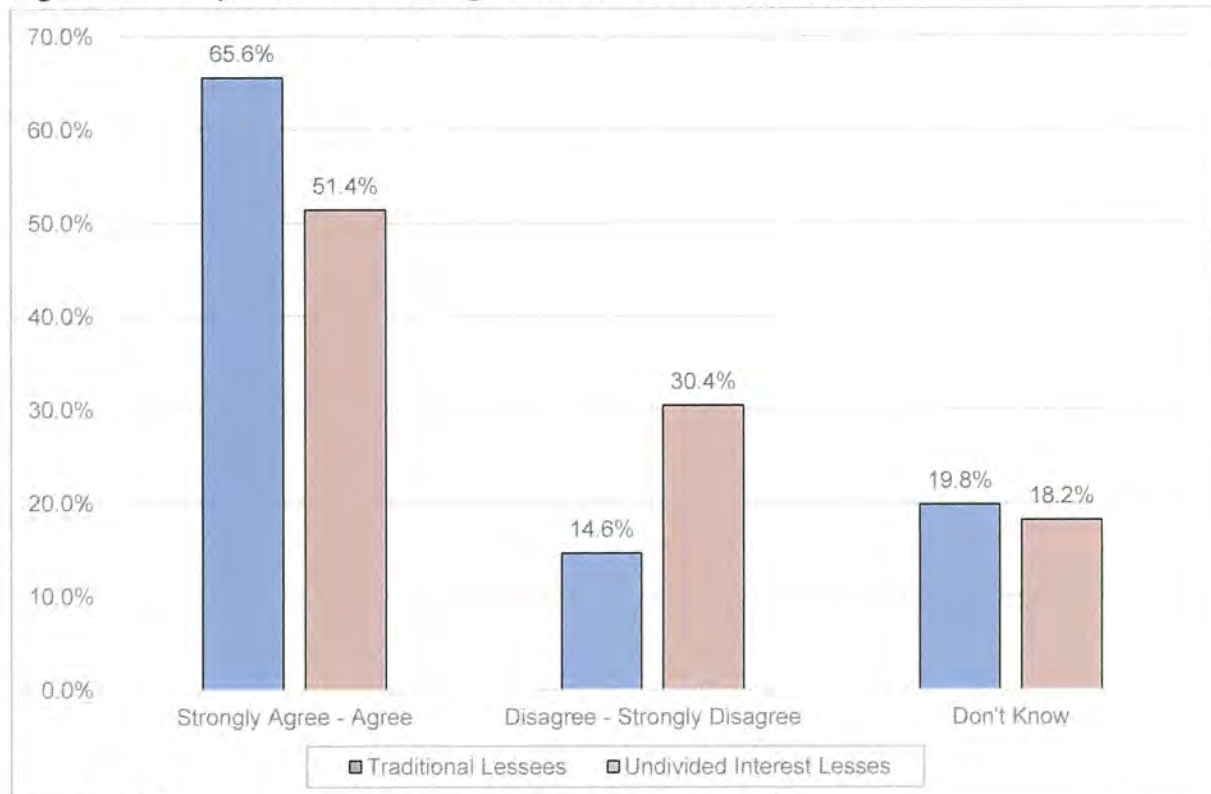


Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

## Sharing of Hawaiian Cultural Values

Only slightly more than half of the Undivided Interest Lessees agreed that the residents in their community share Hawaiian cultural values (51.4%), as opposed to 65.6 percent for Traditional Lessees. The result is not surprising as the Traditional Lessees are living in communities where majorities are Hawaiian. In contrast, the Undivided Interest Lessees live in communities where the residents are a mix of different ethnicities. Therefore, the sharing of Hawaiian cultural may not be as popular as in the Traditional Lessees' communities. About the same number of Lessees were unsure about this among the two groups.

**Figure 18. Comparisons of Sharing Hawaiian Cultural Values, 2020**



Source: DHHL Lessees Survey and Undivided Interest Lessees Survey 2020

Overall, the Undivided Interest Lessees are quite different from the Traditional Lessees. They appear to be slightly younger and wealthier than the Traditional Lessees. Traditional Lessees, on the other hand, have more homeowners and are mostly living in single-family houses. Undivided Interest Lessees are more engaged in community activities.



## **APPENDICES**

## APPENDIX A: SURVEY INSTRUMENTS



## 2020 DHHL LESSEE SURVEY

1. What type of Homestead lease do you have?  
Residential ..... ☐  
Agricultural ..... ☐  
Pastoral ..... ☐
2. Before you received this lease were you an Undivided Interest Lessee?  
Yes ..... ☐  
No ..... ☐  
Don't know/Refused ..... ☐
3. Do you currently have a house on your Homestead lot?  
Yes (PLEASE CONTINUE) ..... ☐  
No (SKIP TO Q16) ..... ☐
4. Do you have a mortgage on the house now?  
Yes ..... ☒  
No, I paid it off already ..... ☐  
No, my children have the mortgage ..... ☐  
No, someone else has the mortgage ..... ☐
5. Since you first received/built the house, have you added any rooms?  
Yes ..... ☐  
No ..... ☐
6. Have you made any other improvements on the house or land?  
Yes ..... ☐  
No ..... ☐
7. Is the house the right size for you and your needs?  
Yes ..... ☐  
No, it should be larger ..... ☐  
No, it should be smaller ..... ☐
8. Currently, what is the condition of your house?  
Excellent (SKIP TO Q11) ..... ☐  
OK (SKIP TO Q11) ..... ☐  
Needs minor repairs ..... ☐  
Needs major repairs ..... ☐
9. What types of repairs are required? (CHECK ALL THAT APPLY)  
Structural (ex., foundation cracked) ..... ☐  
Roof (ex., leaking, sagging) ..... ☐  
Walls (ex., holes, damage) ..... ☐  
Windows need replacing ..... ☐  
Electrical problems ..... ☐  
Plumbing problems ..... ☐  
Sewage problems ..... ☐  
Exterior work (ex., painting, siding, gutters) ..... ☐  
Needs minor repair throughout ..... ☐

10. Will you be able to pay for the necessary repairs for your house?  
Yes, with cash ..... ☐  
Yes, with a bank loan ..... ☐  
Yes, by other means ..... ☐  
No, can't afford to pay for repairs ..... ☐
11. Do you have the following types of home-related insurance? (CHECK ALL THAT APPLY)  
Yes, Homeowners insurance ..... ☐  
Yes, Flood insurance ..... ☐  
No, can't afford to pay for insurance ..... ☐  
No, the property can't be insured ..... ☐  
Don't know/Refused ..... ☐

**Now we would like to ask you about the Homestead community where your award land is located**

12. Looking around at your neighbors' houses, would you say that most of them are...  
In the same shape as your house ..... ☐  
In better shape than your house ..... ☐  
In worse shape than your house ..... ☐  
In much worse than your house ..... ☐  
Don't know/Refused ..... ☐
13. Would you say that your Homestead neighborhood is a ...  
Great place to live ..... ☐  
Just like any other neighborhood ..... ☐  
Not a good place to live ..... ☐
14. Everything considered, if you had a chance, would you...  
Stay in this neighborhood ..... ☐  
Move away from this neighborhood ..... ☐  
Not sure ..... ☐
15. Are you currently living in the house on your Homestead lot?  
Yes ..... ☐  
No, my kids live there ..... ☐  
No, someone else lives there ..... ☐  
No, I rent it to others ..... ☐  
No one lives there ..... ☐  
Other (specify) ..... ☐
16. What do you intend to do with the house or land in the future?  
Pass it on to my children or relatives ..... ☐  
Return it back to DHHL (SKIP TO Q18) ..... ☐  
Sell it to someone else (SKIP TO Q18) ..... ☐  
Transfer it to someone else (SKIP TO Q18) ..... ☐  
Just hold on to it (SKIP TO Q18) ..... ☐  
Don't know/Refused (SKIP TO Q18) ..... ☐  
Other (specify) (SKIP TO Q18) ..... ☐



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

- Less than 12 ½% ..... ☐
- 12 ½ to 24% ..... ☐
- 25 to 49% ..... ☐
- 50% or more ..... ☐
- Don't know/Refused ..... ☐
- Other (specify) ..... ☐

18. The following statements relate to you and your Homestead community, where your award land is located. 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            |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| I am aware of the programs to assist me in financing home repairs.                                      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Homestead communities work better with strong resident participation                                    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I regularly participate in my Homestead community activities.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I do/will help organize Homestead community activities.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I like living in a Homestead community with established rules that everyone follows (a DCCR community). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I feel well connected with my Homestead community association(s).                                       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I feel safe in my Homestead community walking around in the day and night.                              | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I know and trust my neighbors.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| In our Homestead community we look out for each other.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| My hope is that my family lives in this Homestead community for generations.                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The residents in my Homestead community share Hawaiian cultural values.                                 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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

- Excellent, they really try to help ..... ☐
- Good, they do their jobs pretty well ..... ☐
- Fair, they don't go out of their way to help ..... ☐
- Poor, they don't care about my problems ..... ☐
- Haven't spoken with DHHL in past year ..... ☐
- Don't know/Refused ..... ☐

**Now we would like to ask you about the house you live in now, whether it is on Homestead land or not**

20. Do you own or rent the house in which you live?

- Own ..... ☐
- Rent ..... ☐
- Sharing with others, no rent ..... ☐
- Live alone without rent payment ..... ☐

21. What kind of home do you live in now?

- Single-family house ..... ☐
- Townhouse, duplex, multiplex ..... ☐
- Apartment ..... ☐
- Condominium ..... ☐
- Public assisted housing ..... ☐
- Other (specify) ..... ☐

22. How many rooms are there in your house? (PLEASE WRITE THE NUMBER IN THE BOXES PROVIDED BELOW)

|\_|\_| bedrooms

|\_|\_| bathrooms

23. If you could change your existing house, how many additional rooms would you like to have?

|\_|\_| bedrooms

|\_|\_| bathrooms

|\_|\_| other rooms

No changes to existing house ..... ☐



24. In the past five years, have you or a member of your household applied and/or received a service from a Native Hawaiian organization? Please indicate which organization provided that service. (CHECK ALL THAT APPLY)
- Office of Hawaiian Affairs..... ☐
- Kamehameha Schools..... ☐
- Queen Lili'uokalani Trust..... ☐
- Native Hawaiian Chamber of Commerce..... ☐
- Native Hawaiian Healthcare Centers..... ☐
- Alu Like..... ☐
- Lunalilo Trust..... ☐
- A Hawaiian Civic Club..... ☐
- Hawaiian focused Charter School..... ☐
- Hawaiian language program..... ☐
- Other (specify)..... ☐
- Did not apply or receive any service..... ☐
- Don't know/Refused..... ☐
25. 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)..... ☐
- Cultural Activities..... ☐
- Community Garden..... ☐
- Commercial Uses..... ☐
- Family Gathering Spaces..... ☐
- Light Industrial..... ☐
- Other (specify)..... ☐
- None of these..... ☐
- Don't know/Refused..... ☐

**In this survey we define "Homestead Family" as all the people who live with you on your Awarded Homestead land**

26. What is your gender?
- Male..... ☐
- Female..... ☐
- Gender, non-conforming..... ☐
- Prefer not to answer..... ☐
27. What is your current marital status?
- Single, never married..... ☐
- Married..... ☐
- Living with Partner..... ☐
- Separated/Divorced..... ☐
- Widowed..... ☐
- Prefer not to answer..... ☐
28. What was your age on your last birthday?
- \_\_\_\_|\_\_\_\_| years old
29. How many people including yourself are part of your Homestead family?
- \_\_\_\_|\_\_\_\_| people

30. How many members in your Homestead family are under 18 or over 70 years of age?

\_\_\_\_|\_\_\_\_| people under age 18

\_\_\_\_|\_\_\_\_| people over age 70

31. How many adults in your Homestead family are employed? (IF NO ONE IS EMPLOYED, PLEASE SKIP TO Q33.)

\_\_\_\_|\_\_\_\_| adults employed full-time

\_\_\_\_|\_\_\_\_| adults employed part-time

32. For each adult in your Homestead family employed part-time or full-time, please indicate the industry they work in. (CHECK ALL THAT APPLY).

|  | Adults working full-time | Adults working part-time |
|--|--------------------------|--------------------------|
| Agriculture, forestry, fishing, and hunting              | <input type="checkbox"/> | <input type="checkbox"/> |
| Construction   | <input type="checkbox"/> | <input type="checkbox"/> |
| Retail trade   | <input type="checkbox"/> | <input type="checkbox"/> |
| Transportation, warehousing, and utilities               | <input type="checkbox"/> | <input type="checkbox"/> |
| Finance and insurance, real estate, rental and leasing   | <input type="checkbox"/> | <input type="checkbox"/> |
| Professional, scientific, management, and administrative | <input type="checkbox"/> | <input type="checkbox"/> |
| Educational services                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| Health care and social assistance                        | <input type="checkbox"/> | <input type="checkbox"/> |
| Hotel, accommodations, and food services                 | <input type="checkbox"/> | <input type="checkbox"/> |
| Arts, entertainment, and recreation                      | <input type="checkbox"/> | <input type="checkbox"/> |
| Public administration/Government                         | <input type="checkbox"/> | <input type="checkbox"/> |
| Other services (specify)                                 | <input type="checkbox"/> | <input type="checkbox"/> |

33. Do you or any members of your Homestead family own any real estate other than your Homestead award land?

Yes..... ☐

No..... ☐

Don't know/Refused..... ☐

34. About how much does your Homestead family have in savings right now?

None..... ☐

Less than \$5,000..... ☐

\$5,000 to \$24,999..... ☐

\$25,000 to \$49,999..... ☐

\$50,000 or more..... ☐

Don't know/Refused..... ☐

35. If you were to build, buy, or repair a home in the next four years, about how much do you think you could afford to pay each month for your mortgage or loan?
- Less than \$200 ..... ☐
- \$200 to \$499 ..... ☐
- \$500 to \$799 ..... ☐
- \$800 to \$1,099 ..... ☐
- \$1,100 to \$1,999 ..... ☐
- \$2,000 or more ..... ☐
- Don't know/Refused ..... ☐
36. In 2019, what was the total income of all the people in your Homestead family?
- Less than \$15,000 ..... ☐
- \$15,000 to \$19,999 ..... ☐
- \$20,000 to \$24,999 ..... ☐
- \$25,000 to \$29,999 ..... ☐
- \$30,000 to \$34,999 ..... ☐
- \$35,000 to \$39,999 ..... ☐
- \$40,000 to \$44,999 ..... ☐
- \$45,000 to \$49,999 ..... ☐
- \$50,000 to \$54,999 ..... ☐
- \$55,000 to \$59,999 ..... ☐
- \$60,000 to \$64,999 ..... ☐
- \$65,000 to \$69,999 ..... ☐
- \$70,000 to \$74,999 ..... ☐
- \$75,000 to \$79,999 ..... ☐
- \$80,000 to \$89,999 ..... ☐
- \$90,000 to \$99,999 ..... ☐
- \$100,000 to \$124,999 ..... ☐
- \$125,000 to \$149,999 ..... ☐
- \$150,000 to \$199,999 ..... ☐
- \$200,000 or more ..... ☐
- Don't know/Refused ..... ☐
37. Are you current on your property taxes?
- Yes ..... ☐
- No ..... ☐
- I don't pay property taxes ..... ☐
- Don't Know/Refused ..... ☐

38. Do you or other members of your household use a device to regularly send e-mails or access websites on the Internet?
- Me alone ..... ☐
- Me and others ..... ☐
- Others, not me ..... ☐
- No one ..... ☐
- Don't Know/Refused ..... ☐
39. What type of devices are being used? (CHECK ALL THAT APPLY)
- Desktop computer ..... ☐
- Smartphone ..... ☐
- Tablet ..... ☐
- Other specify ..... ☐
- Don't Know/Refused ..... ☐
40. What is your current e-mail address? (This will only be used to update the DHHL Beneficiary Database and future research.)
- 
41. Can DHHL follow up with you for additional research and information?
- Yes ..... ☐
- No ..... ☐
42. What is the Zip Code where you currently live?
- \_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_| zip code

Mahalo for participating in our survey! Please use the pre-paid reply envelope provided and return the completed survey by October 23, 2020.





## 2020 DHHL UNDIVIDED INTEREST SURVEY

- Based on our files you currently have an undivided interest award. How many years from now will you be ready to accept a Homestead lease?  
 years
- Will you be prepared financially to qualify when the Homestead lease is offered?  
 Yes ☐  
 No ☐  
 Don't know/Refused ☐
- How would you rate your level of understanding on the details of your undivided interest award?  
 Fully understand, and no other information is needed ☐  
 Somewhat understand, but more information is needed ☐  
 Do not understand at all ☐
- What do you intend to do with the award in the future?  
 Pass it on to my children or relatives ☐  
 Return it to DHHL (SKIP TO Q6) ☐  
 Sell it to someone else (SKIP TO Q6) ☐  
 Transfer it to someone else (SKIP TO Q6) ☐  
 Just hold on to it (SKIP TO Q6) ☐  
 Will not accept lot (SKIP TO Q6) ☐  
 Don't know/Refused (SKIP TO Q6) ☐  
 Other (specify below) (SKIP TO Q6) ☐

[ANSWER Q5 ONLY IF YOU WILL PASS ON AWARD TO CHILDREN OR RELATIVES.]

- What percent Native Hawaiian is the child or relative that you intend to leave your house to?  
 Less than 12 ½% ☐  
 12 ½ to 24% ☐  
 25 to 49% ☐  
 50% or more ☐  
 Don't know/Refused ☐  
 Other (specify) ☐

- If you were to be offered a Homestead lease in 2021, which of the following types of property would you most like to receive? (DARKEN THE CIRCLE NEXT TO YOUR FIRST CHOICE [1]. THEN DARKEN YOUR SECOND CHOICE [2] IN THE SECOND COLUMN. THEN DARKEN YOUR THIRD CHOICE [3] IN THE THIRD COLUMN.)

|   | 1 <sup>st</sup><br>Choice | 2 <sup>nd</sup><br>Choice | 3 <sup>rd</sup><br>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 to 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"/>     |

- If you could not qualify to finance your first choice, how likely would you be to accept your second or third choice if available?  
 Very likely ☐  
 Somewhat likely ☐  
 Somewhat unlikely ☐  
 Very unlikely ☐  
 Not sure ☐  
 Don't know/Refused ☐
- When considering accepting that lease, which of the following is the most important to you? (CHOOSE JUST ONE)  
 The location of the community ☐  
 The price of the unit ☐  
 Size of lot ☐  
 Ability to qualify to finance the house ☐  
 Proximity to jobs and/or schools ☐  
 The community amenities nearby ☐  
 The community is a DCCR community (has a homeowner association that enforces guidelines) ☐  
 Type of housing unit (Single-family or Multi-family) ☐



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

10. Where would be your second choice?

11. The following statements relate to you and where you live now. 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   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I regularly participate in my community activities.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The residents in my community share Hawaiian cultural values.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I feel safe in my community walking around in the day and night.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I know and trust my neighbors.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| In our community we look out for each other.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I am aware of the programs to assist me in financing a house on DHHL land.                                     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| My hope is that my family lives in my future Homestead award for generations.                                  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I do/will help organize my future Homestead community activities.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I would like to live in a Homestead community with established rules that everyone follows (a DCCR community). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

12. What is your gender?

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

13. What is your current marital status?

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

14. What was your age on your last birthday?

| years old

**In this survey we define "Homestead family" as all the people who will move with you to your future Homestead land**

15. How many people including yourself are part of your Homestead family?

| people

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

| people under age 18  
| people over age 70

17. How many bedrooms and bathrooms will you need in your new home?

| bedrooms  
| bathrooms

18. How many adults in your Homestead family are employed? (IF NO ONE IS EMPLOYED, PLEASE SKIP TO Q20)

| adults employed full-time

| adults employed part-time

19. For adults in your homestead family employed full-time or part-time, please indicate the industry they work in. (CHECK ALL THAT APPLY).

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



20. Do you or any member of your Homestead family receive any of the following types of assistance? (CHECK ALL THAT APPLY)
- Section 8 ..... ☐  
 Rental Assistance ..... ☐  
 Public Assistance (TANF) ..... ☐  
 SNAP/Food Stamps ..... ☐  
 WIC ..... ☐  
 None of these ..... ☐  
 Don't know/Refused ..... ☐
21. About how much does your Homestead family have in savings right now?
- Nothing ..... ☐  
 Less than \$5,000 ..... ☐  
 \$5,000 to \$24,999 ..... ☐  
 \$25,000 to \$49,999 ..... ☐  
 \$50,000 or more ..... ☐  
 Don't know/Refused ..... ☐
22. If you were to build, buy, or repair a home in the next four years, about how much do you think you could afford to pay each month for your mortgage or loan?
- Less than \$200 ..... ☐  
 \$200 to \$499 ..... ☐  
 \$500 to \$799 ..... ☐  
 \$800 to \$1,099 ..... ☐  
 \$1,100 to \$1,999 ..... ☐  
 \$2,000 or more ..... ☐  
 Don't know/Refused ..... ☐
23. In 2019, what was the total income of all the people in your Homestead family?
- Less than \$15,000 ..... ☐  
 \$15,000 to \$19,999 ..... ☐  
 \$20,000 to \$24,999 ..... ☐  
 \$25,000 to \$29,999 ..... ☐  
 \$30,000 to \$34,999 ..... ☐  
 \$35,000 to \$39,999 ..... ☐  
 \$40,000 to \$44,999 ..... ☐  
 \$45,000 to \$49,999 ..... ☐  
 \$50,000 to \$54,999 ..... ☐  
 \$55,000 to \$59,999 ..... ☐  
 \$60,000 to \$64,999 ..... ☐  
 \$65,000 to \$69,999 ..... ☐  
 \$70,000 to \$74,999 ..... ☐  
 \$75,000 to \$79,999 ..... ☐  
 \$80,000 to \$89,999 ..... ☐  
 \$90,000 to \$99,999 ..... ☐  
 \$100,000 to \$124,999 ..... ☐  
 \$125,000 to \$149,999 ..... ☐  
 \$150,000 to \$199,999 ..... ☐  
 \$200,000 or more ..... ☐  
 Don't know/Refused ..... ☐

*Now we would like to ask you about the house you currently live in.*

24. Do you own or rent the house in which you live?
- Own ..... ☐  
 Rent ..... ☐  
 Sharing with others, no rent ..... ☐  
 Live alone without rent payments ..... ☐
25. What kind of home do you live in now?
- Single-family house ..... ☐  
 Townhouse, duplex, multiplex ..... ☐  
 Apartment ..... ☐  
 Condominium ..... ☐  
 Public assisted housing ..... ☐  
 Other (specify below) ..... ☐
26. What is the total monthly payment for rent or mortgage for this housing unit?
- Home paid for, or no rent paid ..... ☐  
 Less than \$300 ..... ☐  
 \$300 to \$499 ..... ☐  
 \$500 to \$699 ..... ☐  
 \$700 to \$999 ..... ☐  
 \$1,000 to \$1,199 ..... ☐  
 \$1,200 to \$1,499 ..... ☐  
 \$1,500 to \$1,699 ..... ☐  
 \$1,700 to \$1,899 ..... ☐  
 \$1,900 to \$2,099 ..... ☐  
 \$2,100 to \$2,299 ..... ☐  
 \$2,300 to \$2,499 ..... ☐  
 \$2,500 or more ..... ☐  
 Don't know/Refused ..... ☐
27. What is the Zip Code where you currently live?
- \_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_ zip code
28. Including yourself, how many people live in your household including children?
- \_\_\_\_|\_\_\_\_ people
29. How many people in your household are related to you by birth, marriage, or adoption (hānai)?
- \_\_\_\_|\_\_\_\_ people
30. How many families live in your household?
- \_\_\_\_|\_\_\_\_ families



31. How many years have you lived in your housing unit?  
 \_\_\_\_|\_\_\_\_ years
32. How many bedrooms and bathrooms are in your home?  
 \_\_\_\_|\_\_\_\_ bedrooms  
 \_\_\_\_|\_\_\_\_ bathrooms
33. In the past five years have you or a member of your household applied and/or received a service from a Native Hawaiian organization? Please indicate which organization provided that service. **(CHECK ALL THAT APPLY)**
- Office of Hawaiian Affairs..... ☐  
 Kamehameha Schools..... ☐  
 Lili'uokalani Trust..... ☐  
 Native Hawaiian Chamber of Commerce..... ☐  
 Native Hawaiian Healthcare Centers..... ☐  
 Alu Like..... ☐  
 Lunalilo Trust..... ☐  
 A Hawaiian Civic Club..... ☐  
 Hawaiian focused Charter School..... ☐  
 Hawaiian language program..... ☐  
 Other (specify)..... ☐  
 Did not apply or receive any service..... ☐  
 Don't know/refused..... ☐
34. 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).. ☐  
 Cultural Activities..... ☐  
 Community Garden..... ☐  
 Commercial Uses..... ☐  
 Family Gathering Spaces..... ☐  
 Light Industrial..... ☐  
 Other (specify)..... ☐  
 None of these..... ☐  
 Don't know/Refused..... ☐

**The following questions relate specifically to DHHL.**

35. Considering all your interactions with DHHL in the last year, which statement below best describes your communications with them?
- Excellent, they really try to help..... ☐  
 Good, they do their jobs pretty well..... ☐  
 Fair, they don't go out of their way to help..... ☐  
 Poor, they don't care about my problems..... ☐  
 Haven't spoken with DHHL in past year..... ☐  
 Don't know/Refused..... ☐
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..... ☐  
 Me and others..... ☐  
 Others, not me..... ☐  
 No one..... ☐  
 Don't Know/Refused..... ☐
37. What type of devices are being used? **(CHECK ALL THAT APPLY)**
- Desktop computer..... ☐  
 Smartphone..... ☐  
 Tablet..... ☐  
 Other specify..... ☐  
 Don't Know/Refused..... ☐
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..... ☐  
 No..... ☐
40. Please feel free to write any additional comments in the space below.
- \_\_\_\_\_  
 \_\_\_\_\_

**Mahalo for participating in our survey! Please use the pre-paid reply envelope provided and return the completed survey by October 23, 2020.**

## APPENDIX B: DATA TABULATIONS BY COUNTY

Table B-1. Respondent Characteristics, 2020

|                       |                       | County of Residence |       |         |        |              | Total |
|-----------------------|-----------------------|---------------------|-------|---------|--------|--------------|-------|
|                       |                       | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|                       |                       | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Gender</b>         | Male                  | 38.6%               | 41.6% | 37.6%   | 38.0%  | 57.1%        | 39.0% |
|                       | Female                | 58.8%               | 54.4% | 59.7%   | 60.8%  | 42.9%        | 58.2% |
|                       | Prefer not to answer  | 2.6%                | 4.0%  | 2.7%    | 1.2%   | 0.0%         | 2.7%  |
| <b>Age</b>            | 18 to 24              | .3%                 | .3%   | 0.0%    | 1.2%   | 0.0%         | .3%   |
|                       | 25 to 34              | 1.7%                | 2.8%  | 3.1%    | .6%    | 0.0%         | 2.1%  |
|                       | 35 to 44              | 12.0%               | 9.5%  | 9.6%    | 12.0%  | 0.0%         | 10.9% |
|                       | 45 to 54              | 17.8%               | 18.0% | 12.9%   | 18.7%  | 0.0%         | 16.7% |
|                       | 55 to 64              | 25.8%               | 24.9% | 23.1%   | 20.5%  | 14.3%        | 24.5% |
|                       | 65 to 74              | 23.9%               | 23.5% | 29.0%   | 25.9%  | 28.6%        | 25.1% |
|                       | 75 or older           | 16.8%               | 18.5% | 20.0%   | 18.7%  | 57.1%        | 18.2% |
|                       | Prefer not to answer  | 1.7%                | 2.5%  | 2.3%    | 2.4%   | 0.0%         | 2.0%  |
|                       |                       |                     |       |         |        |              |       |
| <b>Marital Status</b> | Single, never married | 9.9%                | 10.0% | 11.7%   | 13.9%  | 0.0%         | 10.5% |
|                       | Married               | 60.3%               | 64.9% | 54.8%   | 54.8%  | 71.4%        | 59.6% |
|                       | Living with Partner   | 2.2%                | 1.5%  | 2.2%    | 2.4%   | 0.0%         | 2.1%  |
|                       | Separated/Divorced    | 9.9%                | 6.6%  | 10.4%   | 9.6%   | 0.0%         | 9.3%  |
|                       | Widowed               | 15.2%               | 14.7% | 16.6%   | 14.5%  | 28.6%        | 15.5% |
|                       | Prefer not to answer  | 2.6%                | 2.3%  | 4.3%    | 4.8%   | 0.0%         | 3.0%  |



Table B-2. Lessee Household Characteristics, 2020

|   |                      | County of Residence |       |         |        |              | Total |
|---|----------------------|---------------------|-------|---------|--------|--------------|-------|
|   |                      | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|   |                      | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Household Size</b>                         | 1 to 2 people        | 23.1%               | 25.8% | 41.9%   | 30.7%  | 57.1%        | 28.5% |
|   | 3 to 4 people        | 30.8%               | 29.5% | 30.5%   | 34.3%  | 28.6%        | 30.7% |
|   | 5 to 6 people        | 26.3%               | 24.8% | 14.7%   | 14.5%  | 0.0%         | 22.4% |
|   | 7 or more            | 17.8%               | 15.8% | 8.6%    | 16.3%  | 14.3%        | 15.3% |
|   | Not reported         | 2.0%                | 4.1%  | 4.3%    | 4.2%   | 0.0%         | 3.1%  |
| <b>Household Members Under Age 18</b>         | None                 | 33.3%               | 33.8% | 48.7%   | 43.4%  | 28.6%        | 37.4% |
|   | One member           | 17.3%               | 13.5% | 11.9%   | 9.6%   | 28.6%        | 14.9% |
|   | Two members          | 18.5%               | 17.6% | 11.2%   | 15.1%  | 14.3%        | 16.4% |
|   | Three members        | 9.2%                | 9.5%  | 5.5%    | 7.8%   | 0.0%         | 8.3%  |
|   | Four or more members | 7.7%                | 8.4%  | 4.9%    | 9.0%   | 0.0%         | 7.3%  |
|   | Not reported         | 14.0%               | 17.1% | 17.8%   | 15.1%  | 28.6%        | 15.6% |
| <b>Household Members Over Age 70</b>          | None                 | 49.4%               | 44.8% | 52.1%   | 51.8%  | 14.3%        | 49.0% |
|   | One member           | 21.5%               | 19.9% | 16.6%   | 20.5%  | 28.6%        | 20.1% |
|   | Two members          | 11.3%               | 12.3% | 12.1%   | 9.0%   | 42.9%        | 11.7% |
|   | Three members        | 1.9%                | .4%   | .8%     | .6%    | 0.0%         | 1.3%  |
|   | Four or more members | 1.7%                | 2.1%  | 1.2%    | .6%    | 0.0%         | 1.6%  |
|   | Not reported         | 14.2%               | 20.4% | 17.2%   | 17.5%  | 14.3%        | 16.3% |
| <b>Adults in Household Employed Full-time</b> | None                 | 7.3%                | 8.6%  | 12.7%   | 9.0%   | 14.3%        | 8.9%  |
|   | 1-2 adults           | 54.8%               | 54.9% | 49.1%   | 54.8%  | 42.9%        | 53.5% |
|   | 3-5 adults           | 20.1%               | 12.8% | 9.2%    | 9.6%   | 0.0%         | 15.4% |
|   | 6 or more adults     | 1.0%                | .2%   | 1.0%    | 2.4%   | 14.3%        | 1.1%  |
|   | Not reported         | 16.8%               | 23.4% | 28.0%   | 24.1%  | 28.6%        | 21.1% |
| <b>Adults in Household Employed Part-time</b> | None                 | 26.8%               | 21.3% | 23.3%   | 25.3%  | 28.6%        | 24.9% |
|   | 1-2 adults           | 24.8%               | 27.9% | 24.7%   | 24.1%  | 28.6%        | 25.3% |
|   | 3-5 adults           | 1.0%                | .7%   | 1.4%    | 1.2%   | 0.0%         | 1.0%  |
|   | 6 or more adults     | 0.0%                | 0.0%  | 0.0%    | .6%    | 0.0%         | .0%   |
|   | Not reported         | 47.4%               | 50.1% | 50.7%   | 48.8%  | 42.9%        | 48.7% |

Table B-3: Lessee Demographic Characteristics, 1995, 2003, 2008, 2014, and 2020

|   |                        | 1995  | 2003  | 2008  | 2014  | 2020  |
|---|------------------------|-------|-------|-------|-------|-------|
|   |                        | Col % | Col % | Col % | Col % | Col % |
| <b>Respondent Age</b>                           | 18 to 24               |       | 1.1%  | 2.0%  | 0.4%  | .3%   |
|   | 25 to 34               |       | 7.1%  | 9.8%  | 4.3%  | 2.2%  |
|   | 35 to 44               |       | 14.8% | 17.3% | 10.6% | 11.2% |
|   | 45 to 54               |       |       | 28.7% | 17.7% | 17.1% |
|   | 55 to 64               |       | 38.3% | 21.3% | 27.9% | 25.1% |
|   | 65 to 74               |       | 38.0% | 20.8% | 39.0% | 25.6% |
|   | 75+                    |       |       |       |       | 18.6% |
|   | Median age             |       | 51    | 56    | 62    | 62    |
| <b>Marital Status</b>                           | Single, never married  | 7.2%  | 17.8% | 10.0% | 17.1% | 11.1% |
|   | Married                | 67.3% | 44.1% | 66.0% | 31.5% | 62.8% |
|   | Married, but separated | 25.5% | 38.1% | 25.0% | 11.9% | 9.8%  |
|   | Divorced               |       |       |       | 14.7% |       |
|   | Widowed                |       |       |       | 24.8% | 16.3% |
| <b>Household Size</b>                           | 1 to 2 members         |       | 26.0% | 29.0% | 30.7% | 29.4% |
|   | 3 to 4 members         |       | 37.0% | 32.0% | 31.4% | 31.7% |
|   | 5 to 7 members         |       | 37.0% | 38.0% | 37.9% | 29.6% |
|   | 8 to 10 members        |       |       |       |       | 6.7%  |
|   | More than 10 members   |       |       |       |       | 2.5%  |
| <b>Children in Household</b>                    | Yes                    | 59.7% | 62.4% | 53.0% | 58.8% | 62.6% |
|   | No                     | 40.3% | 37.6% | 45.4% | 41.2% | 37.4% |
| <b>Members of Homestead Family Under Age 18</b> | None                   |       |       | 45.4% | 41.2% | 44.3% |
|   | One member             |       |       | 19.7% | 17.8% | 17.7% |
|   | Two members            |       |       | 17.7% | 18.8% | 19.5% |
|   | Three members          |       |       | 9.4%  | 11.0% | 9.8%  |
|   | Four members           |       |       | 4.2%  | 5.7%  | 3.9%  |
|   | Five members           |       |       | 2.2%  | 2.8%  | 2.6%  |
|   | Six or more members    |       |       | 1.4%  | 2.6%  | 2.2%  |



Table B-4: Lessee Demographic Characteristics, 2003, 2008, 2014, 2020

|                              |                              | 2003     | 2008     | 2014     | 2020     |
|------------------------------|------------------------------|----------|----------|----------|----------|
|                              |                              | Col %    | Col %    | Col %    | Col %    |
| <b>Household Income</b>      | Less than \$15,000           | 21.0%    | 9.2%     | 6.0%     | 8.0%     |
|                              | \$15,000 to \$19,999         |          | 8.7%     | 4.2%     | 4.0%     |
|                              | \$20,000 to \$24,999         | 13.0%    |          | 5.4%     | 4.8%     |
|                              | \$25,000 to \$29,999         |          | 9.5%     | 4.1%     | 2.7%     |
|                              | \$30,000 to \$34,999         | 14.0%    |          | 6.3%     | 4.1%     |
|                              | \$35,000 to \$39,999         |          |          | 5.7%     | 5.1%     |
|                              | \$40,000 to \$44,999         | 13.0%    | 15.3%    | 6.2%     | 2.6%     |
|                              | \$45,000 to \$49,999         |          |          | 5.7%     | 3.2%     |
|                              | \$50,000 to \$54,999         | 11.0%    | 12.5%    | 5.2%     | 3.5%     |
|                              | \$55,000 to \$59,999         |          |          | 5.7%     | 2.5%     |
|                              | \$60,000 to \$64,999         |          |          | 5.9%     | 3.6%     |
|                              | \$65,000 to \$69,999         | 14.0%    | 13.3%    | 3.8%     | 2.8%     |
|                              | \$70,000 to \$74,999         |          |          | 4.3%     | 3.6%     |
|                              | \$75,000 to \$79,999         |          |          | 2.6%     | 2.8%     |
|                              | \$80,000 to \$89,999         | 8.0%     | 13.8%    | 5.9%     | 5.6%     |
|                              | \$90,000 to \$99,999         |          |          | 4.5%     | 4.9%     |
|                              | \$100,000 to \$124,999       |          | 13.0%    | 9.1%     | 20.4%    |
|                              | \$125,000 to \$149,999       | 6.0%     |          | 4.8%     | 6.1%     |
|                              | \$150,000 to \$199,999       |          | 3.3%     | 3.1%     | 5.4%     |
|                              | \$200,000 or more            |          | 1.3%     | 1.6%     | 4.4%     |
| Median household income      |                              | \$41,947 | \$48,731 | \$59,600 | \$74,954 |
| <b>HUD Income Categories</b> | less than 30%                | ---      | 11.7%    | 17.2%    | 19.4%    |
|                              | 30 to 50%                    | ---      | 13.1%    | 14.9%    | 15.1%    |
|                              | 51 to 80%                    | ---      | 21.3%    | 26.6%    | 22.3%    |
|                              | 81% to 120%                  | ---      | 13.1%    | 15.4%    | 14.4%    |
|                              | 121% to 140%                 | ---      | 17.7%    | 8.3%     | 9.1%     |
|                              | 141% to 180%                 | ---      | 12.1%    | 8.1%     | 10.2%    |
|                              | more than 180%               | ---      | 11.0%    | 9.5%     | 9.5%     |
| <b>Tenancy</b>               | Own                          | 89%      | 92%      | 94.0%    | 94.0%    |
|                              | Rent                         | 9%       | 6%       | 3.9%     | 3.7%     |
|                              | Sharing with others no rent  |          |          |          | 1.7%     |
|                              | Occupy without rent payments | 3%       | 2%       | 2.1%     | 0.6%     |
| <b>Unit Type</b>             | Single-family house          | 92%      | 94%      | 94.3%    | 93.6%    |
|                              | Townhouse/duplex/multiplex   |          |          |          | 1.7%     |
|                              | Condominium                  | 4%       | 3%       | 2.3%     | .3%      |
|                              | Apartment                    | 1%       | 1%       | 0.6%     | .9%      |
|                              | Public assisted housing      |          |          |          | .1%      |
|                              | Other                        | 3%       | 2%       | 2.5%     | 1.8%     |



Table B-5. Lessee Household Annual Income, 2020

|                         |                        | County of Residence |          |          |          |              | Total    |
|-------------------------|------------------------|---------------------|----------|----------|----------|--------------|----------|
|                         |                        | Honolulu            | Maui     | Hawai'i  | Kaua'i   | Out of State |          |
|                         |                        | Col %               | Col %    | Col %    | Col %    | Col %        |          |
| Household Income        | Less than \$15,000     | 6.1%                | 9.0%     | 11.8%    | 9.4%     | 0.0%         | 8.0%     |
|                         | \$15,000 to \$19,999   | 2.5%                | 4.0%     | 5.7%     | 5.9%     | 15.0%        | 4.0%     |
|                         | \$20,000 to \$24,999   | 4.2%                | 4.9%     | 6.5%     | 4.7%     | 0.0%         | 4.8%     |
|                         | \$25,000 to \$29,999   | 1.9%                | 3.7%     | 2.6%     | 5.3%     | 5.0%         | 2.7%     |
|                         | \$30,000 to \$34,999   | 3.8%                | 4.3%     | 4.1%     | 5.3%     | 5.0%         | 4.1%     |
|                         | \$35,000 to \$39,999   | 5.3%                | 5.1%     | 4.1%     | 5.3%     | 10.0%        | 5.1%     |
|                         | \$40,000 to \$44,999   | 2.1%                | 3.4%     | 3.6%     | 1.2%     | 0.0%         | 2.6%     |
|                         | \$45,000 to \$49,999   | 2.7%                | 4.4%     | 3.4%     | 4.1%     | 0.0%         | 3.2%     |
|                         | \$50,000 to \$54,999   | 3.4%                | 2.7%     | 4.6%     | 3.5%     | 0.0%         | 3.5%     |
|                         | \$55,000 to \$59,999   | 2.4%                | 1.9%     | 2.9%     | 2.4%     | 5.0%         | 2.5%     |
|                         | \$60,000 to \$64,999   | 3.8%                | 4.3%     | 3.4%     | 1.2%     | 5.0%         | 3.6%     |
|                         | \$65,000 to \$69,999   | 2.3%                | 2.8%     | 3.3%     | 5.3%     | 0.0%         | 2.8%     |
|                         | \$70,000 to \$74,999   | 3.1%                | 4.3%     | 3.4%     | 5.9%     | 5.0%         | 3.6%     |
|                         | \$75,000 to \$79,999   | 2.1%                | 4.1%     | 2.9%     | 2.9%     | 5.0%         | 2.8%     |
|                         | \$80,000 to \$89,999   | 5.8%                | 5.0%     | 5.7%     | 6.5%     | 0.0%         | 5.6%     |
|                         | \$90,000 to \$99,999   | 5.2%                | 5.7%     | 3.6%     | 5.9%     | 5.0%         | 4.9%     |
|                         | \$100,000 to \$124,999 | 23.7%               | 16.5%    | 18.0%    | 13.5%    | 25.0%        | 20.4%    |
|                         | \$125,000 to \$149,999 | 7.3%                | 5.5%     | 5.0%     | 3.5%     | 5.0%         | 6.1%     |
|                         | \$150,000 to \$199,999 | 6.5%                | 5.9%     | 3.3%     | 4.1%     | 0.0%         | 5.4%     |
|                         | \$200,000 or more      | 5.9%                | 2.7%     | 2.2%     | 4.1%     | 10.0%        | 4.4%     |
| Median Household Income |                        | \$89,718            | \$69,955 | \$64,739 | \$69,673 | \$98,300     | \$74,954 |

Table B-6. Lessee Household Financial Characteristics, 2020

|  |                            | County of Residence |       |         |        |              | Total |
|--|----------------------------|---------------------|-------|---------|--------|--------------|-------|
|  |                            | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|  |                            | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Own Any Other Real Estate?</b>                | Yes                        | 17.3%               | 23.8% | 23.6%   | 12.9%  | 50.0%        | 20.3% |
|  | No                         | 77.8%               | 69.7% | 69.0%   | 81.2%  | 30.0%        | 73.6% |
|  | Don't know/Refused         | 4.9%                | 6.6%  | 7.4%    | 5.9%   | 20.0%        | 6.1%  |
| <b>Amount in Savings</b>                         | None                       | 14.3%               | 15.1% | 15.2%   | 18.2%  | 10.0%        | 14.8% |
|  | Less than \$5,000          | 24.6%               | 28.5% | 27.9%   | 27.1%  | 25.0%        | 26.2% |
|  | \$5,000 to \$24,999        | 17.6%               | 18.0% | 15.6%   | 17.1%  | 20.0%        | 17.2% |
|  | \$25,000 to \$49,999       | 5.2%                | 5.8%  | 5.0%    | 3.5%   | 0.0%         | 5.1%  |
|  | \$50,000 or more           | 9.0%                | 7.8%  | 8.9%    | 7.6%   | 10.0%        | 8.7%  |
|  | Don't know/Refused         | 29.3%               | 24.8% | 27.4%   | 26.5%  | 35.0%        | 27.9% |
| <b>Affordable Monthly Mortgage/ Loan Payment</b> | Less than \$200            | 11.7%               | 15.6% | 17.0%   | 17.1%  | 15.0%        | 14.0% |
|  | \$200 to \$499             | 19.2%               | 24.9% | 21.9%   | 27.6%  | 5.0%         | 21.2% |
|  | \$500 to \$799             | 12.1%               | 13.9% | 11.1%   | 12.4%  | 10.0%        | 12.2% |
|  | \$800 to \$1,099           | 12.9%               | 11.8% | 11.6%   | 12.9%  | 10.0%        | 12.3% |
|  | \$1,100 to \$1,999         | 15.0%               | 11.0% | 9.4%    | 6.5%   | 20.0%        | 12.5% |
|  | \$2,000 or more            | 5.7%                | 3.0%  | 3.3%    | 5.3%   | 5.0%         | 4.6%  |
|  | Don't know/Refused         | 23.5%               | 19.8% | 25.7%   | 18.2%  | 35.0%        | 23.2% |
| <b>Current on Property Taxes?</b>                | Yes                        | 84.8%               | 80.8% | 81.8%   | 67.1%  | 85.0%        | 82.1% |
|  | No                         | 3.3%                | 8.3%  | 6.5%    | 7.1%   | 0.0%         | 5.2%  |
|  | I don't pay property taxes | 5.5%                | 5.1%  | 6.0%    | 19.4%  | 0.0%         | 6.4%  |
|  | Don't know/Refused         | 6.4%                | 5.9%  | 5.7%    | 6.5%   | 15.0%        | 6.3%  |

Table B-7. Employment Industry among Adult Lessees, 2020

| Industry   | Adults<br>Working<br>Full-time | Adults<br>Working<br>Part-time |
|--|--------------------------------|--------------------------------|
| Arts, entertainment, and recreation                | 2.8%                           | 6.7%                           |
| Finance & insurance, real estate, rental & leasing | 5.2%                           | 2.5%                           |
| Agriculture, forestry, fishing, and hunting        | 5.3%                           | 7.7%                           |
| Hotel, accommodations, and food services           | 10.5%                          | 13.8%                          |
| Retail trade                                       | 10.5%                          | 13.6%                          |
| Professional, scientific, mgmt., and admin.        | 11.9%                          | 3.0%                           |
| Transportation, warehousing, and utilities         | 16.4%                          | 7.8%                           |
| Health care and social assistance                  | 18.0%                          | 10.5%                          |
| Educational services                               | 20.6%                          | 13.2%                          |
| Public administration/Government                   | 21.0%                          | 4.3%                           |
| Other services                                     | 21.7%                          | 20.1%                          |
| Construction                                       | 22.5%                          | 7.2%                           |

Note. Total sums to >100% due to multiple response.



Table B-8. Lessee Household Internet Access, 2020

|   |                    | County of Residence |       |         |        |              |       |
|---|--------------------|---------------------|-------|---------|--------|--------------|-------|
|   |                    | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State | Total |
|   |                    | Col %               | Col % | Col %   | Col %  | Col %        | Col % |
| <b>Regularly Use a Device to Email/Access Internet?</b> | Me alone           | 10.6%               | 12.4% | 19.5%   | 19.4%  | 15.0%        | 13.7% |
|   | Me and others      | 61.6%               | 62.1% | 54.3%   | 52.4%  | 75.0%        | 59.7% |
|   | Others, not me     | 11.4%               | 11.3% | 8.6%    | 11.8%  | 5.0%         | 10.7% |
|   | No one             | 8.3%                | 7.2%  | 11.1%   | 8.8%   | 0.0%         | 8.6%  |
|   | Don't Know/Refused | 8.1%                | 6.9%  | 6.5%    | 7.6%   | 5.0%         | 7.4%  |
| <b>Device Used for Internet Access</b>                  | Desktop computer   | 61.2%               | 61.6% | 57.6%   | 49.3%  | 63.2%        | 59.7% |
|   | Smartphone         | 87.8%               | 85.3% | 86.7%   | 85.9%  | 94.7%        | 87.1% |
|   | Tablet             | 55.1%               | 53.8% | 56.1%   | 52.8%  | 57.9%        | 55.0% |
|   | Other specify      | 12.0%               | 11.4% | 10.6%   | 13.4%  | 15.8%        | 11.8% |
|   | Don't Know/Refused | 2.2%                | 2.1%  | 2.5%    | 2.8%   | 0.0%         | 2.2%  |

Table B-9. Lessee Type and Current Housing Situation, 2020

|   |  | County of Residence |       |         |        |              | Total |
|---|--|---------------------|-------|---------|--------|--------------|-------|
|   |  | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|   |  | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Award Type</b>   | Residential                            | 97.0%               | 85.4% | 77.4%   | 92.9%  | 45.0%        | 89.1% |
|   | Agricultural                           | 2.7%                | 19.2% | 16.8%   | 7.6%   | 45.0%        | 10.1% |
|   | Pastoral                               | .9%                 | 5.8%  | 11.3%   | 1.8%   | 15.0%        | 4.5%  |
| <b>Before you received this award, were you an Undivided Interest Lessee?</b> | Yes                                    | 14.3%               | 11.6% | 12.5%   | 14.1%  | 0.0%         | 13.1% |
|   | No                                     | 52.7%               | 60.7% | 57.0%   | 52.9%  | 40.0%        | 55.0% |
|   | Don't know/Refused                     | 32.9%               | 27.7% | 30.5%   | 32.9%  | 60.0%        | 31.9% |
| <b>Have a house on your Homestead lot?</b>                                    | Yes                                    | 94.6%               | 91.1% | 87.5%   | 97.6%  | 35.0%        | 91.4% |
|   | No                                     | 3.9%                | 7.6%  | 10.8%   | 2.4%   | 65.0%        | 7.2%  |
|   | Don't know/Refused                     | 1.4%                | 1.3%  | 1.7%    | 0.0%   | 0.0%         | 1.3%  |
| <b>Have a mortgage on the house now?</b>                                      | Yes                                    | 70.2%               | 63.1% | 58.9%   | 62.0%  | 57.1%        | 65.7% |
|   | No, I paid it off already              | 26.6%               | 34.1% | 38.0%   | 32.5%  | 28.6%        | 30.9% |
|   | No, my children have the mortgage      | .3%                 | .5%   | 0.0%    | .6%    | 0.0%         | .3%   |
|   | No, someone else has the mortgage      | .6%                 | .2%   | 0.0%    | 1.2%   | 0.0%         | .4%   |
|   | Don't know/Refused                     | 2.3%                | 2.0%  | 3.1%    | 3.6%   | 14.3%        | 2.6%  |
| <b>Currently living in the house on your Homestead lot?</b>                   | Yes                                    | 95.0%               | 92.8% | 91.6%   | 92.2%  | 0.0%         | 92.9% |
|   | No, my kids live there                 | 2.0%                | 2.4%  | 3.7%    | 4.2%   | 28.6%        | 2.8%  |
|   | No, someone else lives there           | .3%                 | .9%   | 1.0%    | 0.0%   | 28.6%        | .7%   |
|   | No, I rent it to others                | .2%                 | .3%   | 0.0%    | 0.0%   | 0.0%         | .1%   |
|   | No one lives there                     | .1%                 | .4%   | .4%     | .6%    | 14.3%        | .4%   |
|   | Other                                  | .7%                 | 1.4%  | .2%     | 1.8%   | 14.3%        | .9%   |
| <b>Future Plans for Homestead Lot</b>   | Pass it on to my children or relatives | 89.1%               | 90.3% | 89.6%   | 89.4%  | 75.0%        | 89.2% |
|   | Return it back to DHHL                 | .1%                 | 0.0%  | .3%     | 0.0%   | 0.0%         | .1%   |
|   | Sell it to someone else                | 3.5%                | 1.7%  | 1.5%    | 3.5%   | 10.0%        | 2.8%  |
|   | Transfer it to someone else            | 1.4%                | 1.0%  | 2.2%    | 1.2%   | 0.0%         | 1.5%  |
|   | Just hold on to it                     | 2.4%                | 2.7%  | 2.2%    | 2.4%   | 0.0%         | 2.4%  |
|   | Other                                  | 1.0%                | 1.5%  | 1.5%    | 1.2%   | 15.0%        | 1.5%  |
|   | Don't know/Refused                     | 4.5%                | 3.8%  | 4.1%    | 2.9%   | 5.0%         | 4.2%  |

Note. Total may sum to >100% due to multiple response.

Table B-10. Housing Unit Characteristics, 2020

|                            |                                 | County of Residence |       |         |        |              | Total |
|----------------------------|---------------------------------|---------------------|-------|---------|--------|--------------|-------|
|                            |                                 | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|                            |                                 | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Tenancy</b>             | Own                             | 94.0%               | 91.1% | 89.7%   | 92.4%  | 70.0%        | 91.9% |
|                            | Rent                            | 3.3%                | 3.1%  | 3.6%    | 1.8%   | 25.0%        | 3.6%  |
|                            | Sharing with others, no rent    | .9%                 | 2.7%  | 2.4%    | 1.8%   | 0.0%         | 1.6%  |
|                            | Live alone without rent payment | .3%                 | .7%   | 1.2%    | 1.2%   | 0.0%         | .6%   |
|                            | Not Reported                    | 1.4%                | 2.4%  | 3.1%    | 2.9%   | 5.0%         | 2.2%  |
| <b>Unit Type</b>           | Single-family house             | 94.2%               | 93.7% | 94.0%   | 97.1%  | 60.0%        | 93.6% |
|                            | Townhouse, duplex, multiplex    | 2.6%                | 1.7%  | .2%     | 0.0%   | 5.0%         | 1.7%  |
|                            | Apartment                       | .9%                 | .2%   | .7%     | 0.0%   | 15.0%        | .9%   |
|                            | Condominium                     | .3%                 | 0.0%  | 0.0%    | 0.0%   | 5.0%         | .3%   |
|                            | Public assisted housing         | .1%                 | 0.0%  | .2%     | .6%    | 0.0%         | .1%   |
|                            | Other                           | .9%                 | 2.1%  | 2.7%    | 1.8%   | 10.0%        | 1.8%  |
| <b>Number of Bedrooms</b>  | One bedroom                     | 1.2%                | 2.9%  | 4.6%    | 2.4%   | 5.0%         | 2.4%  |
|                            | Two bedrooms                    | 6.4%                | 14.6% | 13.7%   | 12.9%  | 35.0%        | 10.6% |
|                            | Three bedrooms                  | 37.4%               | 48.7% | 53.8%   | 42.4%  | 45.0%        | 43.7% |
|                            | Four or more bedrooms           | 53.6%               | 32.3% | 26.2%   | 39.4%  | 10.0%        | 41.6% |
|                            | Not Reported                    | 1.4%                | 1.6%  | 1.7%    | 2.9%   | 5.0%         | 1.7%  |
| <b>Number of Bathrooms</b> | One bathroom                    | 8.9%                | 16.9% | 13.4%   | 22.9%  | 30.0%        | 12.8% |
|                            | Two bathrooms                   | 48.6%               | 51.4% | 56.2%   | 57.1%  | 55.0%        | 51.6% |
|                            | Three bathrooms                 | 31.6%               | 23.1% | 22.6%   | 10.6%  | 5.0%         | 26.0% |
|                            | Four or more bathrooms          | 6.8%                | 4.4%  | 2.6%    | 3.5%   | 0.0%         | 5.1%  |
|                            | Not Reported                    | 4.0%                | 4.1%  | 5.3%    | 5.9%   | 10.0%        | 4.6%  |



Table B-11. Previous Additions or Renovations to the Housing Unit, 2020

|   | County of Residence      |       |         |        |              | Total |       |
|---|--------------------------|-------|---------|--------|--------------|-------|-------|
|   |                          |       |         |        | Out of State |       |       |
|   | Honolulu                 | Maui  | Hawai'i | Kaua'i |              |       |       |
|   | Col %                    | Col % | Col %   | Col %  | Col %        | Col % |       |
| Since you first received/built the house, have you added any rooms? | Yes                      | 16.5% | 19.7%   | 17.4%  | 24.1%        | 0.0%  | 17.7% |
|   | No                       | 81.3% | 78.3%   | 79.3%  | 71.7%        | 85.7% | 79.6% |
|   | Don't know/Refused       | 2.2%  | 2.0%    | 3.3%   | 4.2%         | 14.3% | 2.6%  |
| Have you made any other improvements on the house or land?          | Yes                      | 60.1% | 64.4%   | 58.7%  | 59.0%        | 42.9% | 60.4% |
|   | No                       | 37.6% | 32.6%   | 37.2%  | 37.3%        | 42.9% | 36.6% |
|   | Don't know/Refused       | 2.3%  | 3.0%    | 4.1%   | 3.6%         | 14.3% | 3.0%  |
| Is the house the right size for you and your needs?                 | Yes                      | 66.8% | 67.7%   | 70.3%  | 68.7%        | 71.4% | 67.9% |
|   | No, it should be larger  | 29.7% | 28.7%   | 24.7%  | 25.9%        | 14.3% | 28.0% |
|   | No, it should be smaller | 1.2%  | .9%     | 1.0%   | 1.2%         | 0.0%  | 1.1%  |
|   | Don't know/Refused       | 2.3%  | 2.7%    | 4.1%   | 4.2%         | 14.3% | 3.0%  |

Table B-12. Housing Unit Condition and Repairs among Lessee Population, 2020

|                                     |                                       | County of Residence |       |         |        |              | Total |
|-------------------------------------|---------------------------------------|---------------------|-------|---------|--------|--------------|-------|
|                                     |                                       | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|                                     |                                       | Col %               | Col % | Col %   | Col %  | Col %        |       |
| Condition of the Housing Unit       | Excellent                             | 25.6%               | 24.7% | 24.7%   | 21.7%  | 14.3%        | 24.9% |
|                                     | OK                                    | 25.4%               | 28.5% | 23.1%   | 22.3%  | 0.0%         | 25.0% |
|                                     | Needs minor repairs                   | 28.8%               | 30.1% | 34.4%   | 34.3%  | 42.9%        | 30.8% |
|                                     | Needs major repairs                   | 16.9%               | 13.8% | 13.5%   | 18.7%  | 28.6%        | 15.8% |
|                                     | Don't know/Refused                    | 3.3%                | 2.9%  | 4.3%    | 3.0%   | 14.3%        | 3.5%  |
| Types of Repairs Needed*            | Structural                            | 41.0%               | 28.1% | 19.6%   | 23.9%  | 40.0%        | 32.5% |
|                                     | Roof                                  | 32.0%               | 41.7% | 31.8%   | 31.8%  | 40.0%        | 33.8% |
|                                     | Walls                                 | 39.3%               | 31.3% | 33.9%   | 37.5%  | 0.0%         | 36.1% |
|                                     | Windows need replacing                | 47.9%               | 50.8% | 40.4%   | 60.2%  | 40.0%        | 47.7% |
|                                     | Electrical problems                   | 39.3%               | 31.7% | 36.7%   | 39.8%  | 40.0%        | 37.4% |
|                                     | Plumbing problems                     | 42.5%               | 42.2% | 38.8%   | 36.4%  | 0.0%         | 40.6% |
|                                     | Sewage problems                       | 13.0%               | 13.7% | 13.9%   | 12.5%  | 0.0%         | 13.1% |
|                                     | Exterior work                         | 64.2%               | 72.6% | 74.3%   | 59.1%  | 80.0%        | 67.7% |
|                                     | Needs minor repair                    | 59.2%               | 58.5% | 60.0%   | 64.8%  | 80.0%        | 60.0% |
| Able to Pay for Necessary Repairs?* | Yes, with cash                        | 8.9%                | 9.0%  | 9.8%    | 10.2%  | 20.0%        | 9.4%  |
|                                     | Yes, with a bank loan                 | 19.2%               | 11.9% | 18.8%   | 23.9%  | 20.0%        | 18.2% |
|                                     | Yes, by other means                   | 9.7%                | 15.6% | 10.2%   | 10.2%  | 40.0%        | 11.2% |
|                                     | No, can't afford to pay for           | 58.7%               | 60.7% | 59.6%   | 51.1%  | 20.0%        | 58.2% |
|                                     | Don't know/Refused                    | 3.5%                | 2.8%  | 1.6%    | 4.5%   | 0.0%         | 3.0%  |
| Have Home-Related Insurance?        | Yes, Homeowners insurance             | 85.2%               | 79.5% | 79.5%   | 81.9%  | 0.0%         | 82.6% |
|                                     | Yes, Flood insurance                  | 5.5%                | 7.4%  | 8.8%    | 7.2%   | 0.0%         | 6.7%  |
|                                     | No, can't afford to pay for insurance | 5.5%                | 7.4%  | 8.8%    | 7.2%   | 0.0%         | 6.7%  |
|                                     | No, the property can't be insured     | 1.7%                | 3.5%  | 4.1%    | 1.2%   | 0.0%         | 2.5%  |
|                                     | Don't know/Refused                    | 8.0%                | 10.1% | 8.6%    | 9.6%   | 0.0%         | 8.7%  |

\* Based on Lessees who reported the need for one or more repairs

Table B-13. Desired Additions to Current Housing Unit among Lessee Population, 2020

|                                |                          | County of Residence |       |         |        |              | Total |
|--------------------------------|--------------------------|---------------------|-------|---------|--------|--------------|-------|
|                                |                          | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|                                |                          | Col %               | Col % | Col %   | Col %  | Col %        |       |
| Additional Bedrooms Desired    | Zero                     | 43.6%               | 45.5% | 53.1%   | 50.0%  | 45.0%        | 46.5% |
|                                | One bedroom              | 17.6%               | 18.5% | 18.3%   | 18.8%  | 25.0%        | 18.2% |
|                                | Two bedrooms             | 17.9%               | 17.0% | 10.8%   | 10.6%  | 10.0%        | 15.5% |
|                                | Three bedrooms           | 5.3%                | 5.4%  | 4.3%    | 6.5%   | 10.0%        | 5.3%  |
|                                | Four bedrooms            | 4.6%                | 6.1%  | 5.0%    | 6.5%   | 5.0%         | 5.1%  |
|                                | Five or more bedrooms    | 6.9%                | 3.5%  | 4.3%    | 4.1%   | 0.0%         | 5.4%  |
|                                | Not reported             | 4.1%                | 3.9%  | 4.3%    | 3.5%   | 5.0%         | 4.1%  |
| Additional Bathrooms Desired   | Zero                     | 46.8%               | 48.2% | 51.5%   | 50.6%  | 45.0%        | 48.3% |
|                                | One bathrooms            | 27.7%               | 27.3% | 25.9%   | 28.2%  | 25.0%        | 27.2% |
|                                | Two bathrooms            | 10.7%               | 13.3% | 9.6%    | 9.4%   | 15.0%        | 10.9% |
|                                | Three bathrooms          | 7.6%                | 5.3%  | 6.5%    | 6.5%   | 10.0%        | 6.9%  |
|                                | Four bathrooms           | 2.2%                | 1.9%  | 1.5%    | 1.2%   | 0.0%         | 1.9%  |
|                                | Five or more bathrooms   | .9%                 | 0.0%  | .5%     | .6%    | 0.0%         | .6%   |
|                                | Not reported             | 4.1%                | 3.9%  | 4.5%    | 3.5%   | 5.0%         | 4.1%  |
| Additional Other Rooms Desired | Zero                     | 61.9%               | 62.7% | 67.6%   | 61.8%  | 60.0%        | 63.3% |
|                                | One other room           | 25.7%               | 25.4% | 22.4%   | 27.6%  | 30.0%        | 25.1% |
|                                | Two other rooms          | 6.8%                | 6.3%  | 5.0%    | 5.3%   | 5.0%         | 6.2%  |
|                                | Three other rooms        | .9%                 | 1.2%  | .2%     | 1.2%   | 0.0%         | .8%   |
|                                | Four other rooms         | .2%                 | .5%   | .2%     | 0.0%   | 0.0%         | .2%   |
|                                | Five or more other rooms | .3%                 | .2%   | .3%     | .6%    | 0.0%         | .3%   |
|                                | Not reported             | 4.2%                | 3.7%  | 4.3%    | 3.5%   | 5.0%         | 4.1%  |



Table B-14. Community Perception among Lessee Population, 2020

|   |                                  | County of Residence |       |         |        |              | Total |
|---|----------------------------------|---------------------|-------|---------|--------|--------------|-------|
|   |                                  | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|   |                                  | Col %               | Col % | Col %   | Col %  | Col %        |       |
| <b>Would you say your neighbors' homes are...</b>               | In the same shape as your house  | 59.8%               | 58.2% | 56.0%   | 51.2%  | 14.3%        | 57.7% |
|   | In better shape than your house  | 14.9%               | 13.5% | 15.5%   | 17.5%  | 28.6%        | 15.0% |
|   | In worse shape than your house   | 13.9%               | 12.9% | 15.1%   | 12.0%  | 14.3%        | 13.8% |
|   | In much worse than your house    | 6.5%                | 4.4%  | 5.1%    | 7.2%   | 28.6%        | 6.0%  |
|   | Don't know/Refused               | 9.4%                | 15.7% | 12.7%   | 14.5%  | 28.6%        | 11.8% |
| <b>Would you say that your Homestead neighborhood is a...</b>   | Great place to live              | 62.0%               | 72.8% | 71.0%   | 53.0%  | 42.9%        | 65.2% |
|   | Just like any other neighborhood | 31.5%               | 21.1% | 22.3%   | 37.3%  | 28.6%        | 28.0% |
|   | Not a good place to live         | 4.1%                | 2.8%  | 3.1%    | 6.0%   | 14.3%        | 3.9%  |
|   | Don't know/Refused               | 2.5%                | 3.3%  | 3.5%    | 3.6%   | 14.3%        | 3.0%  |
| <b>Everything considered, if you had a chance, would you...</b> | Stay in this neighborhood        | 73.3%               | 81.2% | 75.7%   | 66.3%  | 57.1%        | 74.7% |
|   | Move away from this neighborhood | 11.1%               | 5.2%  | 7.2%    | 12.0%  | 0.0%         | 9.1%  |
|   | Don't know/Refused               | 15.7%               | 13.6% | 17.0%   | 21.7%  | 42.9%        | 16.2% |

Table B-15. Native Hawaiian Service Organizations, Land Use, and DHHL Communication, 2020

|  |   | County of Residence |       |         |        |              | Total |
|--|---|---------------------|-------|---------|--------|--------------|-------|
|  |   | Honolulu            | Maui  | Hawai'i | Kaua'i | Out of State |       |
|  |   | Col %               | Col % | Col %   | Col %  | Col %        |       |
| Applied for or Received services from a Native Hawaiian organization in last 5 years?                        | Kamehameha Schools                            | 17.3%               | 17.5% | 13.0%   | 17.6%  | 0.0%         | 16.1% |
|  | Office of Hawaiian Affairs                    | 5.5%                | 6.5%  | 4.6%    | 8.2%   | 5.0%         | 5.7%  |
|  | Alu Like                                      | 4.8%                | 6.5%  | 5.3%    | 4.1%   | 5.0%         | 5.2%  |
|  | Queen Lili'uokalani Trust                     | 3.5%                | 8.9%  | 4.3%    | 5.3%   | 0.0%         | 4.8%  |
|  | Hawaiian language program                     | 2.7%                | 4.4%  | 4.5%    | 2.4%   | 0.0%         | 3.3%  |
|  | Hawaiian focused Charter School               | 2.1%                | 1.5%  | 3.4%    | 4.7%   | 0.0%         | 2.4%  |
|  | Native Hawaiian Healthcare Centers            | 1.2%                | 3.9%  | 1.7%    | 1.8%   | 0.0%         | 1.9%  |
|  | A Hawaiian Civic Club                         | 1.0%                | 1.7%  | .9%     | .6%    | 0.0%         | 1.1%  |
|  | Native Hawaiian Chamber of Commerce           | .5%                 | .6%   | .2%     | .6%    | 0.0%         | .4%   |
|  | Lunalilo Trust                                | .2%                 | .5%   | .2%     | 0.0%   | 0.0%         | .2%   |
|  | Did not apply or receive any service          | 58.7%               | 52.0% | 64.4%   | 58.2%  | 65.0%        | 58.8% |
|  | Other   | 4.3%                | 5.6%  | 2.7%    | 2.4%   | 0.0%         | 4.0%  |
|  | Don't know/Refused                            | 14.4%               | 15.8% | 13.2%   | 14.1%  | 30.0%        | 14.7% |
| For lands that are not suitable for housing, which of the following uses should DHHL consider for that land? | Cultural Activities                           | 41.1%               | 44.6% | 44.0%   | 48.2%  | 60.0%        | 43.3% |
|  | Family Gathering Spaces                       | 40.5%               | 48.4% | 42.8%   | 46.5%  | 35.0%        | 42.8% |
|  | Community Garden                              | 39.4%               | 44.2% | 42.0%   | 49.4%  | 60.0%        | 41.9% |
|  | Malama 'Aina (natural resource managed area)  | 41.0%               | 42.9% | 43.2%   | 40.0%  | 40.0%        | 41.8% |
|  | Commercial Uses                               | 15.3%               | 18.5% | 14.2%   | 17.1%  | 30.0%        | 16.1% |
|  | Light Industrial                              | 10.1%               | 13.3% | 11.0%   | 8.2%   | 20.0%        | 11.0% |
|  | Other   | 8.6%                | 8.9%  | 9.2%    | 8.2%   | 15.0%        | 8.9%  |
|  | None of these                                 | 5.5%                | 5.9%  | 4.3%    | 6.5%   | 0.0%         | 5.2%  |
|  | Don't know/Refused                            | 25.2%               | 19.7% | 20.7%   | 19.4%  | 30.0%        | 22.8% |
| Which statement best describes your interaction with DHHL in the past year?                                  | Excellent, they really try to help.           | 7.2%                | 7.9%  | 9.1%    | 13.5%  | 15.0%        | 8.4%  |
|  | Good, they do their jobs pretty well.         | 19.2%               | 23.2% | 19.9%   | 26.5%  | 15.0%        | 20.5% |
|  | Fair, they don't go out of their way to help. | 20.0%               | 25.4% | 23.6%   | 17.6%  | 10.0%        | 21.5% |
|  | Poor, they don't care about my problems.      | 11.1%               | 11.9% | 16.8%   | 8.2%   | 10.0%        | 12.3% |
|  | Haven't spoken with DHHL in past year         | 37.0%               | 26.3% | 26.0%   | 25.9%  | 50.0%        | 32.0% |
|  | Don't know/Refused                            | 5.3%                | 5.2%  | 4.6%    | 8.2%   | 0.0%         | 5.2%  |

## APPENDIX C: DATA TABULATIONS BY HUD INCOME LEVEL



Table C-1. Lessee Household Characteristics, 2020

|  |                      | HUD Income Level |        |        |        |         |          |          |                |       |
|--|----------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |                      | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |                      | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Household Size                         | 1 to 2 people        | 33.1%            | 38.9%  | 21.9%  | 23.7%  | 22.5%   | 24.5%    | 28.0%    | 34.6%          | 29.1% |
|  | 3 to 4 people        | 22.1%            | 23.4%  | 32.0%  | 25.9%  | 30.5%   | 41.6%    | 43.5%    | 41.7%          | 30.6% |
|  | 5 to 6 people        | 17.7%            | 19.8%  | 15.2%  | 27.7%  | 31.0%   | 20.9%    | 18.3%    | 18.7%          | 21.6% |
|  | 7 or more            | 16.6%            | 12.5%  | 28.3%  | 21.1%  | 14.9%   | 11.8%    | 8.6%     | 4.5%           | 14.9% |
|  | Not reported         | 10.5%            | 5.5%   | 2.5%   | 1.6%   | 1.1%    | 1.3%     | 1.5%     | .4%            | 3.8%  |
| Household Members Under Age 18         | None                 | 34.3%            | 34.7%  | 36.4%  | 32.0%  | 36.2%   | 41.2%    | 43.8%    | 50.3%          | 37.6% |
|  | One member           | 11.3%            | 10.0%  | 15.3%  | 13.7%  | 18.7%   | 19.6%    | 17.1%    | 17.2%          | 14.7% |
|  | Two members          | 10.4%            | 14.5%  | 15.8%  | 19.2%  | 20.3%   | 17.4%    | 18.3%    | 14.1%          | 15.9% |
|  | Three members        | 6.7%             | 8.2%   | 10.1%  | 10.3%  | 8.9%    | 6.5%     | 7.4%     | 5.8%           | 8.0%  |
|  | Four or more members | 8.7%             | 7.5%   | 11.9%  | 11.7%  | 5.7%    | 4.8%     | 4.3%     | 3.3%           | 7.4%  |
|  | Not reported         | 28.6%            | 25.1%  | 10.4%  | 13.1%  | 10.3%   | 10.5%    | 9.1%     | 9.4%           | 16.3% |
| Household Members Over Age 70          | None                 | 36.5%            | 41.2%  | 47.1%  | 54.8%  | 52.7%   | 53.3%    | 58.0%    | 61.7%          | 49.2% |
|  | One member           | 22.8%            | 21.1%  | 19.4%  | 20.3%  | 20.8%   | 17.1%    | 15.9%    | 16.7%          | 19.8% |
|  | Two members          | 12.8%            | 13.1%  | 15.6%  | 10.5%  | 11.1%   | 9.6%     | 7.8%     | 8.7%           | 11.3% |
|  | Three members        | 1.0%             | 1.3%   | 2.1%   | .5%    | 1.1%    | 2.2%     | 1.2%     | .8%            | 1.2%  |
|  | Four or more members | .9%              | 2.1%   | 1.0%   | 1.9%   | 1.7%    | 1.7%     | 2.3%     | .4%            | 1.5%  |
|  | Not reported         | 26.0%            | 21.1%  | 14.8%  | 12.0%  | 12.6%   | 16.1%    | 14.9%    | 11.6%          | 17.0% |
| Adults in Household Employed Full-time | None                 | 18.7%            | 13.7%  | 7.4%   | 7.1%   | 6.7%    | 3.5%     | 4.3%     | 2.9%           | 9.3%  |
|  | 1-2 adults           | 25.1%            | 44.4%  | 54.5%  | 57.9%  | 61.9%   | 68.3%    | 70.0%    | 63.9%          | 52.5% |
|  | 3-5 adults           | 4.1%             | 6.9%   | 21.0%  | 18.7%  | 20.8%   | 20.1%    | 16.8%    | 26.9%          | 15.3% |
|  | 6 or more adults     | .2%              | 0.0%   | 1.6%   | 1.9%   | 1.4%    | 2.1%     | 2.7%     | .8%            | 1.2%  |
|  | Not reported         | 51.9%            | 35.1%  | 15.5%  | 14.4%  | 9.2%    | 6.0%     | 6.2%     | 5.5%           | 21.7% |
| Adults in Household Employed Part-time | None                 | 20.6%            | 19.4%  | 29.2%  | 25.4%  | 24.2%   | 27.9%    | 31.6%    | 31.1%          | 25.1% |
|  | 1-2 adults           | 20.4%            | 30.8%  | 23.4%  | 27.7%  | 29.7%   | 26.9%    | 23.5%    | 14.8%          | 25.0% |
|  | 3-5 adults           | .8%              | 1.1%   | 1.6%   | .8%    | 2.0%    | 1.7%     | .4%      | 0.0%           | 1.0%  |
|  | 6 or more adults     | .2%              | 0.0%   | 0.0%   | .3%    | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .1%   |
|  | Not reported         | 58.0%            | 48.7%  | 45.9%  | 45.8%  | 44.0%   | 43.5%    | 44.5%    | 54.1%          | 48.8% |

Table C-2. Lessee Housing Characteristics, 2020

|                     |                                 | HUD Income Level |        |        |        |         |          |          |                |       |
|---------------------|---------------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                     |                                 | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                     |                                 | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Tenancy             | Own                             | 85.4%            | 89.7%  | 93.2%  | 93.9%  | 93.4%   | 93.4%    | 95.8%    | 97.2%          | 91.9% |
|                     | Rent                            | 4.9%             | 6.6%   | 5.3%   | 2.6%   | 3.1%    | 2.4%     | 1.9%     | .4%            | 3.6%  |
|                     | Sharing with others, no rent    | 3.4%             | 1.4%   | 1.0%   | .8%    | 1.2%    | 2.1%     | 1.1%     | .8%            | 1.6%  |
|                     | Live alone without rent payment | 1.0%             | .5%    | 0.0%   | .5%    | 1.1%    | .4%      | .4%      | .4%            | .6%   |
|                     | Don't know/Refused              | 5.3%             | 1.8%   | .5%    | 2.2%   | 1.1%    | 1.7%     | .8%      | 1.2%           | 2.2%  |
| Unit Type           | Single-family house             | 89.1%            | 92.9%  | 93.3%  | 96.3%  | 93.6%   | 93.3%    | 96.6%    | 97.1%          | 93.6% |
|                     | Townhouse, duplex, multiplex    | 1.2%             | 2.2%   | 5.3%   | .5%    | 1.7%    | 3.5%     | .8%      | .4%            | 1.7%  |
|                     | Apartment                       | .8%              | 1.4%   | 1.0%   | .7%    | 1.4%    | 1.0%     | .4%      | .4%            | .9%   |
|                     | Condominium                     | .7%              | 0.0%   | 0.0%   | 0.0%   | .3%     | .9%      | 0.0%     | 0.0%           | .3%   |
|                     | Public assisted housing         | .2%              | .5%    | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .1%   |
|                     | Other                           | 3.2%             | 1.8%   | .5%    | 1.2%   | 1.8%    | 1.7%     | 1.3%     | 1.2%           | 1.8%  |
| Number of Bedrooms  | One bedroom                     | 4.4%             | 3.7%   | 1.5%   | 1.6%   | 2.5%    | .9%      | 1.2%     | 1.2%           | 2.4%  |
|                     | Two bedrooms                    | 11.6%            | 13.6%  | 10.3%  | 9.3%   | 10.7%   | 8.1%     | 7.6%     | 11.2%          | 10.6% |
|                     | Three bedrooms                  | 46.3%            | 47.0%  | 39.7%  | 45.7%  | 37.0%   | 42.5%    | 48.8%    | 39.3%          | 43.7% |
|                     | Four or more bedrooms           | 33.2%            | 34.1%  | 47.5%  | 42.3%  | 48.1%   | 47.7%    | 42.4%    | 48.3%          | 41.6% |
|                     | Not Reported                    | 4.5%             | 1.6%   | 1.0%   | 1.1%   | 1.6%    | .9%      | 0.0%     | 0.0%           | 1.7%  |
| Number of Bathrooms | One bathroom                    | 19.1%            | 16.9%  | 11.9%  | 11.1%  | 13.0%   | 6.6%     | 8.9%     | 6.2%           | 12.8% |
|                     | Two bathrooms                   | 56.2%            | 54.4%  | 53.4%  | 53.6%  | 47.5%   | 45.4%    | 51.4%    | 45.2%          | 51.6% |
|                     | Three bathrooms                 | 11.9%            | 21.2%  | 24.4%  | 25.7%  | 28.7%   | 38.4%    | 33.1%    | 41.1%          | 26.0% |
|                     | Four or more bathrooms          | 3.1%             | 2.6%   | 7.8%   | 5.7%   | 7.8%    | 6.5%     | 3.5%     | 5.7%           | 5.1%  |
|                     | Not Reported                    | 9.8%             | 4.8%   | 2.6%   | 3.8%   | 3.0%    | 3.0%     | 3.2%     | 1.7%           | 4.6%  |



Table C-3. Lessee Housing Characteristics, 2020 (continued)

|                                     |                                       | HUD Income Level |        |        |        |         |          |          |                |       |
|-------------------------------------|---------------------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                                     |                                       | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                                     |                                       | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Condition of the Housing Unit       | Excellent                             | 12.5%            | 18.9%  | 24.4%  | 20.6%  | 27.2%   | 33.6%    | 37.4%    | 39.8%          | 24.9% |
|                                     | OK                                    | 17.9%            | 24.4%  | 20.2%  | 29.8%  | 26.0%   | 31.1%    | 28.5%    | 25.3%          | 25.0% |
|                                     | Needs minor repairs                   | 39.6%            | 34.8%  | 35.7%  | 32.5%  | 26.9%   | 24.1%    | 20.2%    | 24.3%          | 30.8% |
|                                     | Needs major repairs                   | 26.9%            | 18.4%  | 17.9%  | 11.5%  | 16.7%   | 9.3%     | 10.1%    | 6.4%           | 15.8% |
|                                     | Don't know/Refused                    | 3.1%             | 3.5%   | 1.7%   | 5.6%   | 3.2%    | 1.9%     | 3.9%     | 4.2%           | 3.5%  |
| Types of Repairs Needed*            | Structural                            | 34.3%            | 35.8%  | 33.5%  | 29.1%  | 34.5%   | 26.3%    | 33.3%    | 23.3%          | 32.5% |
|                                     | Roof                                  | 39.5%            | 39.8%  | 24.7%  | 27.8%  | 31.8%   | 25.3%    | 40.5%    | 25.5%          | 33.8% |
|                                     | Walls                                 | 41.9%            | 36.8%  | 32.5%  | 34.1%  | 38.2%   | 24.9%    | 39.4%    | 23.2%          | 36.1% |
|                                     | Windows need replacing                | 53.0%            | 53.4%  | 43.5%  | 44.9%  | 45.8%   | 39.2%    | 48.2%    | 34.2%          | 47.7% |
|                                     | Electrical problems                   | 40.7%            | 42.5%  | 31.4%  | 34.9%  | 37.3%   | 27.9%    | 35.8%    | 35.7%          | 37.4% |
|                                     | Plumbing problems                     | 46.1%            | 41.6%  | 34.7%  | 36.8%  | 41.0%   | 37.9%    | 33.1%    | 41.0%          | 40.6% |
|                                     | Sewage problems                       | 15.6%            | 12.2%  | 10.8%  | 11.5%  | 17.0%   | 5.5%     | 13.3%    | 11.6%          | 13.1% |
|                                     | Exterior work                         | 67.6%            | 69.1%  | 64.3%  | 71.2%  | 70.8%   | 55.5%    | 69.2%    | 66.2%          | 67.7% |
|                                     | Needs minor repair throughout         | 52.4%            | 66.0%  | 59.9%  | 57.8%  | 63.8%   | 61.1%    | 57.8%    | 72.0%          | 60.0% |
| Able to Pay for Necessary Repairs?* | Yes, with cash                        | 8.1%             | 9.3%   | 11.2%  | 8.1%   | 4.7%    | 9.5%     | 20.0%    | 14.9%          | 9.4%  |
|                                     | Yes, with a bank loan                 | 10.7%            | 15.9%  | 13.0%  | 16.0%  | 26.5%   | 24.1%    | 27.9%    | 33.4%          | 18.2% |
|                                     | Yes, by other means                   | 8.1%             | 7.7%   | 10.1%  | 12.2%  | 17.4%   | 11.1%    | 11.7%    | 19.6%          | 11.2% |
|                                     | No, can't afford to pay for repairs   | 70.2%            | 64.9%  | 63.6%  | 61.7%  | 44.8%   | 52.6%    | 37.4%    | 30.6%          | 58.2% |
|                                     | Don't know/Refused                    | 2.9%             | 2.2%   | 2.2%   | 2.0%   | 6.7%    | 2.7%     | 2.9%     | 1.5%           | 3.0%  |
| Have Home-Related Insurance?        | Yes, Homeowners insurance             | 65.0%            | 82.7%  | 89.0%  | 86.9%  | 83.7%   | 92.1%    | 87.2%    | 89.0%          | 82.6% |
|                                     | Yes, Flood insurance                  | 17.6%            | 6.6%   | 4.1%   | 4.1%   | 5.0%    | 2.4%     | 3.6%     | 1.9%           | 6.7%  |
|                                     | No, can't afford to pay for insurance | 17.6%            | 6.6%   | 4.1%   | 4.1%   | 5.0%    | 2.4%     | 3.6%     | 1.9%           | 6.7%  |
|                                     | No, the property can't be insured     | 6.0%             | 2.4%   | 2.3%   | 1.5%   | 1.2%    | .9%      | 2.1%     | 1.8%           | 2.5%  |
|                                     | Don't know/Refused                    | 12.5%            | 9.1%   | 5.3%   | 8.1%   | 10.1%   | 4.6%     | 7.1%     | 7.3%           | 8.7%  |



Table C-4. Lessee Housing Characteristics, 2020 (continued)

|   |                                   | HUD Income Level |        |        |        |         |          |          |                |       |
|---|-----------------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |                                   | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |                                   | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Award Type  | Residential                       | 86.3%            | 90.5%  | 92.3%  | 89.7%  | 90.9%   | 92.4%    | 85.5%    | 87.2%          | 89.1% |
|   | Agricultural                      | 13.4%            | 8.9%   | 5.5%   | 8.4%   | 10.5%   | 6.5%     | 13.7%    | 10.8%          | 10.1% |
|   | Pastoral                          | 5.0%             | 3.2%   | 3.9%   | 5.2%   | 3.6%    | 3.1%     | 6.6%     | 5.8%           | 4.5%  |
| Before you received this lease were you an Undivided Interest Lessee? | Yes                               | 13.9%            | 15.5%  | 12.4%  | 13.2%  | 16.0%   | 8.9%     | 9.0%     | 12.3%          | 13.1% |
|   | No                                | 46.2%            | 49.9%  | 55.5%  | 58.3%  | 54.3%   | 60.4%    | 63.2%    | 62.3%          | 55.0% |
|   | Don't know/Refused                | 39.9%            | 34.6%  | 32.1%  | 28.4%  | 29.7%   | 30.7%    | 27.7%    | 25.4%          | 31.9% |
| Do you currently have a house on your                                 | Yes                               | 87.0%            | 92.2%  | 89.7%  | 93.2%  | 94.5%   | 94.3%    | 89.3%    | 92.6%          | 91.4% |
|   | No                                | 10.1%            | 6.8%   | 8.8%   | 6.0%   | 4.9%    | 4.5%     | 8.7%     | 7.4%           | 7.2%  |
|   | Don't know/Refused                | 2.9%             | 1.1%   | 1.6%   | .8%    | .5%     | 1.3%     | 2.0%     | 0.0%           | 1.3%  |
| Do you have a mortgage on the house now?                              | Yes                               | 49.0%            | 64.0%  | 67.1%  | 71.8%  | 68.5%   | 72.1%    | 73.2%    | 72.1%          | 65.7% |
|   | No, I paid it off already         | 47.2%            | 32.2%  | 30.6%  | 24.3%  | 28.0%   | 25.6%    | 23.4%    | 26.0%          | 30.9% |
|   | No, my children have the mortgage | .5%              | .6%    | .6%    | 0.0%   | .3%     | 0.0%     | 0.0%     | 0.0%           | .3%   |
|   | No, someone else has the mortgage | 1.2%             | .3%    | .6%    | 0.0%   | .6%     | .4%      | 0.0%     | 0.0%           | .4%   |
|   | Don't know/Refused                | 2.2%             | 3.0%   | 1.1%   | 3.8%   | 2.6%    | 1.9%     | 3.4%     | 2.0%           | 2.6%  |
| Since you first received/built the house, have you added any rooms?   | Yes                               | 16.2%            | 16.2%  | 21.6%  | 14.6%  | 19.9%   | 20.3%    | 20.8%    | 16.2%          | 17.7% |
|   | No                                | 81.5%            | 81.4%  | 76.7%  | 81.6%  | 77.8%   | 78.3%    | 75.4%    | 81.0%          | 79.6% |
|   | Don't know/Refused                | 2.4%             | 2.4%   | 1.7%   | 3.8%   | 2.3%    | 1.4%     | 3.8%     | 2.9%           | 2.6%  |
| Have you made any other improvements on the house or land?            | Yes                               | 50.4%            | 55.8%  | 64.8%  | 61.7%  | 65.4%   | 62.0%    | 65.3%    | 67.0%          | 60.4% |
|   | No                                | 46.1%            | 41.2%  | 32.8%  | 34.5%  | 31.9%   | 36.6%    | 31.2%    | 30.1%          | 36.6% |
|   | Don't know/Refused                | 3.6%             | 3.0%   | 2.4%   | 3.8%   | 2.7%    | 1.4%     | 3.4%     | 2.8%           | 3.0%  |

Table C-5. Lessee Housing Characteristics, 2020 (continued)

|   |  | HUD Income Level |        |        |        |         |          |          |                |       |
|---|--|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |  | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |  | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Currently living in the house on your Homestead lot?</b> | Yes                                    | 92.6%            | 93.4%  | 92.8%  | 94.0%  | 93.3%   | 96.8%    | 89.4%    | 90.7%          | 92.9% |
|   | No, my kids live there                 | 3.1%             | 2.4%   | 3.0%   | 1.2%   | 2.6%    | 2.7%     | 3.1%     | 5.5%           | 2.8%  |
|   | No, someone else lives there           | .2%              | 1.2%   | 1.4%   | .6%    | .6%     | 0.0%     | 1.7%     | .5%            | .7%   |
|   | No, I rent it to others                | .2%              | .3%    | 0.0%   | 0.0%   | .3%     | 0.0%     | 0.0%     | 0.0%           | .1%   |
|   | No one lives there                     | .2%              | .3%    | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 1.9%     | .9%            | .4%   |
|   | Other                                  | .9%              | .9%    | 3.0%   | 1.0%   | .9%     | .5%      | .4%      | 0.0%           | .9%   |
| <b>Future Plans for Homestead Lot</b>                       | Pass it on to my children or relatives | 87.1%            | 88.8%  | 91.1%  | 88.5%  | 92.0%   | 92.9%    | 89.7%    | 85.4%          | 89.2% |
|   | Return it back to DHHL                 | 0.0%             | .3%    | 0.0%   | .3%    | 0.0%    | 0.0%     | 0.0%     | .4%            | .1%   |
|   | Sell it to someone else                | 2.1%             | 4.0%   | 4.2%   | 1.9%   | 2.2%    | 2.6%     | 2.6%     | 4.3%           | 2.8%  |
|   | Transfer it to someone else            | 1.0%             | 2.6%   | .5%    | 1.7%   | .9%     | 1.3%     | 2.1%     | 1.2%           | 1.5%  |
|   | Just hold on to it                     | 3.2%             | 2.9%   | 2.1%   | 3.0%   | .8%     | .9%      | 3.2%     | 2.1%           | 2.4%  |
|   | Don't know/Refused                     | 6.0%             | 3.4%   | 1.6%   | 3.9%   | 3.8%    | 3.1%     | 3.7%     | 6.2%           | 4.2%  |
|   | Other                                  | 1.7%             | 2.3%   | 1.6%   | 2.0%   | 1.6%    | 0.0%     | .8%      | .8%            | 1.5%  |

Table C-6. Crowding and Unit Preferences, 2020

|   |                          | HUD Income Level |        |        |        |         |          |          |                |       |
|---|--------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |                          | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |                          | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Is the house the right size for you and your needs? | Yes                      | 67.8%            | 69.4%  | 70.4%  | 69.2%  | 64.3%   | 65.5%    | 68.8%    | 68.5%          | 67.9% |
|   | No, it should be larger  | 28.3%            | 26.5%  | 27.2%  | 26.1%  | 31.6%   | 29.9%    | 27.8%    | 26.4%          | 28.0% |
|   | No, it should be smaller | .2%              | 1.1%   | 1.2%   | .9%    | 1.2%    | 2.3%     | 0.0%     | 2.8%           | 1.1%  |
|   | Don't know/Refused       | 3.6%             | 3.0%   | 1.1%   | 3.8%   | 2.9%    | 2.3%     | 3.4%     | 2.4%           | 3.0%  |
| Additional Bedrooms Desired                         | Zero                     | 46.4%            | 43.6%  | 42.1%  | 42.5%  | 48.6%   | 50.7%    | 45.9%    | 54.8%          | 46.5% |
|   | One bedroom              | 13.8%            | 16.8%  | 20.3%  | 19.4%  | 19.5%   | 19.1%    | 23.6%    | 16.9%          | 18.2% |
|   | Two bedrooms             | 15.9%            | 16.7%  | 16.0%  | 19.3%  | 12.4%   | 14.5%    | 14.2%    | 13.3%          | 15.5% |
|   | Three bedrooms           | 4.7%             | 6.9%   | 6.5%   | 5.2%   | 7.1%    | 3.9%     | 2.7%     | 4.2%           | 5.3%  |
|   | Four bedrooms            | 4.9%             | 4.7%   | 4.1%   | 6.3%   | 5.8%    | 5.7%     | 4.7%     | 4.1%           | 5.1%  |
|   | Five or more bedrooms    | 6.6%             | 6.1%   | 7.8%   | 4.4%   | 3.1%    | 4.8%     | 5.8%     | 4.6%           | 5.4%  |
|   | Not reported             | 7.6%             | 5.2%   | 3.1%   | 3.0%   | 3.6%    | 1.3%     | 3.2%     | 2.1%           | 4.1%  |
| Additional Bathrooms Desired                        | Zero                     | 50.9%            | 44.9%  | 41.5%  | 44.9%  | 47.6%   | 54.3%    | 50.6%    | 52.3%          | 48.3% |
|   | One bathrooms            | 20.2%            | 28.3%  | 33.3%  | 28.1%  | 29.0%   | 27.1%    | 29.0%    | 28.9%          | 27.2% |
|   | Two bathrooms            | 13.5%            | 12.0%  | 9.9%   | 13.4%  | 10.5%   | 7.3%     | 8.3%     | 8.1%           | 10.9% |
|   | Three bathrooms          | 5.9%             | 5.7%   | 8.5%   | 8.1%   | 8.0%    | 7.9%     | 5.5%     | 6.6%           | 6.9%  |
|   | Four bathrooms           | 1.4%             | 3.2%   | 2.1%   | 1.9%   | .5%     | 1.7%     | 2.7%     | 1.7%           | 1.9%  |
|   | Five or more bathrooms   | .4%              | .5%    | 1.6%   | .6%    | .5%     | .4%      | .8%      | .4%            | .6%   |
|   | Not reported             | 7.6%             | 5.2%   | 3.1%   | 3.0%   | 3.8%    | 1.3%     | 3.2%     | 2.1%           | 4.1%  |
| Additional Other Rooms Desired                      | Zero                     | 67.3%            | 61.9%  | 62.2%  | 62.5%  | 60.7%   | 61.1%    | 61.4%    | 67.4%          | 63.3% |
|   | One other room           | 18.5%            | 26.8%  | 26.6%  | 26.8%  | 26.9%   | 27.1%    | 27.9%    | 24.8%          | 25.1% |
|   | Two other rooms          | 4.4%             | 5.3%   | 6.4%   | 6.6%   | 8.1%    | 8.8%     | 5.9%     | 5.3%           | 6.2%  |
|   | Three other rooms        | 1.5%             | .3%    | 1.1%   | .6%    | 0.0%    | 1.7%     | .8%      | .4%            | .8%   |
|   | Four otherrooms          | .2%              | .5%    | 0.0%   | .3%    | 0.0%    | 0.0%     | .4%      | 0.0%           | .2%   |
|   | Five or more other rooms | .4%              | 0.0%   | .5%    | .3%    | .8%     | 0.0%     | .4%      | 0.0%           | .3%   |
|   | Not reported             | 7.6%             | 5.2%   | 3.1%   | 3.0%   | 3.6%    | 1.3%     | 3.2%     | 2.1%           | 4.1%  |



Table C-7. Lessee Financial Characteristics, 2020

|                     |                        | HUD Income Level |        |        |        |         |          |          |                |       |
|---------------------|------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                     |                        | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                     |                        | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Household Income    | Less than \$15,000     | 41.4%            | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 8.0%  |
|                     | \$15,000 to \$19,999   | 18.2%            | 2.8%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 4.0%  |
|                     | \$20,000 to \$24,999   | 16.6%            | 10.4%  | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 4.8%  |
|                     | \$25,000 to \$29,999   | 7.3%             | 8.0%   | 1.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.7%  |
|                     | \$30,000 to \$34,999   | 8.8%             | 14.1%  | 1.0%   | 1.3%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 4.1%  |
|                     | \$35,000 to \$39,999   | 5.3%             | 22.6%  | 1.5%   | 3.7%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 5.1%  |
|                     | \$40,000 to \$44,999   | 1.4%             | 7.0%   | 5.2%   | 5.6%   | 0.0%    | 0.0%     | 0.0%     | .4%            | 2.6%  |
|                     | \$45,000 to \$49,999   | 1.0%             | 9.2%   | 10.4%  | 5.1%   | .5%     | 0.0%     | 0.0%     | 0.0%           | 3.2%  |
|                     | \$50,000 to \$54,999   | 0.0%             | 9.4%   | 10.6%  | 6.4%   | 2.2%    | 0.0%     | 0.0%     | 0.0%           | 3.5%  |
|                     | \$55,000 to \$59,999   | 0.0%             | 6.1%   | 7.0%   | 3.5%   | 3.5%    | 0.0%     | 0.0%     | 0.0%           | 2.5%  |
|                     | \$60,000 to \$64,999   | 0.0%             | 6.7%   | 11.4%  | 6.3%   | 5.2%    | .8%      | 0.0%     | 0.0%           | 3.6%  |
|                     | \$65,000 to \$69,999   | 0.0%             | 1.3%   | 7.3%   | 6.4%   | 6.0%    | 1.7%     | .4%      | 0.0%           | 2.8%  |
|                     | \$70,000 to \$74,999   | 0.0%             | 1.1%   | 8.0%   | 9.8%   | 7.5%    | 3.8%     | 0.0%     | 0.0%           | 3.6%  |
|                     | \$75,000 to \$79,999   | 0.0%             | 1.3%   | 4.7%   | 9.0%   | 4.6%    | 1.3%     | 1.1%     | 0.0%           | 2.8%  |
|                     | \$80,000 to \$89,999   | 0.0%             | 0.0%   | 14.1%  | 11.2%  | 11.9%   | 3.8%     | 7.6%     | 0.0%           | 5.6%  |
|                     | \$90,000 to \$99,999   | 0.0%             | 0.0%   | 5.4%   | 8.5%   | 10.7%   | 10.1%    | 7.4%     | .8%            | 4.9%  |
|                     | \$100,000 to \$124,999 | 0.0%             | 0.0%   | 12.5%  | 23.3%  | 38.7%   | 55.2%    | 38.9%    | 15.2%          | 20.4% |
|                     | \$125,000 to \$149,999 | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 7.6%    | 13.6%    | 22.8%    | 15.7%          | 6.1%  |
|                     | \$150,000 to \$199,999 | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 1.4%    | 8.4%     | 17.0%    | 28.1%          | 5.4%  |
|                     | \$200,000 or more      | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 1.3%     | 4.7%     | 39.9%          | 4.4%  |
| HUD Income Category | Less than 30%          | 100.0%           | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 19.4% |
|                     | 30-50%                 | 0.0%             | 100.0% | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 15.1% |
|                     | 50-60%                 | 0.0%             | 0.0%   | 100.0% | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 7.7%  |
|                     | 60-80%                 | 0.0%             | 0.0%   | 0.0%   | 100.0% | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 14.6% |
|                     | 80-120%                | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 100.0%  | 0.0%     | 0.0%     | 0.0%           | 14.4% |
|                     | 120-140%               | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 100.0%   | 0.0%     | 0.0%           | 9.1%  |
|                     | 140-180%               | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 100.0%   | 0.0%           | 10.2% |
|                     | More than 180%         | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 100.0%         | 9.5%  |

Table C-8. Lessee Financial Characteristics, 2020 (continued)

|  |                            | HUD Income Level |        |        |        |         |          |          |                |       |
|--|----------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |                            | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |                            | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Own Any Other Real Estate?</b>                | Yes                        | 9.0%             | 11.9%  | 20.6%  | 21.3%  | 21.3%   | 24.5%    | 29.5%    | 39.1%          | 20.3% |
|  | No                         | 77.6%            | 82.6%  | 75.2%  | 74.8%  | 75.2%   | 68.6%    | 68.6%    | 55.8%          | 73.6% |
|  | Don't know/Refused         | 13.4%            | 5.6%   | 4.1%   | 3.9%   | 3.4%    | 6.9%     | 1.9%     | 5.1%           | 6.1%  |
| <b>Amount in Savings</b>                         | None                       | 28.7%            | 21.8%  | 14.2%  | 11.3%  | 11.6%   | 8.3%     | 4.4%     | 3.7%           | 14.8% |
|  | Less than \$5,000          | 20.5%            | 37.1%  | 38.4%  | 34.7%  | 26.5%   | 17.3%    | 19.0%    | 13.9%          | 26.2% |
|  | \$5,000 to \$24,999        | 9.8%             | 13.7%  | 15.2%  | 19.2%  | 21.9%   | 19.4%    | 26.3%    | 17.8%          | 17.2% |
|  | \$25,000 to \$49,999       | 2.3%             | 3.8%   | 5.1%   | 5.2%   | 4.2%    | 7.0%     | 9.4%     | 7.1%           | 5.1%  |
|  | \$50,000 or more           | 2.3%             | 2.7%   | 6.8%   | 7.6%   | 7.5%    | 11.8%    | 13.0%    | 28.5%          | 8.7%  |
|  | Don't know/Refused         | 36.4%            | 20.9%  | 20.2%  | 22.0%  | 28.1%   | 36.2%    | 27.8%    | 29.0%          | 27.9% |
| <b>Affordable Monthly Mortgage/ Loan Payment</b> | Less than \$200            | 28.5%            | 17.2%  | 11.4%  | 12.1%  | 8.3%    | 8.2%     | 7.3%     | 6.0%           | 14.0% |
|  | \$200 to \$499             | 22.1%            | 28.5%  | 19.4%  | 22.0%  | 24.1%   | 18.9%    | 17.1%    | 10.3%          | 21.2% |
|  | \$500 to \$799             | 8.1%             | 14.8%  | 15.1%  | 16.8%  | 13.2%   | 11.6%    | 10.4%    | 7.8%           | 12.2% |
|  | \$800 to \$1,099           | 4.8%             | 14.1%  | 18.7%  | 15.2%  | 11.8%   | 14.4%    | 14.0%    | 12.5%          | 12.3% |
|  | \$1,100 to \$1,999         | 1.8%             | 6.6%   | 16.0%  | 11.9%  | 17.1%   | 17.6%    | 21.6%    | 19.7%          | 12.5% |
|  | \$2,000 or more            | 1.3%             | .8%    | 2.6%   | 2.2%   | 4.5%    | 4.0%     | 7.9%     | 20.2%          | 4.6%  |
|  | Don't know/Refused         | 33.4%            | 18.1%  | 16.8%  | 19.8%  | 20.9%   | 25.2%    | 21.7%    | 23.5%          | 23.2% |
| <b>Current on Property Taxes?</b>                | Yes                        | 71.0%            | 84.1%  | 82.4%  | 84.5%  | 82.6%   | 86.5%    | 85.8%    | 89.2%          | 82.1% |
|  | No                         | 9.3%             | 5.6%   | 6.7%   | 2.9%   | 6.2%    | 1.7%     | 3.2%     | 2.1%           | 5.2%  |
|  | I don't pay property taxes | 6.4%             | 6.1%   | 7.2%   | 5.9%   | 7.0%    | 7.4%     | 5.1%     | 6.2%           | 6.4%  |
|  | Don't Know/Refused         | 13.3%            | 4.2%   | 3.6%   | 6.7%   | 4.2%    | 4.3%     | 6.0%     | 2.5%           | 6.3%  |



Table C-9. Lessee Employment Characteristics, 2020

|  |   | HUD Income Level |        |        |        |         |          |          |                |       |
|--|---|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |   | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |   | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Employment Industry - Adults Employed Full-time</b> | Agriculture, forestry, fishing, and hunting   | 4.2%             | 5.2%   | 5.0%   | 5.2%   | 6.3%    | 4.0%     | 7.1%     | 4.0%           | 5.3%  |
|  | Construction                                  | 19.9%            | 18.0%  | 26.4%  | 22.9%  | 22.1%   | 26.8%    | 19.7%    | 24.7%          | 22.5% |
|  | Retail trade                                  | 11.3%            | 13.6%  | 12.4%  | 11.3%  | 11.5%   | 8.2%     | 9.7%     | 6.8%           | 10.5% |
|  | Transportation, warehousing, and utilities    | 16.2%            | 10.8%  | 14.2%  | 15.3%  | 18.6%   | 19.8%    | 17.4%    | 17.2%          | 16.4% |
|  | Finance & ins., real estate, rental & leasing | 1.4%             | 5.3%   | 4.1%   | 4.0%   | 6.3%    | 4.8%     | 4.8%     | 9.1%           | 5.2%  |
|  | Prof., scientific, mgmt., and admin.          | 2.1%             | 9.8%   | 12.4%  | 11.4%  | 11.9%   | 11.3%    | 13.7%    | 19.0%          | 11.9% |
|  | Educational services                          | 9.9%             | 16.1%  | 17.2%  | 23.3%  | 25.8%   | 15.9%    | 24.9%    | 23.1%          | 20.6% |
|  | Health care and social assistance             | 17.9%            | 13.0%  | 14.1%  | 21.4%  | 16.3%   | 17.3%    | 17.5%    | 24.1%          | 18.0% |
|  | Hotel, accommodations, and food services      | 10.6%            | 11.9%  | 11.4%  | 11.5%  | 9.2%    | 13.6%    | 10.3%    | 6.3%           | 10.5% |
|  | Arts, entertainment, and recreation           | 2.1%             | 2.1%   | 4.3%   | 2.1%   | 2.0%    | 4.0%     | 3.0%     | 3.6%           | 2.8%  |
|  | Public admin./Govt                            | 4.3%             | 16.9%  | 21.6%  | 20.8%  | 26.4%   | 18.9%    | 25.6%    | 24.9%          | 21.0% |
|  | Other services                                | 32.1%            | 27.7%  | 24.4%  | 19.3%  | 20.8%   | 23.0%    | 17.2%    | 15.3%          | 21.7% |
| <b>Employment Industry - Adults Employed Part-time</b> | Agriculture, forestry, fishing, and hunting   | 11.3%            | 7.6%   | 6.3%   | 9.8%   | 7.3%    | 6.0%     | 3.2%     | 5.6%           | 7.7%  |
|  | Construction                                  | 10.5%            | 4.1%   | 2.1%   | 9.5%   | 10.6%   | 3.0%     | 4.8%     | 8.3%           | 7.2%  |
|  | Retail trade                                  | 11.4%            | 18.6%  | 22.9%  | 12.1%  | 10.6%   | 15.3%    | 8.0%     | 11.2%          | 13.6% |
|  | Transportation, warehousing, and utilities    | 8.7%             | 7.6%   | 8.4%   | 6.5%   | 11.1%   | 7.8%     | 5.1%     | 2.8%           | 7.8%  |
|  | Finance & ins., real estate, rental & leasing | 2.8%             | 1.8%   | 4.2%   | 1.9%   | 2.6%    | 0.0%     | 5.3%     | 2.7%           | 2.5%  |
|  | Prof., scientific, mgmt., and admin.          | 2.9%             | 1.7%   | 2.1%   | 1.8%   | 2.6%    | 6.1%     | 6.5%     | 2.7%           | 3.0%  |
|  | Educational services                          | 12.9%            | 11.7%  | 16.6%  | 12.2%  | 10.6%   | 18.0%    | 14.9%    | 14.0%          | 13.2% |
|  | Health care and social assistance             | 12.7%            | 7.8%   | 6.1%   | 11.4%  | 9.6%    | 14.0%    | 6.4%     | 19.1%          | 10.5% |
|  | Hotel, accommodations, and food services      | 14.1%            | 16.9%  | 16.7%  | 14.0%  | 17.8%   | 9.3%     | 8.1%     | 2.8%           | 13.8% |
|  | Arts, entertainment, and recreation           | 4.7%             | 5.1%   | 10.4%  | 8.4%   | 6.2%    | 10.6%    | 8.0%     | 0.0%           | 6.7%  |
|  | Public admin./Govt                            | 3.1%             | 3.3%   | 4.1%   | 3.8%   | 5.2%    | 6.0%     | 3.2%     | 8.6%           | 4.3%  |
|  | Other services                                | 22.0%            | 25.4%  | 21.0%  | 19.7%  | 18.7%   | 12.1%    | 19.9%    | 16.6%          | 20.1% |



Table C-10. Lessee Technology Characteristics, 2020

|  |                    | HUD Income Level |        |        |        |         |          |          |                |       |
|--|--------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |                    | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |                    | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Regularly Use a Device to Email/Access Internet? | Me alone           | 16.4%            | 20.7%  | 11.6%  | 17.4%  | 9.4%    | 9.5%     | 9.2%     | 8.1%           | 13.7% |
|  | Me and others      | 31.7%            | 46.3%  | 67.1%  | 66.2%  | 68.3%   | 72.6%    | 74.1%    | 80.9%          | 59.7% |
|  | Others, not me     | 14.9%            | 12.3%  | 12.0%  | 8.6%   | 12.4%   | 10.1%    | 6.0%     | 4.7%           | 10.7% |
|  | No one             | 21.5%            | 13.2%  | 4.7%   | 3.8%   | 5.1%    | 2.2%     | 4.4%     | 1.6%           | 8.6%  |
|  | Don't Know/Refused | 15.5%            | 7.6%   | 4.7%   | 4.1%   | 4.8%    | 5.6%     | 6.3%     | 4.6%           | 7.4%  |
| Device Used for Internet Access                  | Desktop computer   | 43.6%            | 49.5%  | 68.3%  | 58.1%  | 61.1%   | 65.9%    | 68.3%    | 74.5%          | 59.7% |
|  | Smartphone         | 79.0%            | 83.7%  | 89.4%  | 87.9%  | 88.2%   | 84.7%    | 93.9%    | 93.4%          | 87.1% |
|  | Tablet             | 37.3%            | 44.5%  | 56.8%  | 54.2%  | 61.3%   | 60.8%    | 67.1%    | 65.8%          | 55.0% |
|  | Other specify      | 9.8%             | 12.8%  | 10.4%  | 11.9%  | 14.2%   | 11.9%    | 11.8%    | 10.2%          | 11.8% |
|  | Don't Know/Refused | 3.0%             | 3.3%   | 0.0%   | 1.8%   | 1.9%    | 3.0%     | 1.3%     | 3.1%           | 2.2%  |

Table C-11. Native Hawaiian Service Organizations, Land Use, and DHHL Communication, 2020

|  |   | HUD Income Level |        |        |        |         |          |          |                |       |
|--|---|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |   | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |   | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Applied for or Received services from a Native Hawaiian organization in last 5 years?                        | Office of Hawaiian Affairs                    | 5.3%             | 4.3%   | 9.5%   | 5.9%   | 6.3%    | 5.0%     | 6.2%     | 4.1%           | 5.7%  |
|  | Kamehameha Schools                            | 8.6%             | 14.4%  | 18.6%  | 16.7%  | 18.6%   | 19.2%    | 22.2%    | 17.3%          | 16.1% |
|  | Queen Lili'uokalani Trust                     | 5.9%             | 4.6%   | 6.2%   | 4.4%   | 4.1%    | 4.4%     | 5.8%     | 2.4%           | 4.8%  |
|  | Native Hawaiian Chamber of Commerce           | .4%              | .3%    | 2.1%   | .3%    | .3%     | 0.0%     | .4%      | .4%            | .4%   |
|  | Native Hawaiian Healthcare Centers            | 2.1%             | 2.1%   | 1.0%   | 3.1%   | 1.1%    | 1.3%     | 1.6%     | 1.6%           | 1.9%  |
|  | Alu Like                                      | 7.5%             | 5.4%   | 10.9%  | 6.2%   | 3.4%    | 4.0%     | 1.9%     | 1.6%           | 5.2%  |
|  | Lunalilo Trust                                | .4%              | .3%    | .5%    | 0.0%   | .3%     | 0.0%     | .4%      | 0.0%           | .2%   |
|  | A Hawaiian Civic Club                         | .2%              | .8%    | 2.1%   | 1.6%   | 1.4%    | 1.7%     | 1.2%     | .4%            | 1.1%  |
|  | Hawaiian focused Charter School               | .6%              | 1.9%   | 3.7%   | 3.1%   | 3.4%    | 2.2%     | 3.5%     | 2.5%           | 2.4%  |
|  | Hawaiian language program                     | 2.3%             | 2.6%   | 4.1%   | 3.8%   | 3.4%    | 3.0%     | 3.5%     | 4.9%           | 3.3%  |
|  | Other   | 3.8%             | 3.5%   | 4.1%   | 4.9%   | 5.5%    | 3.9%     | 3.2%     | 2.1%           | 4.0%  |
| For lands that are not suitable for housing, which of the following uses should DHHL consider for that land? | Did not apply or receive any service          | 54.0%            | 64.6%  | 52.7%  | 58.5%  | 59.4%   | 59.5%    | 60.5%    | 61.5%          | 58.8% |
|  | Don't know/Refused                            | 23.6%            | 13.8%  | 14.0%  | 12.3%  | 12.0%   | 12.2%    | 9.0%     | 14.6%          | 14.7% |
|  | Malama 'Aina (natural resource managed area)  | 27.7%            | 35.8%  | 45.7%  | 47.5%  | 49.1%   | 45.5%    | 45.1%    | 49.4%          | 41.8% |
|  | Cultural Activities                           | 27.8%            | 38.2%  | 49.5%  | 51.7%  | 50.3%   | 48.1%    | 46.6%    | 46.3%          | 43.3% |
|  | Community Garden                              | 27.7%            | 38.2%  | 45.7%  | 49.8%  | 48.5%   | 45.4%    | 44.4%    | 46.0%          | 41.9% |
|  | Commercial Uses                               | 10.9%            | 16.7%  | 15.5%  | 17.8%  | 14.6%   | 14.5%    | 17.9%    | 25.0%          | 16.1% |
|  | Family Gathering Spaces                       | 31.3%            | 35.9%  | 43.8%  | 50.3%  | 49.7%   | 48.3%    | 46.5%    | 45.7%          | 42.8% |
|  | Light Industrial                              | 6.5%             | 10.6%  | 10.0%  | 9.4%   | 11.8%   | 12.3%    | 12.7%    | 19.8%          | 11.0% |
|  | Other   | 6.4%             | 9.4%   | 9.3%   | 8.4%   | 10.1%   | 9.5%     | 9.6%     | 10.6%          | 8.9%  |
| Which statement best describes your interaction with DHHL in the past year?                                  | None of these                                 | 6.6%             | 5.3%   | 8.9%   | 2.2%   | 5.6%    | 5.6%     | 5.4%     | 2.9%           | 5.2%  |
|  | Don't know/Refused                            | 40.2%            | 24.7%  | 13.5%  | 17.7%  | 17.8%   | 18.4%    | 17.9%    | 17.3%          | 22.8% |
|  | Excellent, they really try to help.           | 9.0%             | 5.5%   | 6.4%   | 10.3%  | 10.3%   | 8.7%     | 9.5%     | 5.7%           | 8.4%  |
|  | Good, they do their jobs pretty well.         | 18.2%            | 22.2%  | 24.6%  | 22.9%  | 19.2%   | 21.4%    | 18.3%    | 19.4%          | 20.5% |
|  | Fair, they don't go out of their way to help. | 20.6%            | 21.1%  | 23.9%  | 23.5%  | 19.6%   | 17.0%    | 22.5%    | 25.3%          | 21.5% |
|  | Poor, they don't care about my problems.      | 13.1%            | 11.1%  | 7.4%   | 11.4%  | 14.6%   | 10.4%    | 12.5%    | 16.3%          | 12.3% |
|  | Haven't spoken with DHHL in past year         | 30.0%            | 35.4%  | 35.1%  | 28.1%  | 31.6%   | 38.1%    | 32.9%    | 28.3%          | 32.0% |
|  | Don't know/Refused                            | 9.2%             | 4.7%   | 2.6%   | 3.8%   | 4.7%    | 4.3%     | 4.4%     | 4.9%           | 5.2%  |

## APPENDIX D: MAPS OF HAWAIIAN HOMESTEAD LANDS

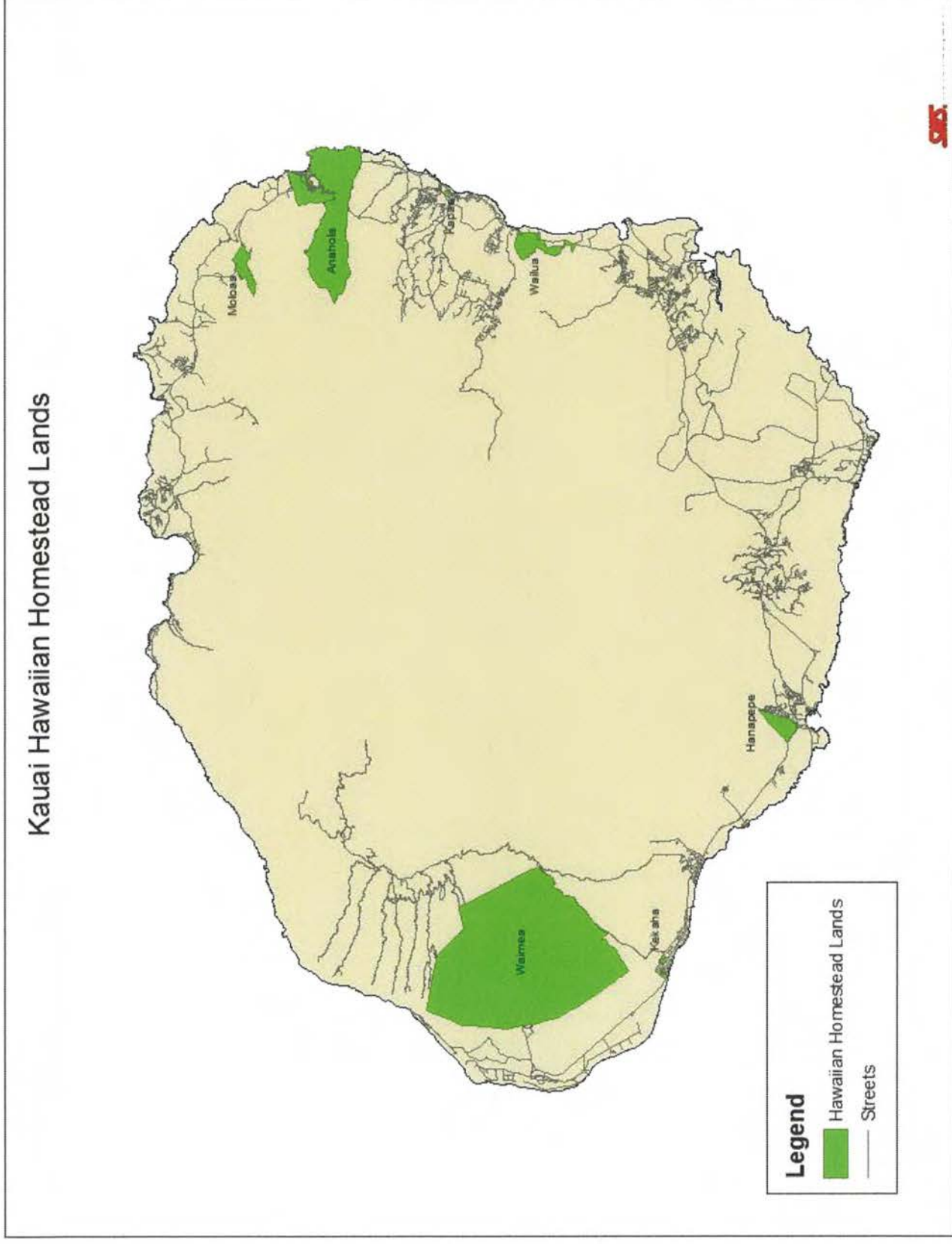


[illegible]

## Big Island Hawaiian Homestead Lands

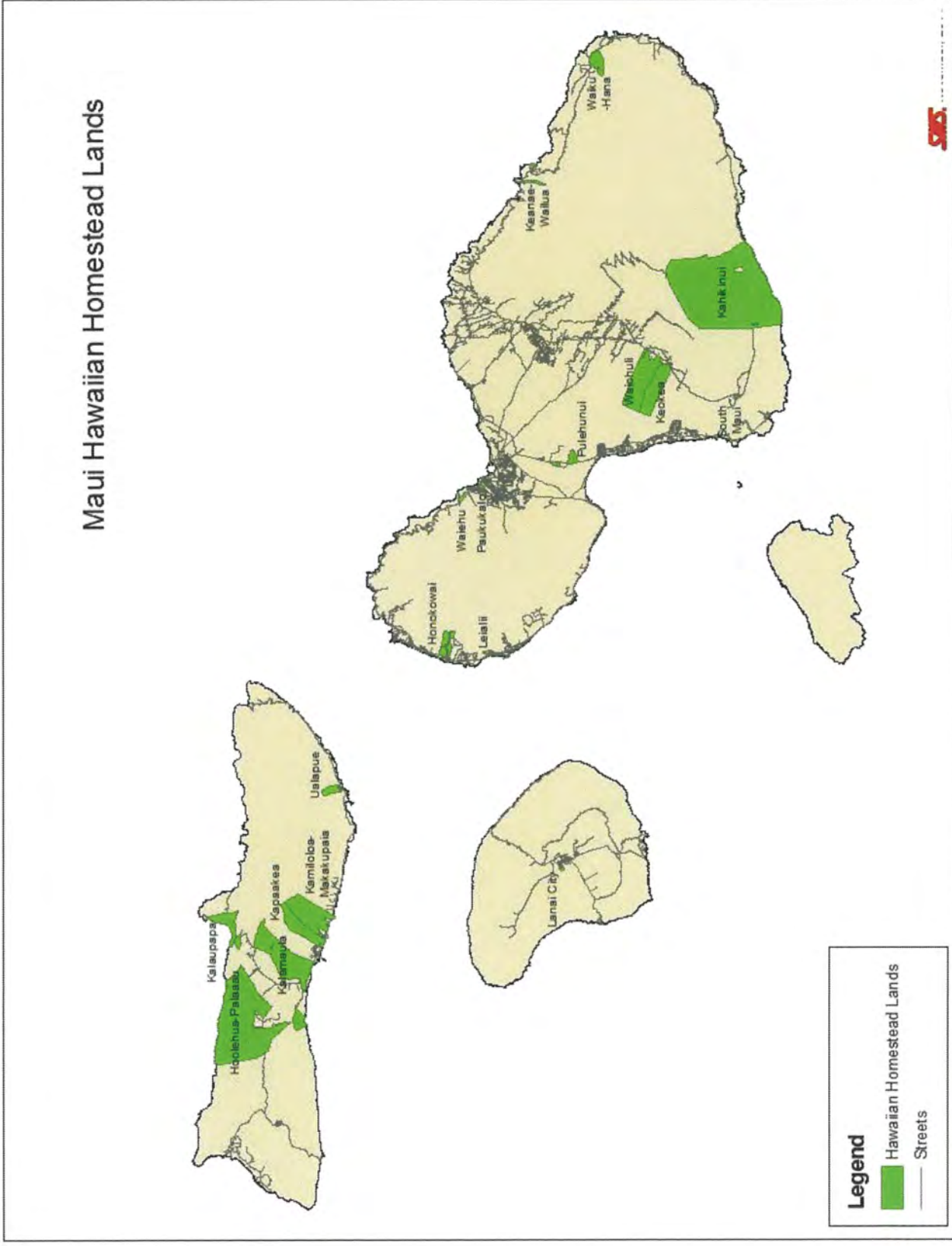


Figure D-3. Hawaiian Homestead Lands – Kaua‘i





**Figure D-4. Hawaiian Homestead Lands – Maui**



## APPENDIX E: COMMUNITY ISSUES BY HOMESTEAD COMMUNITY

Note: The following tables include unweighted data for current Hawaiian Homestead communities. Only those communities for which 45 or more responses were received are included in the tables.

Table E-1. Community Issues by Homestead Community, 2020

|  | Homestead Community                                      |          |           |          |           |        |          |          |        |          |       |       |
|--|--|----------|-----------|----------|-----------|--------|----------|----------|--------|----------|-------|-------|
|  | Anahola  | Hoolehua | Kalamaula | Kanehili | Kaniohale | Kaupea | Kawaihae | Keaukaha | Kewalo | Maluohai |       |       |
|  | Col %  | Col %    | Col %     | Col %    | Col %     | Col %  | Col %    | Col %    | Col %  | Col %    | Col % | Col % |
| Would you say your neighbors' houses are...                          | In the same shape as your house                          | 48.7%    | 49.4%     | 33.3%    | 78.0%     | 75.9%  | 79.3%    | 60.7%    | 41.8%  | 37.3%    | 75.5% |       |
|  | In better shape than your house                          | 18.3%    | 17.3%     | 20.0%    | 4.2%      | 9.6%   | 2.2%     | 8.9%     | 24.6%  | 24.1%    | 3.8%  |       |
|  | In worse shape than your house                           | 14.8%    | 16.0%     | 16.7%    | 7.6%      | 13.3%  | 12.0%    | 10.7%    | 17.2%  | 20.5%    | 5.7%  |       |
|  | In much worse than your house                            | 8.7%     | 8.6%      | 3.3%     | 2.5%      | 2.4%   | 1.1%     | 0.0%     | 6.6%   | 8.4%     | 0.0%  |       |
|  | Don't know/Refused                                       | 13.0%    | 18.5%     | 33.3%    | 7.6%      | 6.0%   | 8.7%     | 19.6%    | 15.6%  | 10.8%    | 15.1% |       |
| Would you say that your Homestead neighborhood is a...               | Great place to live                                      | 47.0%    | 77.8%     | 66.7%    | 67.8%     | 72.3%  | 56.5%    | 60.7%    | 74.6%  | 69.9%    | 69.8% |       |
|  | Just like any other neighborhood                         | 40.9%    | 16.0%     | 20.0%    | 28.8%     | 24.1%  | 37.0%    | 33.9%    | 19.7%  | 25.3%    | 28.3% |       |
|  | Not a good place to live                                 | 8.7%     | 1.2%      | 3.3%     | .8%       | 2.4%   | 2.2%     | 1.8%     | .8%    | 4.8%     | 1.9%  |       |
|  | Don't know/Refused                                       | 3.5%     | 4.9%      | 10.0%    | 2.5%      | 1.2%   | 4.3%     | 3.6%     | 4.9%   | 0.0%     | 0.0%  |       |
|  | Everything considered, if you had a chance, would you... | 60.9%    | 91.4%     | 73.3%    | 69.5%     | 66.3%  | 63.0%    | 62.5%    | 81.1%  | 81.9%    | 81.1% |       |
| I am aware of the programs to assist me in financing home repairs.   | Stay in this neighborhood                                | 14.8%    | 1.2%      | 13.3%    | 10.2%     | 13.3%  | 16.3%    | 5.4%     | 4.9%   | 6.0%     | 7.5%  |       |
|  | Move away from this neighborhood                         | 24.3%    | 7.4%      | 13.3%    | 20.3%     | 20.5%  | 20.7%    | 32.1%    | 13.9%  | 12.0%    | 11.3% |       |
|  | Not sure   |          |           |          |           |        |          |          |        |          |       |       |
|  | Strongly Agree   | 2.6%     | 7.7%      | 4.4%     | 2.4%      | 7.1%   | 5.3%     | 6.7%     | 7.1%   | 5.9%     | 5.5%  |       |
|  | Agree  | 22.2%    | 17.3%     | 24.4%    | 14.5%     | 16.5%  | 13.8%    | 18.3%    | 19.0%  | 25.9%    | 23.6% |       |
| Homestead communities work better with strong resident participation | Disagree   | 14.5%    | 26.0%     | 22.2%    | 26.6%     | 28.2%  | 30.9%    | 21.7%    | 23.8%  | 28.2%    | 21.8% |       |
|  | Strongly Disagree  | 23.1%    | 15.4%     | 13.3%    | 19.4%     | 14.1%  | 16.0%    | 20.0%    | 20.6%  | 10.6%    | 20.0% |       |
|  | Don't know   | 37.6%    | 33.7%     | 35.6%    | 37.1%     | 34.1%  | 34.0%    | 33.3%    | 29.4%  | 29.4%    | 29.1% |       |
|  | Strongly Agree   | 18.8%    | 32.7%     | 22.2%    | 29.0%     | 29.4%  | 34.0%    | 25.0%    | 32.5%  | 32.9%    | 25.5% |       |
|  | Agree  | 59.8%    | 42.3%     | 51.1%    | 58.1%     | 48.2%  | 48.9%    | 60.0%    | 54.0%  | 57.6%    | 56.4% |       |
| I regularly participate in my Homestead community activities.        | Disagree   | 2.6%     | 0.0%      | 4.4%     | 5.6%      | 8.2%   | 1.1%     | 1.7%     | 4.0%   | 2.4%     | 1.8%  |       |
|  | Strongly Disagree  | 3.4%     | 2.9%      | 8.9%     | 0.0%      | 1.2%   | 1.1%     | 1.7%     | 1.6%   | 0.0%     | 0.0%  |       |
|  | Don't know   | 15.4%    | 22.1%     | 13.3%    | 7.3%      | 12.9%  | 14.9%    | 11.7%    | 7.9%   | 7.1%     | 16.4% |       |
|  | Strongly Agree   | 1.7%     | 7.7%      | 2.2%     | 5.6%      | 8.2%   | 4.3%     | 5.0%     | 5.6%   | 8.2%     | 5.5%  |       |
|  | Agree  | 35.0%    | 26.9%     | 31.1%    | 36.3%     | 25.9%  | 25.5%    | 33.3%    | 39.7%  | 40.0%    | 25.5% |       |
| Homestead community activities.                                      | Disagree   | 29.1%    | 27.9%     | 42.2%    | 31.5%     | 41.2%  | 46.8%    | 38.3%    | 30.2%  | 27.1%    | 36.4% |       |
|  | Strongly Disagree  | 15.4%    | 9.6%      | 11.1%    | 11.3%     | 11.8%  | 11.7%    | 8.3%     | 6.3%   | 5.9%     | 10.9% |       |
|  | Don't know   | 18.8%    | 27.9%     | 13.3%    | 15.3%     | 12.9%  | 11.7%    | 15.0%    | 18.3%  | 18.8%    | 21.8% |       |



Table E-2. Community Issues by Homestead Community, 2020 (continued)

| Homestead Community  |                                  |          |       |         |         |          |           |          |       |       |
|--|----------------------------------|----------|-------|---------|---------|----------|-----------|----------|-------|-------|
|  | Nānākuli                         | Panā'ewa | PKE   | Puukapu | Waiākea | Wai'anae | Waimānalo | Waiohuli | Total |       |
|  | Col %                            | Col %    | Col % | Col %   | Col %   | Col %    | Col %     | Col %    | Col % | Col % |
| Would you say your neighbors' houses are...                          | In the same shape as your house  | 62.2%    | 70.7% | 51.9%   | 45.6%   | 45.7%    | 49.7%     | 72.6%    | 52.2% | 52.2% |
|  | In better shape than your house  | 17.3%    | 16.2% | 14.6%   | 11.1%   | 23.3%    | 22.8%     | 10.7%    | 14.8% | 14.8% |
|  | In worse shape than your house   | 18.1%    | 8.1%  | 7.3%    | 37.0%   | 17.6%    | 16.9%     | 6.0%     | 13.4% | 13.4% |
|  | In much worse than your house    | 8.0%     | 5.4%  | 1.2%    | 0.0%    | 13.2%    | 13.8%     | 3.6%     | 6.3%  | 6.3%  |
|  | Don't know/Refused               | 10.8%    | 13.5% | 7.3%    | 11.1%   | 8.8%     | 8.5%      | 10.7%    | 10.7% | 10.7% |
| Would you say that your Homestead neighborhood is a...               | Great place to live              | 58.2%    | 73.0% | 70.7%   | 74.1%   | 48.3%    | 67.7%     | 76.2%    | 64.7% | 64.7% |
|  | Just like any other neighborhood | 35.3%    | 18.9% | 24.4%   | 18.5%   | 41.4%    | 24.9%     | 21.4%    | 28.8% | 28.8% |
|  | Not a good place to live         | 4.4%     | 2.7%  | 1.2%    | 7.4%    | 4.4%     | 4.8%      | 1.2%     | 3.5%  | 3.5%  |
|  | Don't know/Refused               | 2.0%     | 5.4%  | 3.7%    | 0.0%    | 2.9%     | 2.6%      | 1.2%     | 3.0%  | 3.0%  |
| Everything considered, if you had a chance, would you...             | Stay in this neighborhood        | 75.1%    | 86.5% | 63.4%   | 100.0%  | 67.2%    | 82.0%     | 88.1%    | 75.2% | 75.2% |
|  | Move away from this neighborhood | 8.8%     | 0.0%  | 15.9%   | 0.0%    | 14.7%    | 6.3%      | 3.6%     | 8.9%  | 8.9%  |
|  | Not sure                         | 16.1%    | 13.5% | 20.7%   | 0.0%    | 18.1%    | 11.6%     | 8.3%     | 15.9% | 15.9% |
|  |                                  |          |       |         |         |          |           |          |       |       |
| I am aware of the programs to assist me in financing home repairs.   | Strongly Agree                   | 5.1%     | 5.8%  | 8.3%    | 1.6%    | 2.9%     | 4.1%      | 2.3%     | 4.8%  | 4.8%  |
|  | Agree                            | 23.9%    | 32.7% | 17.9%   | 14.3%   | 20.0%    | 19.0%     | 17.2%    | 19.9% | 19.9% |
|  | Disagree                         | 21.2%    | 26.9% | 27.4%   | 17.5%   | 25.7%    | 25.1%     | 28.7%    | 24.5% | 24.5% |
|  | Strongly Disagree                | 18.4%    | 13.5% | 19.0%   | 20.6%   | 25.7%    | 15.4%     | 17.2%    | 17.9% | 17.9% |
|  | Don't know                       | 31.4%    | 21.2% | 27.4%   | 46.0%   | 25.7%    | 36.4%     | 34.5%    | 32.9% | 32.9% |
| Homestead communities work better with strong resident participation | Strongly Agree                   | 22.7%    | 28.8% | 25.0%   | 31.7%   | 28.6%    | 20.5%     | 21.8%    | 26.3% | 26.3% |
|  | Agree                            | 50.6%    | 51.9% | 56.0%   | 46.0%   | 48.6%    | 56.4%     | 57.5%    | 53.0% | 53.0% |
|  | Disagree                         | 5.1%     | 3.8%  | 3.6%    | 4.8%    | 7.1%     | 3.6%      | 2.3%     | 3.8%  | 3.8%  |
|  | Strongly Disagree                | 3.1%     | 0.0%  | 3.6%    | 0.0%    | 0.0%     | 1.0%      | 2.3%     | 1.9%  | 1.9%  |
|  | Don't know                       | 18.4%    | 15.4% | 11.9%   | 17.5%   | 15.7%    | 18.5%     | 16.1%    | 15.0% | 15.0% |
| I regularly participate in my Homestead community activities.        | Strongly Agree                   | 3.1%     | 7.7%  | 4.8%    | 6.3%    | 8.6%     | 4.2%      | 2.3%     | 4.9%  | 4.9%  |
|  | Agree                            | 20.8%    | 30.8% | 34.5%   | 17.5%   | 14.3%    | 13.6%     | 33.3%    | 27.4% | 27.4% |
|  | Disagree                         | 41.2%    | 30.8% | 44.0%   | 38.1%   | 45.7%    | 50.8%     | 36.8%    | 38.0% | 38.0% |
|  | Strongly Disagree                | 11.0%    | 5.8%  | 4.8%    | 9.5%    | 10.0%    | 13.6%     | 9.2%     | 9.8%  | 9.8%  |
|  | Don't know                       | 23.9%    | 25.0% | 11.9%   | 28.6%   | 21.4%    | 17.8%     | 18.4%    | 19.8% | 19.8% |



Table E-3. Community Issues by Homestead Community, 2020 (continued)

|   | Homestead Community |          |           |          |          |        |          |          |        |          |
|---|---------------------|----------|-----------|----------|----------|--------|----------|----------|--------|----------|
|   | Anahola             | Hoolehua | Kalamaula | Kanehili | Kanihale | Kaupea | Kawaihae | Keaukaha | Kewalo | Maluohai |
|   | Col %               | Col %    | Col %     | Col %    | Col %    | Col %  | Col %    | Col %    | Col %  | Col %    |
| I do/will help organize Homestead community activities.                                     | Strongly Agree      | 5.1%     | 5.8%      | 2.2%     | 4.8%     | 4.7%   | 7.4%     | 6.7%     | 7.1%   | 8.2%     |
|   | Agree               | 30.8%    | 37.5%     | 44.4%    | 29.8%    | 32.9%  | 24.5%    | 35.0%    | 38.9%  | 34.1%    |
|   | Disagree            | 22.2%    | 22.1%     | 20.0%    | 29.8%    | 34.1%  | 37.2%    | 33.3%    | 29.4%  | 25.9%    |
|   | Strongly Disagree   | 9.4%     | 4.8%      | 8.9%     | 8.1%     | 11.8%  | 4.3%     | 3.3%     | 3.2%   | 4.7%     |
|   | Don't know          | 32.5%    | 29.8%     | 24.4%    | 27.4%    | 16.5%  | 26.6%    | 21.7%    | 21.4%  | 27.1%    |
| I like living in a Homestead community with established rules that everyone follows (a DCCR | Strongly Agree      | 14.5%    | 10.6%     | 6.7%     | 30.6%    | 20.0%  | 31.9%    | 11.7%    | 25.4%  | 28.2%    |
|   | Agree               | 41.9%    | 37.5%     | 37.8%    | 52.4%    | 47.1%  | 44.7%    | 40.0%    | 46.0%  | 43.5%    |
|   | Disagree            | 14.5%    | 17.3%     | 20.0%    | 8.1%     | 18.8%  | 6.4%     | 15.0%    | 10.3%  | 10.6%    |
|   | Strongly Disagree   | 9.4%     | 9.6%      | 8.9%     | 4.0%     | 9.4%   | 4.3%     | 8.3%     | 6.3%   | 8.2%     |
|   | Don't know          | 19.7%    | 25.0%     | 26.7%    | 4.8%     | 4.7%   | 12.8%    | 25.0%    | 11.9%  | 9.4%     |
| I feel well connected with my Homestead community association(s).                           | Strongly Agree      | 4.3%     | 9.6%      | 6.7%     | 7.3%     | 10.6%  | 5.3%     | 6.7%     | 15.1%  | 14.1%    |
|   | Agree               | 26.5%    | 29.8%     | 37.8%    | 40.3%    | 31.8%  | 36.2%    | 51.7%    | 55.6%  | 50.6%    |
|   | Disagree            | 30.8%    | 30.8%     | 28.9%    | 29.8%    | 35.3%  | 35.1%    | 26.7%    | 11.9%  | 21.2%    |
|   | Strongly Disagree   | 19.7%    | 6.7%      | 11.1%    | 12.9%    | 10.6%  | 11.7%    | 3.3%     | 6.3%   | 3.5%     |
|   | Don't know          | 18.8%    | 23.1%     | 15.6%    | 9.7%     | 11.8%  | 11.7%    | 11.7%    | 11.1%  | 10.6%    |
| I feel safe in my Homestead community walking around in the day and night.                  | Strongly Agree      | 16.2%    | 32.7%     | 42.2%    | 18.5%    | 35.3%  | 22.3%    | 18.3%    | 23.8%  | 23.5%    |
|   | Agree               | 47.0%    | 50.0%     | 26.7%    | 66.9%    | 49.4%  | 58.5%    | 65.0%    | 47.6%  | 52.9%    |
|   | Disagree            | 16.2%    | 2.9%      | 8.9%     | 9.7%     | 5.9%   | 10.6%    | 3.3%     | 15.1%  | 14.1%    |
|   | Strongly Disagree   | 12.0%    | 1.9%      | 4.4%     | 0.0%     | 3.5%   | 0.0%     | 0.0%     | 5.6%   | 3.5%     |
|   | Don't know          | 8.5%     | 12.5%     | 17.8%    | 4.8%     | 5.9%   | 8.5%     | 13.3%    | 7.9%   | 5.9%     |
| I know and trust my neighbors.  | Strongly Agree      | 22.2%    | 32.7%     | 33.3%    | 23.4%    | 35.3%  | 29.8%    | 30.0%    | 32.5%  | 31.8%    |
|   | Agree               | 47.0%    | 43.3%     | 35.6%    | 61.3%    | 58.8%  | 54.3%    | 51.7%    | 51.6%  | 57.6%    |
|   | Disagree            | 13.7%    | 7.7%      | 8.9%     | 6.5%     | 1.2%   | 6.4%     | 6.7%     | 7.9%   | 5.9%     |
|   | Strongly Disagree   | 6.8%     | 1.0%      | 0.0%     | 1.6%     | 1.2%   | 2.1%     | 0.0%     | 2.4%   | 0.0%     |
|   | Don't know          | 10.3%    | 15.4%     | 22.2%    | 7.3%     | 3.5%   | 7.4%     | 11.7%    | 5.6%   | 4.7%     |

Table E-4. Community Issues by Homestead Community, 2020 (continued)

|   | Homestead Community |          |       |         |         |          |           |          |       |       |
|---|---------------------|----------|-------|---------|---------|----------|-----------|----------|-------|-------|
|   | Nānākuli            | Panā'ewa | PKE   | Puukapu | Waiākea | Wai'anae | Waimānalo | Waiohuli | Total |       |
|   | Col %               | Col %    | Col % | Col %   | Col %   | Col %    | Col %     | Col %    | Col % |       |
| I do/will help organize Homestead community activities.   | Strongly Agree      | 2.7%     | 11.5% | 2.4%    | 4.8%    | 2.9%     | 3.4%      | 3.1%     | 5.7%  | 4.8%  |
|   | Agree               | 21.2%    | 28.8% | 34.5%   | 25.4%   | 27.1%    | 22.9%     | 27.2%    | 34.5% | 29.5% |
|   | Disagree            | 36.5%    | 34.6% | 42.9%   | 19.0%   | 35.7%    | 30.5%     | 32.3%    | 28.7% | 31.1% |
|   | Strongly Disagree   | 8.6%     | 3.8%  | 3.6%    | 4.8%    | 4.3%     | 12.7%     | 5.6%     | 6.9%  | 6.8%  |
|   | Don't know          | 31.0%    | 21.2% | 16.7%   | 46.0%   | 30.0%    | 30.5%     | 31.8%    | 24.1% | 27.8% |
| I like living in a Homestead community with established rules that everyone follows (a DCCR community). | Strongly Agree      | 11.8%    | 19.2% | 27.4%   | 15.9%   | 24.3%    | 18.6%     | 18.5%    | 12.6% | 19.5% |
|   | Agree               | 33.3%    | 42.3% | 47.6%   | 39.7%   | 50.0%    | 38.1%     | 39.0%    | 46.0% | 41.8% |
|   | Disagree            | 19.6%    | 9.6%  | 13.1%   | 4.8%    | 5.7%     | 17.8%     | 14.4%    | 8.0%  | 13.4% |
|   | Strongly Disagree   | 14.1%    | 15.4% | 7.1%    | 7.9%    | 4.3%     | 9.3%      | 8.2%     | 11.5% | 8.9%  |
|   | Don't know          | 21.2%    | 13.5% | 4.8%    | 31.7%   | 15.7%    | 16.1%     | 20.0%    | 21.8% | 16.4% |
| I feel well connected with my Homestead community association(s).                                       | Strongly Agree      | 3.5%     | 17.3% | 13.1%   | 6.3%    | 10.0%    | 5.1%      | 2.6%     | 5.7%  | 7.6%  |
|   | Agree               | 24.3%    | 32.7% | 47.6%   | 31.7%   | 30.0%    | 28.0%     | 25.6%    | 32.2% | 34.5% |
|   | Disagree            | 36.5%    | 25.0% | 25.0%   | 25.4%   | 32.9%    | 38.1%     | 35.4%    | 36.8% | 30.5% |
|   | Strongly Disagree   | 11.4%    | 5.8%  | 8.3%    | 7.9%    | 8.6%     | 12.7%     | 14.4%    | 8.0%  | 10.3% |
|   | Don't know          | 24.3%    | 19.2% | 6.0%    | 28.6%   | 18.6%    | 16.1%     | 22.1%    | 17.2% | 17.2% |
| I feel safe in my Homestead community walking around in the day and night.                              | Strongly Agree      | 21.6%    | 9.6%  | 27.4%   | 17.5%   | 21.4%    | 11.0%     | 19.5%    | 17.2% | 22.0% |
|   | Agree               | 48.2%    | 51.9% | 58.3%   | 39.7%   | 45.7%    | 49.2%     | 51.8%    | 55.2% | 51.3% |
|   | Disagree            | 16.1%    | 17.3% | 11.9%   | 11.1%   | 21.4%    | 20.3%     | 14.9%    | 16.1% | 13.2% |
|   | Strongly Disagree   | 6.3%     | 5.8%  | 0.0%    | 4.8%    | 2.9%     | 5.1%      | 7.2%     | 3.4%  | 4.4%  |
|   | Don't know          | 7.8%     | 15.4% | 2.4%    | 27.0%   | 8.6%     | 14.4%     | 6.7%     | 8.0%  | 9.1%  |
| I know and trust my neighbors.  | Strongly Agree      | 27.8%    | 19.2% | 35.7%   | 12.7%   | 27.1%    | 19.5%     | 29.7%    | 21.8% | 27.8% |
|   | Agree               | 54.9%    | 50.0% | 53.6%   | 44.4%   | 51.4%    | 53.4%     | 51.8%    | 57.5% | 52.3% |
|   | Disagree            | 8.2%     | 11.5% | 6.0%    | 15.9%   | 8.6%     | 12.7%     | 9.7%     | 10.3% | 8.7%  |
|   | Strongly Disagree   | 2.0%     | 3.8%  | 0.0%    | 0.0%    | 2.9%     | 5.1%      | 2.1%     | 2.3%  | 2.2%  |
|   | Don't know          | 7.1%     | 15.4% | 4.8%    | 27.0%   | 10.0%    | 9.3%      | 6.7%     | 8.0%  | 9.0%  |



Table E-5. Community Issues by Homestead Community, 2020 (continued)

|  | Homestead Community |          |           |          |           |        |          |          |        |          |
|--|---------------------|----------|-----------|----------|-----------|--------|----------|----------|--------|----------|
|  | Anahola             | Hoolehua | Kalamaula | Kanehili | Kaniohale | Kaupea | Kawaihae | Keaukaha | Kewalo | Maluohai |
|  | Col %               | Col %    | Col %     | Col %    | Col %     | Col %  | Col %    | Col %    | Col %  | Col %    |
| In our Homestead community we look out for each other.                       | Strongly Agree      | 24.8%    | 26.9%     | 31.1%    | 25.8%     | 36.5%  | 36.7%    | 31.0%    | 34.1%  | 34.5%    |
|  | Agree               | 45.3%    | 50.0%     | 48.9%    | 57.3%     | 50.6%  | 48.3%    | 58.7%    | 54.1%  | 54.5%    |
|  | Disagree            | 16.2%    | 5.8%      | 2.2%     | 6.5%      | 7.1%   | 5.0%     | 1.6%     | 7.1%   | 5.5%     |
|  | Strongly Disagree   | 4.3%     | 1.0%      | 0.0%     | 1.6%      | 0.0%   | 0.0%     | 1.6%     | 0.0%   | 1.8%     |
|  | Don't know          | 9.4%     | 16.3%     | 17.8%    | 8.9%      | 5.9%   | 10.0%    | 7.1%     | 4.7%   | 3.6%     |
| My hope is that my family lives in this Homestead community for generations. | Strongly Agree      | 44.4%    | 51.9%     | 55.6%    | 37.9%     | 40.0%  | 43.3%    | 49.2%    | 60.0%  | 47.3%    |
|  | Agree               | 43.6%    | 38.5%     | 31.1%    | 46.8%     | 43.5%  | 38.3%    | 42.1%    | 36.5%  | 34.5%    |
|  | Disagree            | 4.3%     | 1.9%      | 4.4%     | 4.0%      | 8.2%   | 5.0%     | 0.0%     | 1.2%   | 0.0%     |
|  | Strongly Disagree   | .9%      | 0.0%      | 0.0%     | .8%       | 2.4%   | 1.7%     | .8%      | 0.0%   | 5.5%     |
|  | Don't know          | 6.8%     | 7.7%      | 8.9%     | 10.5%     | 5.9%   | 11.7%    | 7.9%     | 2.4%   | 12.7%    |
| The residents in my Homestead community share Hawaiian cultural values.      | Strongly Agree      | 12.8%    | 28.8%     | 22.2%    | 10.5%     | 17.6%  | 26.7%    | 31.0%    | 36.5%  | 18.2%    |
|  | Agree               | 47.0%    | 46.2%     | 35.6%    | 55.6%     | 52.9%  | 48.3%    | 53.2%    | 40.0%  | 41.8%    |
|  | Disagree            | 18.8%    | 6.7%      | 8.9%     | 13.7%     | 15.3%  | 6.7%     | 5.6%     | 9.4%   | 5.5%     |
|  | Strongly Disagree   | 5.1%     | 1.9%      | 2.2%     | 3.2%      | 1.2%   | 1.7%     | 1.6%     | 1.2%   | 1.8%     |
|  | Don't know          | 16.2%    | 16.3%     | 31.1%    | 16.9%     | 12.9%  | 16.7%    | 8.7%     | 12.9%  | 32.7%    |

Table E-6. Community Issues by Homestead Community, 2020 (continued)

|  | Homestead Community |           |       |         |         |          |           |          |       |       |
|--|---------------------|-----------|-------|---------|---------|----------|-----------|----------|-------|-------|
|  | Nānākuli            | Panā'eewa | PKE   | Puukapu | Waiākea | Wai'anae | Waimānalo | Waiohuli | Total |       |
|  | Col %               | Col %     | Col % | Col %   | Col %   | Col %    | Col %     | Col %    | Col % | Col % |
| In our Homestead community we look out for each other.                       | Strongly Agree      | 25.9%     | 19.2% | 31.0%   | 17.5%   | 24.3%    | 26.3%     | 31.3%    | 19.5% | 28.0% |
|  | Agree               | 55.7%     | 57.7% | 57.1%   | 44.4%   | 52.9%    | 54.2%     | 52.3%    | 60.9% | 53.8% |
|  | Disagree            | 8.2%      | 7.7%  | 3.6%    | 6.3%    | 10.0%    | 8.5%      | 7.2%     | 8.0%  | 7.1%  |
|  | Strongly Disagree   | 2.0%      | 3.8%  | 0.0%    | 1.6%    | 1.4%     | 2.5%      | 1.5%     | 0.0%  | 1.5%  |
|  | Don't know          | 8.2%      | 11.5% | 8.3%    | 30.2%   | 11.4%    | 8.5%      | 7.7%     | 11.5% | 9.6%  |
| My hope is that my family lives in this Homestead community for generations. | Strongly Agree      | 50.2%     | 48.1% | 46.4%   | 47.6%   | 40.0%    | 40.7%     | 61.0%    | 50.6% | 48.0% |
|  | Agree               | 40.4%     | 36.5% | 39.3%   | 34.9%   | 42.9%    | 45.8%     | 31.8%    | 34.5% | 39.3% |
|  | Disagree            | 2.4%      | 1.9%  | 3.6%    | 3.2%    | 2.9%     | 6.8%      | 2.1%     | 4.6%  | 3.4%  |
|  | Strongly Disagree   | 1.2%      | 0.0%  | 2.4%    | 1.6%    | 2.9%     | 0.0%      | 0.0%     | 1.1%  | 1.1%  |
|  | Don't know          | 5.9%      | 13.5% | 8.3%    | 12.7%   | 11.4%    | 6.8%      | 5.1%     | 9.2%  | 8.2%  |
| The residents in my Homestead community share Hawaiian cultural values.      | Strongly Agree      | 20.4%     | 15.4% | 19.0%   | 19.0%   | 21.4%    | 16.1%     | 22.6%    | 17.2% | 20.3% |
|  | Agree               | 42.4%     | 57.7% | 51.2%   | 41.3%   | 41.4%    | 44.1%     | 42.6%    | 46.0% | 46.1% |
|  | Disagree            | 12.2%     | 5.8%  | 15.5%   | 9.5%    | 10.0%    | 22.0%     | 16.4%    | 11.5% | 12.4% |
|  | Strongly Disagree   | 3.1%      | 0.0%  | 3.6%    | 1.6%    | 5.7%     | .8%       | 1.0%     | 1.1%  | 2.3%  |
|  | Don't know          | 22.0%     | 21.2% | 10.7%   | 28.6%   | 21.4%    | 16.9%     | 17.4%    | 24.1% | 18.9% |

## APPENDIX F: UNDIVIDED INTEREST BENEFICIARIES



Table F-1. Demographic Characteristics of Undivided Interest Lessees, 2020

|                           |                       | County of Residence |                |                   |                  |        |
|---------------------------|-----------------------|---------------------|----------------|-------------------|------------------|--------|
|                           |                       | Honolulu<br>County  | Maui<br>County | Hawai'i<br>County | Kaua'i<br>County | Total  |
|                           |                       | Col %               | Col %          | Col %             | Col %            | Col %  |
| <b>Gender</b>             | Male                  | 44.3%               | 41.5%          | 43.3%             | 27.7%            | 41.6%  |
|                           | Female                | 53.9%               | 56.9%          | 51.1%             | 72.3%            | 55.8%  |
|                           | Prefer not to answer  | 1.8%                | 1.6%           | 5.7%              | 0.0%             | 2.5%   |
| <b>Age</b>                | 18 to 24              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 25 to 34              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 35 to 44              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 45 to 54              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 55 to 64              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 65 to 74              | 0.0%                | 0.0%           | 0.0%              | 0.0%             | 0.0%   |
|                           | 75 or order           | 100.0%              | 100.0%         | 100.0%            | 0.0%             | 100.0% |
| <b>Marital<br/>Status</b> | Single, never married | 8.9%                | 11.2%          | 5.7%              | 0.0%             | 7.8%   |
|                           | Married               | 68.8%               | 69.3%          | 64.5%             | 72.3%            | 68.2%  |
|                           | Living with Partner   | 0.0%                | 4.8%           | 8.5%              | 0.0%             | 3.5%   |
|                           | Separated/Divorced    | 7.1%                | 6.4%           | 13.5%             | 27.7%            | 10.5%  |
|                           | Widowed               | 10.3%               | 6.7%           | 4.9%              | 0.0%             | 6.9%   |
|                           | Prefer not to answer  | 5.0%                | 1.6%           | 2.8%              | 0.0%             | 3.0%   |

Table F-2. Employment Characteristics of Undivided Interest Lessees, 2020

|   |  | County of Residence |             |                |               |       |
|---|--|---------------------|-------------|----------------|---------------|-------|
|   |  | Honolulu County     | Maui County | Hawai'i County | Kaua'i County | Total |
|   |  | Col %               | Col %       | Col %          | Col %         | Col % |
| <b>Adults Working Full-time</b>                         | None   | 17.0%               | 17.6%       | 15.6%          | 11.2%         | 16.2% |
|   | 1-2 adults   | 61.7%               | 55.9%       | 71.0%          | 77.7%         | 64.0% |
|   | 3-4 adults   | 19.5%               | 23.3%       | 13.5%          | 11.2%         | 18.2% |
|   | 5 or more adults                                   | 1.8%                | 3.2%        | 0.0%           | 0.0%          | 1.5%  |
| <b>Adults Working Part-time</b>                         | None   | 17.0%               | 17.6%       | 15.6%          | 11.2%         | 16.2% |
|   | 1-2 adults   | 61.7%               | 55.9%       | 71.0%          | 77.7%         | 64.0% |
|   | 3-4 adults   | 19.5%               | 23.3%       | 13.5%          | 11.2%         | 18.2% |
|   | 5 or more adults                                   | 1.8%                | 3.2%        | 0.0%           | 0.0%          | 1.5%  |
| <b>Employment Industry for Adults Working Full-time</b> | Ag., forestry, fishing, hunting, and mining        | 2.1%                | 9.7%        | 13.5%          | 0.0%          | 6.8%  |
|   | Construction                                       | 21.4%               | 31.4%       | 30.3%          | 31.1%         | 27.4% |
|   | Retail trade                                       | 19.2%               | 16.3%       | 19.3%          | 0.0%          | 16.4% |
|   | Trans., warehousing, and utilities                 | 16.7%               | 15.9%       | 26.1%          | 0.0%          | 17.1% |
|   | Finance & insurance, real estate, rental & leasing | 8.1%                | 6.6%        | 3.4%           | 12.6%         | 7.0%  |
|   | Prof., scientific, mgmt., and admin.               | 12.4%               | 10.1%       | 5.9%           | 0.0%          | 8.8%  |
|   | Educational services                               | 17.1%               | 18.6%       | 10.1%          | 25.1%         | 16.6% |
|   | Health care and social assistance                  | 16.7%               | 10.1%       | 20.2%          | 49.7%         | 19.2% |
|   | Hotel, accommodations, & food services             | 18.8%               | 19.4%       | 18.4%          | 12.6%         | 18.2% |
|   | Arts, entertainment, and recreation                | 0.0%                | 0.0%        | 3.4%           | 0.0%          | .9%   |
|   | Public admin./Govt                                 | 20.9%               | 14.3%       | 15.1%          | 12.6%         | 16.8% |
|   | Other services                                     | 16.2%               | 17.5%       | 16.8%          | 12.6%         | 16.3% |
| <b>Employment Industry for Adults Working Part-time</b> | Ag., forestry, fishing, hunting, and mining        | 6.0%                | 6.2%        | 0.0%           | 0.0%          | 3.6%  |
|   | Construction                                       | 0.0%                | 0.0%        | 14.1%          | 0.0%          | 3.5%  |
|   | Retail trade                                       | 24.1%               | 30.9%       | 33.2%          | 10.7%         | 25.7% |
|   | Trans., warehousing, and utilities                 | 0.0%                | 6.2%        | 7.1%           | 0.0%          | 3.2%  |
|   | Finance & insurance, real estate, rental & leasing | 6.0%                | 12.3%       | 0.0%           | 0.0%          | 5.1%  |
|   | Prof., scientific, mgmt., and admin.               | 6.0%                | 12.3%       | 9.5%           | 0.0%          | 7.4%  |
|   | Educational services                               | 18.1%               | 18.5%       | 0.0%           | 0.0%          | 10.8% |
|   | Health care and social assistance                  | 16.9%               | 18.5%       | 0.0%           | 44.7%         | 17.6% |
|   | Hotel, accommodations, & food services             | 0.0%                | 0.0%        | 9.5%           | 22.3%         | 6.0%  |
|   | Arts, entertainment, and recreation                | 10.8%               | 18.5%       | 9.5%           | 0.0%          | 10.6% |
|   | Public admin./Govt                                 | 0.0%                | 0.0%        | 0.0%           | 0.0%          | 0.0%  |
|   | Other services                                     | 6.0%                | 0.0%        | 38.2%          | 22.3%         | 15.1% |



Table F-3. Financial Characteristics of Undivided Interest Lessees, 2020

|                                 |                          | County of Residence |             |                |               | Total |
|---------------------------------|--------------------------|---------------------|-------------|----------------|---------------|-------|
|                                 |                          | Honolulu County     | Maui County | Hawai'i County | Kaua'i County |       |
|                                 |                          | Col %               | Col %       | Col %          | Col %         |       |
| Household Income                | Less than \$15,000       | 3.5%                | 0.0%        | 2.8%           | 0.0%          | 2.0%  |
|                                 | \$15,000 to \$19,999     | 3.5%                | 1.6%        | 2.1%           | 11.2%         | 3.4%  |
|                                 | \$20,000 to \$24,999     | 0.0%                | 3.2%        | 5.7%           | 0.0%          | 2.3%  |
|                                 | \$25,000 to \$29,999     | 1.8%                | 4.8%        | 5.7%           | 0.0%          | 3.4%  |
|                                 | \$30,000 to \$34,999     | 0.0%                | 1.6%        | 4.9%           | 0.0%          | 1.7%  |
|                                 | \$35,000 to \$39,999     | 1.8%                | 1.6%        | 2.8%           | 0.0%          | 1.8%  |
|                                 | \$40,000 to \$44,999     | 8.9%                | 1.6%        | 0.0%           | 5.3%          | 4.3%  |
|                                 | \$45,000 to \$49,999     | 3.2%                | 1.6%        | 0.0%           | 0.0%          | 1.6%  |
|                                 | \$50,000 to \$54,999     | 7.1%                | 1.6%        | 11.4%          | 0.0%          | 5.9%  |
|                                 | \$55,000 to \$59,999     | 5.0%                | 4.8%        | 5.7%           | 11.2%         | 5.7%  |
|                                 | \$60,000 to \$64,999     | 1.8%                | 3.2%        | 2.8%           | 0.0%          | 2.3%  |
|                                 | \$65,000 to \$69,999     | 1.8%                | 4.8%        | 2.1%           | 0.0%          | 2.5%  |
|                                 | \$70,000 to \$74,999     | 3.5%                | 8.0%        | 8.5%           | 0.0%          | 5.7%  |
|                                 | \$75,000 to \$79,999     | 8.2%                | 0.0%        | 5.7%           | 0.0%          | 4.5%  |
|                                 | \$80,000 to \$89,999     | 5.3%                | 4.8%        | 12.0%          | 11.2%         | 7.4%  |
|                                 | \$90,000 to \$99,999     | 7.1%                | 4.8%        | 2.8%           | 11.2%         | 5.8%  |
|                                 | \$100,000 to \$124,999   | 8.9%                | 19.5%       | 7.8%           | 22.3%         | 12.9% |
|                                 | \$125,000 to \$149,999   | 12.1%               | 9.9%        | 5.7%           | 0.0%          | 8.7%  |
|                                 | \$150,000 to \$199,999   | 8.2%                | 9.2%        | 5.7%           | 11.2%         | 8.1%  |
|                                 | \$200,000 or more        | 8.5%                | 13.4%       | 5.7%           | 16.5%         | 9.9%  |
| HUD Income Level                | Less than 30%            | 8.9%                | 4.8%        | 13.5%          | 11.2%         | 9.1%  |
|                                 | 30-50%                   | 19.5%               | 11.2%       | 7.8%           | 0.0%          | 12.3% |
|                                 | 50-60%                   | 15.6%               | 1.6%        | 2.8%           | 0.0%          | 7.0%  |
|                                 | 60-80%                   | 11.7%               | 22.4%       | 8.5%           | 5.3%          | 13.2% |
|                                 | 80-120%                  | 17.4%               | 9.9%        | 22.7%          | 44.7%         | 19.4% |
|                                 | 120-140%                 | 3.5%                | 16.0%       | 7.8%           | 11.2%         | 8.8%  |
|                                 | 140-180%                 | 12.1%               | 3.2%        | 19.8%          | 0.0%          | 10.4% |
|                                 | More than 180%           | 11.3%               | 31.0%       | 17.1%          | 27.7%         | 19.8% |
| Receive any type of assistance? | Section 8                | 0.0%                | 1.6%        | 0.0%           | 0.0%          | .4%   |
|                                 | Rental Assistance        | 5.3%                | 0.0%        | 0.0%           | 0.0%          | 2.0%  |
|                                 | Public Assistance (TANF) | 5.3%                | 1.6%        | 0.0%           | 0.0%          | 2.4%  |
|                                 | SNAP/Food Stamps         | 17.7%               | 9.6%        | 10.6%          | 11.2%         | 13.0% |
|                                 | WIC                      | 3.5%                | 1.6%        | 8.5%           | 0.0%          | 3.9%  |
|                                 | None of these            | 75.2%               | 83.4%       | 84.4%          | 88.8%         | 81.1% |
|                                 | Not sure                 | 3.5%                | 7.0%        | 4.9%           | 0.0%          | 4.5%  |



Table F-4. Housing Characteristics of Undivided Interest Lessees, 2020

|                            |                                 | County of Residence |             |                |               |       |
|----------------------------|---------------------------------|---------------------|-------------|----------------|---------------|-------|
|                            |                                 | Honolulu County     | Maui County | Hawai'i County | Kaua'i County | Total |
|                            |                                 | Col %               | Col %       | Col %          | Col %         | Col % |
| <b>Tenancy</b>             | Own                             | 42.6%               | 59.1%       | 58.8%          | 38.8%         | 50.9% |
|                            | Rent                            | 45.4%               | 26.2%       | 35.5%          | 44.7%         | 37.5% |
|                            | Sharing with others, no rent    | 12.1%               | 3.2%        | 5.7%           | 16.5%         | 8.4%  |
|                            | Live alone without rent payment | 0.0%                | 9.6%        | 0.0%           | 0.0%          | 2.7%  |
|                            | Don't know/Refused              | 0.0%                | 1.9%        | 0.0%           | 0.0%          | .5%   |
| <b>Unit Type</b>           | Single-family house             | 67.0%               | 88.2%       | 67.4%          | 88.8%         | 75.1% |
|                            | Townhouse, duplex, multiplex    | 13.8%               | 3.2%        | 5.7%           | 0.0%          | 7.5%  |
|                            | Apartment                       | 8.9%                | 3.5%        | 11.4%          | 0.0%          | 7.1%  |
|                            | Condominium                     | 5.3%                | 1.6%        | 9.9%           | 0.0%          | 4.9%  |
|                            | Public assisted housing         | 3.5%                | 0.0%        | 0.0%           | 0.0%          | 1.3%  |
|                            | Other                           | 1.4%                | 3.2%        | 5.7%           | 11.2%         | 3.9%  |
| <b>Year in Unit</b>        | One year or less                | 14.2%               | 8.3%        | 11.4%          | 0.0%          | 10.4% |
|                            | 2 to 3 years                    | 9.9%                | 12.8%       | 15.6%          | 11.2%         | 12.3% |
|                            | 4 to 6 years                    | 17.4%               | 13.1%       | 12.7%          | 44.2%         | 17.7% |
|                            | 7 to 10 years                   | 8.9%                | 14.7%       | 13.5%          | 11.2%         | 11.9% |
|                            | 11 to 20 years                  | 23.8%               | 23.0%       | 19.2%          | 11.2%         | 21.1% |
|                            | More than 20 years              | 25.9%               | 26.5%       | 24.8%          | 22.3%         | 25.4% |
|                            | Don't know/Refused              | 0.0%                | 1.6%        | 2.8%           | 0.0%          | 1.2%  |
| <b>Number of Bedrooms</b>  | One bedroom                     | 3.5%                | 3.2%        | 5.7%           | 11.2%         | 4.7%  |
|                            | Two bedrooms                    | 24.8%               | 16.3%       | 34.7%          | 0.0%          | 22.5% |
|                            | Three bedrooms                  | 36.5%               | 40.9%       | 37.6%          | 27.7%         | 37.1% |
|                            | Four or more bedrooms           | 35.1%               | 38.0%       | 22.0%          | 61.2%         | 35.2% |
|                            | Don't know/Refused              | 0.0%                | 1.6%        | 0.0%           | 0.0%          | .4%   |
| <b>Number of Bathrooms</b> | One bathroom                    | 31.6%               | 11.2%       | 11.4%          | 27.7%         | 20.5% |
|                            | Two bathrooms                   | 48.2%               | 58.8%       | 65.9%          | 33.5%         | 54.1% |
|                            | Three bathrooms                 | 16.7%               | 25.2%       | 11.4%          | 27.7%         | 18.8% |
|                            | Four or more bathrooms          | 1.8%                | 1.6%        | 2.8%           | 11.2%         | 2.9%  |
|                            | Don't know/Refused              | 1.8%                | 3.2%        | 8.5%           | 0.0%          | 3.7%  |

Table F-5. Monthly Housing Payment among Undivided Interest Lessees, 2020

|                               |                                | County of Residence |                |                   |                  |       |
|-------------------------------|--------------------------------|---------------------|----------------|-------------------|------------------|-------|
|                               |                                | Honolulu<br>County  | Maui<br>County | Hawai'i<br>County | Kaua'i<br>County | Total |
|                               |                                | Col %               | Col %          | Col %             | Col %            | Col % |
| Monthly<br>Housing<br>Payment | Home paid for, or no rent paid | 12.1%               | 11.5%          | 7.0%              | 11.2%            | 10.6% |
|                               | Less than \$300                | 0.0%                | 0.0%           | 2.8%              | 0.0%             | .7%   |
|                               | \$300 to \$499                 | 3.5%                | 1.6%           | 0.0%              | 11.2%            | 2.9%  |
|                               | 500 to \$699                   | 5.0%                | 5.1%           | 7.8%              | 0.0%             | 5.2%  |
|                               | \$700 to \$999                 | 12.1%               | 4.8%           | 13.5%             | 0.0%             | 9.2%  |
|                               | \$1,000 to \$1,199             | 7.1%                | 15.0%          | 13.5%             | 5.3%             | 10.7% |
|                               | \$1,200 to \$1,499             | 11.7%               | 14.4%          | 22.0%             | 33.5%            | 17.2% |
|                               | \$1,500 to \$1,699             | 3.5%                | 3.2%           | 5.7%              | 11.2%            | 4.7%  |
|                               | \$1,700 to \$1,899             | 5.0%                | 1.6%           | 8.5%              | 11.2%            | 5.5%  |
|                               | \$1,900 to \$2,099             | 10.3%               | 9.6%           | 5.7%              | 0.0%             | 7.9%  |
|                               | \$2,100 to \$2,299             | 10.6%               | 4.8%           | 10.6%             | 0.0%             | 8.0%  |
|                               | \$2,300 to \$2,499             | 0.0%                | 6.4%           | 0.0%              | 0.0%             | 1.8%  |
|                               | \$2,500 or more                | 13.8%               | 15.3%          | 0.0%              | 16.5%            | 11.0% |
|                               | Don't know/Refused             | 5.3%                | 6.7%           | 2.8%              | 0.0%             | 4.6%  |



Table F-6. Preferred Award Type among Undivided Interest Lessees, 2020

|                                       |   | County of Residence |             |                |               |       |
|---------------------------------------|---|---------------------|-------------|----------------|---------------|-------|
|                                       |   | Honolulu County     | Maui County | Hawai'i County | Kaua'i County | Total |
|                                       |   | Col %               | Col %       | Col %          | Col %         | Col % |
| <b>First Choice of Property Type</b>  | Lot with water, electricity and sewer, but no house               | 30.9%               | 60.4%       | 27.7%          | 50.0%         | 40.1% |
|                                       | Turn-Key (Lot with single-family house on it)                     | 57.4%               | 34.8%       | 58.8%          | 50.0%         | 50.8% |
|                                       | Single-family house to rent with option to buy                    | 6.7%                | 4.8%        | 2.8%           | 0.0%          | 4.6%  |
|                                       | Townhouse in a duplex or four-plex                                | 0.0%                | 0.0%        | 0.0%           | 0.0%          | 0.0%  |
|                                       | Condominium apartment (Multi-family building)                     | 0.0%                | 0.0%        | 0.0%           | 0.0%          | 0.0%  |
|                                       | Condo or Townhouse Rental unit with option to buy                 | 1.4%                | 0.0%        | 0.0%           | 0.0%          | .5%   |
|                                       | Apartment suited for senior citizens                              | 0.0%                | 0.0%        | 0.0%           | 0.0%          | 0.0%  |
|                                       | An affordable rental unit and retain my place on the waiting list | 3.5%                | 0.0%        | 2.8%           | 0.0%          | 2.0%  |
|                                       | Don't know/Refused  | 0.0%                | 0.0%        | 7.8%           | 0.0%          | 2.0%  |
| <b>Second Choice of Property Type</b> | Lot with water, electricity and sewer, but no house               | 20.6%               | 21.4%       | 19.2%          | 22.3%         | 20.6% |
|                                       | Turn-Key (Lot with single-family house on it)                     | 34.0%               | 57.2%       | 22.0%          | 61.2%         | 40.1% |
|                                       | Single-family house to rent with option to buy                    | 23.0%               | 14.7%       | 39.7%          | 16.5%         | 24.3% |
|                                       | Townhouse in a duplex or four-plex                                | 2.8%                | 3.2%        | 0.0%           | 0.0%          | 1.9%  |
|                                       | Condominium apartment (Multi-family building)                     | 1.8%                | 1.9%        | 2.8%           | 0.0%          | 1.9%  |
|                                       | Condo or Townhouse Rental unit with option to buy                 | 3.5%                | 0.0%        | 0.0%           | 0.0%          | 1.3%  |
|                                       | Apartment suited for senior citizens                              | 5.3%                | 0.0%        | 0.0%           | 0.0%          | 2.0%  |
|                                       | An affordable rental unit and retain my place on the waiting list | 1.8%                | 0.0%        | 5.7%           | 0.0%          | 2.1%  |
|                                       | Don't know/Refused  | 7.1%                | 1.6%        | 10.6%          | 0.0%          | 5.8%  |
| <b>Third Choice of Property Type</b>  | Lot with water, electricity and sewer, but no house               | 10.6%               | 11.5%       | 24.1%          | 16.5%         | 14.8% |
|                                       | Turn-Key (Lot with single-family house on it)                     | 3.5%                | 6.4%        | 11.4%          | 11.2%         | 7.1%  |
|                                       | Single-family house to rent with option to buy                    | 27.7%               | 44.4%       | 19.9%          | 50.0%         | 32.6% |
|                                       | Townhouse in a duplex or four-plex                                | 8.9%                | 8.6%        | 2.8%           | 0.0%          | 6.4%  |
|                                       | Condominium apartment (Multi-family building)                     | 3.2%                | 1.6%        | 2.1%           | 0.0%          | 2.2%  |
|                                       | Condo or Townhouse Rental unit with option to buy                 | 8.9%                | 0.0%        | 7.8%           | 0.0%          | 5.3%  |
|                                       | Apartment suited for senior citizens                              | 8.2%                | 4.8%        | 7.0%           | 0.0%          | 6.1%  |
|                                       | An affordable rental unit and retain my place on the waiting list | 17.4%               | 11.5%       | 11.4%          | 11.2%         | 13.6% |
|                                       | Don't know/Refused  | 11.7%               | 11.2%       | 13.5%          | 11.2%         | 12.0% |



Table F-7. Preferred Unit Amenities among Undivided Interest Lessees, 2020

|   |                        | County of Residence |                |                   |                  |       |
|---|------------------------|---------------------|----------------|-------------------|------------------|-------|
|   |                        | Honolulu<br>County  | Maui<br>County | Hawai'i<br>County | Kaua'i<br>County | Total |
|   |                        | Col %               | Col %          | Col %             | Col %            | Col % |
| <b>Number of<br/>Bedrooms<br/>Needed</b>  | One bedroom            | 0.0%                | 1.6%           | 2.8%              | 0.0%             | 1.2%  |
|   | Two bedrooms           | 9.6%                | 11.5%          | 9.9%              | 21.8%            | 11.4% |
|   | Three bedrooms         | 32.6%               | 39.0%          | 54.6%             | 22.3%            | 38.9% |
|   | Four or more bedrooms  | 56.0%               | 46.3%          | 29.8%             | 55.8%            | 46.7% |
|   | Dont know/Refused      | 1.8%                | 1.6%           | 2.8%              | 0.0%             | 1.8%  |
| <b>Number of<br/>Bathrooms<br/>Needed</b> | One bathroom           | 1.8%                | 3.2%           | 4.9%              | 0.0%             | 2.8%  |
|   | Two bathrooms          | 34.4%               | 47.0%          | 56.0%             | 61.2%            | 46.0% |
|   | Three bathrooms        | 41.5%               | 33.5%          | 22.0%             | 11.2%            | 31.4% |
|   | Four or more bathrooms | 10.6%               | 0.0%           | 0.0%              | 11.2%            | 5.1%  |
|   | Dont know/Refused      | 11.7%               | 16.3%          | 17.1%             | 16.5%            | 14.8% |

Table F-8. Financial Qualifications among Undivided Interest Lessees, 2020

|                                   |                      | County of Residence |             |                |               |       |
|-----------------------------------|----------------------|---------------------|-------------|----------------|---------------|-------|
|                                   |                      | Honolulu County     | Maui County | Hawai'i County | Kaua'i County | Total |
|                                   |                      | Col %               | Col %       | Col %          | Col %         | Col % |
| <b>Amount in Savings</b>          | None                 | 8.9%                | 11.2%       | 4.9%           | 0.0%          | 7.6%  |
|                                   | Less than \$5,000    | 30.1%               | 11.2%       | 22.7%          | 44.7%         | 24.5% |
|                                   | \$5,000 to \$24,999  | 27.3%               | 35.5%       | 40.4%          | 27.7%         | 32.9% |
|                                   | \$25,000 to \$49,999 | 9.9%                | 6.4%        | 5.7%           | 0.0%          | 6.9%  |
|                                   | \$50,000 or more     | 13.5%               | 25.2%       | 17.7%          | 27.7%         | 19.2% |
|                                   | Don't know/Refused   | 10.3%               | 10.5%       | 8.5%           | 0.0%          | 8.9%  |
| <b>Affordable Monthly Payment</b> | Less than \$200      | 3.5%                | 1.6%        | 2.8%           | 0.0%          | 2.5%  |
|                                   | \$200 to \$499       | 8.9%                | 4.8%        | 16.3%          | 0.0%          | 8.7%  |
|                                   | \$500 to \$799       | 15.6%               | 6.4%        | 17.1%          | 22.3%         | 14.1% |
|                                   | \$800 to \$1,099     | 13.1%               | 16.0%       | 9.9%           | 16.5%         | 13.4% |
|                                   | \$1,100 to \$1,999   | 29.8%               | 40.9%       | 40.4%          | 33.5%         | 35.9% |
|                                   | \$2,000 or more      | 20.6%               | 23.6%       | 2.8%           | 27.7%         | 17.7% |
|                                   | Don't know/Refused   | 8.5%                | 6.7%        | 10.6%          | 0.0%          | 7.7%  |

Table F-9. Technology Characteristics of Undivided Interest Lessees, 2020

|   |                    | County of Residence |                |                   |                  |       |
|---|--------------------|---------------------|----------------|-------------------|------------------|-------|
|   |                    | Honolulu<br>County  | Maui<br>County | Hawai'i<br>County | Kaua'i<br>County | Total |
|   |                    | Col %               | Col %          | Col %             | Col %            | Col % |
| <b>Regularly Use a Device to Email/Access Internet?</b> | Me alone           | 13.5%               | 11.5%          | 7.8%              | 27.7%            | 12.9% |
|   | Me and others      | 73.0%               | 77.3%          | 80.8%             | 61.2%            | 75.0% |
|   | Others, not me     | 1.8%                | 1.6%           | 5.7%              | 11.2%            | 3.6%  |
|   | No one             | 6.4%                | 4.8%           | 5.7%              | 0.0%             | 5.1%  |
|   | Don't Know/Refused | 5.3%                | 4.8%           | 0.0%              | 0.0%             | 3.3%  |
| <b>Device Used for Internet Access</b>                  | Desktop computer   | 60.6%               | 78.4%          | 47.4%             | 55.3%            | 61.5% |
|   | Smartphone         | 94.0%               | 87.6%          | 82.7%             | 77.7%            | 87.6% |
|   | Tablet             | 60.2%               | 61.8%          | 46.5%             | 61.2%            | 57.2% |
|   | Other              | 12.0%               | 13.1%          | 17.3%             | 44.7%            | 17.2% |



Table F-10. Household Characteristics of Undivided Interest Lessees by HUD Income Categories, 2020

|                            |                    | HUD Income Level |        |        |        |         |          |          |                |       |
|----------------------------|--------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                            |                    | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                            |                    | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Total HH Members</b>    | 1 to 2 members     | 0.0%             | 19.7%  | 32.9%  | 22.4%  | 22.4%   | 31.7%    | 36.3%    | 32.9%          | 25.1% |
|                            | 3 to 4 members     | 63.5%            | 51.7%  | 28.4%  | 37.5%  | 39.2%   | 50.8%    | 34.7%    | 53.6%          | 45.4% |
|                            | 5 to 7 members     | 36.5%            | 23.3%  | 19.7%  | 33.4%  | 31.6%   | 10.0%    | 29.1%    | 13.6%          | 24.7% |
|                            | 8+ members         | 0.0%             | 5.4%   | 19.0%  | 6.7%   | 6.8%    | 7.5%     | 0.0%     | 0.0%           | 4.8%  |
|                            | Don't know/Refused | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
| <b>HH Members Under 18</b> | None               | 16.9%            | 27.6%  | 53.7%  | 34.1%  | 19.6%   | 61.8%    | 63.7%    | 62.0%          | 41.3% |
|                            | One                | 27.2%            | 23.3%  | 9.5%   | 18.8%  | 23.9%   | 5.0%     | 0.0%     | 19.8%          | 17.5% |
|                            | Two                | 27.2%            | 20.1%  | 0.0%   | 20.0%  | 36.4%   | 10.0%    | 29.9%    | 14.5%          | 21.5% |
|                            | Three              | 15.1%            | 10.7%  | 0.0%   | 13.4%  | 8.0%    | 18.2%    | 0.0%     | 0.0%           | 7.6%  |
|                            | Four               | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 6.4%     | 3.6%           | 1.4%  |
|                            | Five               | 5.8%             | 0.0%   | 0.0%   | 0.0%   | 3.4%    | 0.0%     | 0.0%     | 0.0%           | 1.2%  |
|                            | Six or more        | 0.0%             | 0.0%   | 19.7%  | 3.3%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.8%  |
|                            | Don't know/Refused | 7.8%             | 18.3%  | 17.1%  | 10.4%  | 8.7%    | 5.0%     | 0.0%     | 0.0%           | 7.7%  |
| <b>HH Members Over 70</b>  | None               | 36.9%            | 43.4%  | 73.5%  | 59.5%  | 63.1%   | 54.3%    | 69.8%    | 67.5%          | 59.3% |
|                            | One                | 27.2%            | 18.6%  | 19.0%  | 8.3%   | 17.9%   | 5.0%     | 9.4%     | 16.7%          | 15.4% |
|                            | Two                | 7.2%             | 9.0%   | 7.6%   | 6.7%   | 8.4%    | 22.6%    | 15.8%    | 12.3%          | 10.9% |
|                            | Three              | 0.0%             | 9.4%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.2%  |
|                            | Four               | 0.0%             | 0.0%   | 0.0%   | 5.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .7%   |
|                            | Five               | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|                            | Six or more        | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|                            | Don't know/Refused | 28.7%            | 19.7%  | 0.0%   | 20.4%  | 10.5%   | 18.2%    | 5.1%     | 3.6%           | 12.6% |

Table F-11. Household Characteristics of Undivided Interest Lessees by HUD Income Categories, 2020

|   |  | HUD Income Level |        |        |        |         |          |          |                |       |
|---|--|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |  | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |  | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Adults Working Full-time</b>                         | None   | 41.1%            | 29.4%  | 23.4%  | 13.7%  | 9.8%    | 5.0%     | 11.5%    | 9.4%           | 16.2% |
|   | 1-2 adults   | 58.9%            | 67.0%  | 37.9%  | 59.1%  | 76.9%   | 69.9%    | 65.8%    | 60.7%          | 64.0% |
|   | 3-4 adults   | 0.0%             | 3.6%   | 38.7%  | 23.8%  | 13.2%   | 25.0%    | 22.7%    | 24.3%          | 18.2% |
|   | 5 or more adults                                   | 0.0%             | 0.0%   | 0.0%   | 3.3%   | 0.0%    | 0.0%     | 0.0%     | 5.6%           | 1.5%  |
| <b>Adults Working Part-time</b>                         | None   | 41.1%            | 29.4%  | 23.4%  | 13.7%  | 9.8%    | 5.0%     | 11.5%    | 9.4%           | 16.2% |
|   | 1-2 adults   | 58.9%            | 67.0%  | 37.9%  | 59.1%  | 76.9%   | 69.9%    | 65.8%    | 60.7%          | 64.0% |
|   | 3-4 adults   | 0.0%             | 3.6%   | 38.7%  | 23.8%  | 13.2%   | 25.0%    | 22.7%    | 24.3%          | 18.2% |
|   | 5 or more adults                                   | 0.0%             | 0.0%   | 0.0%   | 3.3%   | 0.0%    | 0.0%     | 0.0%     | 5.6%           | 1.5%  |
| <b>Employment Industry for Adults Working Full-time</b> | Ag., forestry, fishing, hunting, and mining        | 0.0%             | 5.1%   | 0.0%   | 7.8%   | 16.1%   | 0.0%     | 7.8%     | 4.9%           | 6.8%  |
|   | Construction                                       | 13.3%            | 20.3%  | 24.7%  | 17.4%  | 43.7%   | 21.1%    | 15.0%    | 35.5%          | 27.4% |
|   | Retail trade                                       | 0.0%             | 38.6%  | 12.4%  | 11.6%  | 22.6%   | 13.2%    | 13.6%    | 11.9%          | 16.4% |
|   | Trans., warehousing, and utilities                 | 0.0%             | 20.9%  | 24.7%  | 24.4%  | 13.4%   | 13.8%    | 25.6%    | 14.1%          | 17.1% |
|   | Finance & insurance, real estate, rental & leasing | 12.3%            | 7.6%   | 0.0%   | 0.0%   | 0.0%    | 5.3%     | 13.6%    | 15.7%          | 7.0%  |
|   | Prof., scientific, mgmt., and admin.               | 0.0%             | 0.0%   | 12.4%  | 5.8%   | 0.0%    | 7.9%     | 13.0%    | 23.4%          | 8.8%  |
|   | Educational services                               | 13.3%            | 7.6%   | 0.0%   | 13.5%  | 26.9%   | 5.3%     | 34.3%    | 15.0%          | 16.6% |
|   | Health care and social assistance                  | 13.3%            | 20.9%  | 24.7%  | 18.2%  | 20.9%   | 26.4%    | 15.0%    | 16.5%          | 19.2% |
|   | Hotel, accommodations, & food services             | 48.8%            | 12.7%  | 24.7%  | 14.0%  | 16.4%   | 35.0%    | 20.2%    | 5.4%           | 18.2% |
|   | Arts, entertainment, and recreation                | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 4.1%    | 0.0%     | 0.0%     | 0.0%           | .9%   |
|   | Public admin./Gov't                                | 25.6%            | 15.8%  | 24.7%  | 13.5%  | 16.4%   | 20.1%    | 5.8%     | 18.7%          | 16.8% |
|   | Other services                                     | 25.6%            | 15.2%  | 25.8%  | 27.8%  | 13.0%   | 5.3%     | 7.8%     | 16.8%          | 16.3% |
| <b>Employment Industry for Adults Working Part-time</b> | Ag., forestry, fishing, hunting, and mining        | 0.0%             | 0.0%   | 0.0%   | 9.2%   | 12.5%   | 0.0%     | 0.0%     | 0.0%           | 3.6%  |
|   | Construction                                       | 0.0%             | 23.1%  | 0.0%   | 0.0%   | 0.0%    | 21.0%    | 0.0%     | 0.0%           | 3.5%  |
|   | Retail trade                                       | 26.3%            | 71.2%  | 46.4%  | 39.4%  | 0.0%    | 21.0%    | 27.3%    | 7.6%           | 25.7% |
|   | Trans., warehousing, and utilities                 | 0.0%             | 23.1%  | 0.0%   | 9.2%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 3.2%  |
|   | Finance & insurance, real estate, rental & leasing | 13.1%            | 0.0%   | 0.0%   | 9.2%   | 0.0%    | 0.0%     | 25.2%    | 0.0%           | 5.1%  |
|   | Prof., scientific, mgmt., and admin.               | 13.1%            | 0.0%   | 0.0%   | 13.7%  | 0.0%    | 17.6%    | 0.0%     | 12.2%          | 7.4%  |
|   | Educational services                               | 13.1%            | 0.0%   | 17.4%  | 0.0%   | 20.8%   | 17.6%    | 25.2%    | 0.0%           | 10.8% |
|   | Health care and social assistance                  | 13.1%            | 0.0%   | 17.4%  | 0.0%   | 41.7%   | 61.5%    | 0.0%     | 9.0%           | 17.6% |
|   | Hotel, accommodations, & food services             | 0.0%             | 0.0%   | 0.0%   | 14.8%  | 0.0%    | 0.0%     | 0.0%     | 18.9%          | 6.0%  |
|   | Arts, entertainment, and recreation                | 34.4%            | 0.0%   | 0.0%   | 9.2%   | 12.5%   | 0.0%     | 20.2%    | 7.6%           | 10.6% |
|   | Other services                                     | 47.5%            | 100.0% | 81.2%  | 100.0% | 100.0%  | 100.0%   | 72.7%    | 75.6%          | 84.9% |



Table F-12. Household Income of Undivided Interest Lessees by HUD Income Categories, 2020

|                                 |                          | HUD Income Level |        |        |        |         |          |          |                |       |
|---------------------------------|--------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                                 |                          | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                                 |                          | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Household Income                | Less than \$15,000       | 22.3%            | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.0%  |
|                                 | \$15,000 to \$19,999     | 37.2%            | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 3.4%  |
|                                 | \$20,000 to \$24,999     | 20.5%            | 3.6%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.3%  |
|                                 | \$25,000 to \$29,999     | 19.9%            | 13.0%  | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 3.4%  |
|                                 | \$30,000 to \$34,999     | 0.0%             | 13.7%  | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.7%  |
|                                 | \$35,000 to \$39,999     | 0.0%             | 9.0%   | 0.0%   | 5.4%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.8%  |
|                                 | \$40,000 to \$44,999     | 0.0%             | 30.4%  | 0.0%   | 4.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 4.3%  |
|                                 | \$45,000 to \$49,999     | 0.0%             | 5.4%   | 6.3%   | 4.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.6%  |
|                                 | \$50,000 to \$54,999     | 0.0%             | 14.3%  | 29.2%  | 10.8%  | 3.7%    | 0.0%     | 0.0%     | 0.0%           | 5.9%  |
|                                 | \$55,000 to \$59,999     | 0.0%             | 5.4%   | 17.1%  | 10.0%  | 13.1%   | 0.0%     | 0.0%     | 0.0%           | 5.7%  |
|                                 | \$60,000 to \$64,999     | 0.0%             | 0.0%   | 9.5%   | 6.7%   | 3.7%    | 0.0%     | 0.0%     | 0.0%           | 2.3%  |
|                                 | \$65,000 to \$69,999     | 0.0%             | 0.0%   | 9.5%   | 10.0%  | 0.0%    | 6.0%     | 0.0%     | 0.0%           | 2.5%  |
|                                 | \$70,000 to \$74,999     | 0.0%             | 5.4%   | 9.5%   | 16.7%  | 7.4%    | 8.1%     | 0.0%     | 0.0%           | 5.7%  |
|                                 | \$75,000 to \$79,999     | 0.0%             | 0.0%   | 0.0%   | 14.0%  | 6.1%    | 8.1%     | 6.9%     | 0.0%           | 4.5%  |
|                                 | \$80,000 to \$89,999     | 0.0%             | 0.0%   | 9.5%   | 3.3%   | 24.5%   | 0.0%     | 15.3%    | 0.0%           | 7.4%  |
|                                 | \$90,000 to \$99,999     | 0.0%             | 0.0%   | 0.0%   | 10.0%  | 11.4%   | 17.6%    | 6.9%     | 0.0%           | 5.8%  |
|                                 | \$100,000 to \$124,999   | 0.0%             | 0.0%   | 9.5%   | 5.0%   | 19.9%   | 40.2%    | 29.1%    | 5.8%           | 12.9% |
|                                 | \$125,000 to \$149,999   | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 10.2%   | 12.5%    | 22.7%    | 16.3%          | 8.7%  |
|                                 | \$150,000 to \$199,999   | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 19.2%    | 31.0%          | 8.1%  |
|                                 | \$200,000 or more        | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 7.5%     | 0.0%     | 46.8%          | 9.9%  |
| Receive any type of assistance? | Section 8                | 0.0%             | 3.6%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .4%   |
|                                 | Rental Assistance        | 14.5%            | 5.4%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.0%  |
|                                 | Public Assistance (TANF) | 14.5%            | 9.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.4%  |
|                                 | SNAP/Food Stamps         | 59.6%            | 12.5%  | 35.6%  | 11.7%  | 3.4%    | 0.0%     | 13.3%    | 0.0%           | 13.0% |
|                                 | WIC                      | 0.0%             | 0.0%   | 19.7%  | 8.3%   | 0.0%    | 0.0%     | 6.9%     | 3.6%           | 3.9%  |
|                                 | None of these            | 33.2%            | 76.7%  | 55.0%  | 88.3%  | 96.6%   | 95.0%    | 81.6%    | 88.8%          | 81.1% |
|                                 | Don't know/Refused       | 0.0%             | 5.4%   | 19.7%  | 0.0%   | 0.0%    | 5.0%     | 5.1%     | 7.6%           | 4.5%  |



Table F-13. Financial Qualifications of Undivided Interest Lessees by HUD Income Categories, 2020

|                            |                                | HUD Income Level |        |        |        |         |          |          |                |       |
|----------------------------|--------------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                            |                                | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                            |                                | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Monthly Housing Payment    | Home paid for, or no rent paid | 12.1%            | 16.1%  | 9.5%   | 0.0%   | 11.9%   | 10.0%    | 16.6%    | 9.6%           | 10.6% |
|                            | Less than \$300                | 7.8%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .7%   |
|                            | \$300 to \$499                 | 24.2%            | 5.4%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.9%  |
|                            | 500 to \$699                   | 13.0%            | 9.0%   | 0.0%   | 9.4%   | 0.0%    | 13.1%    | 0.0%     | 2.7%           | 5.2%  |
|                            | \$700 to \$999                 | 7.2%             | 0.0%   | 15.8%  | 13.7%  | 13.1%   | 0.0%     | 24.8%    | 2.7%           | 9.2%  |
|                            | \$1,000 to \$1,199             | 12.1%            | 14.8%  | 0.0%   | 7.3%   | 12.1%   | 29.2%    | 0.0%     | 9.6%           | 10.7% |
|                            | \$1,200 to \$1,499             | 15.7%            | 19.0%  | 28.4%  | 14.0%  | 15.4%   | 20.1%    | 0.0%     | 24.4%          | 17.2% |
|                            | \$1,500 to \$1,699             | 7.8%             | 5.4%   | 0.0%   | 11.7%  | 9.4%    | 0.0%     | 0.0%     | 0.0%           | 4.7%  |
|                            | \$1,700 to \$1,899             | 0.0%             | 0.0%   | 17.1%  | 3.3%   | 9.1%    | 0.0%     | 13.8%    | 3.6%           | 5.5%  |
|                            | \$1,900 to \$2,099             | 0.0%             | 10.7%  | 0.0%   | 11.7%  | 7.4%    | 12.5%    | 15.8%    | 4.5%           | 7.9%  |
|                            | \$2,100 to \$2,299             | 0.0%             | 10.7%  | 0.0%   | 8.7%   | 10.2%   | 0.0%     | 16.3%    | 9.2%           | 8.0%  |
|                            | \$2,300 to \$2,499             | 0.0%             | 0.0%   | 0.0%   | 3.3%   | 0.0%    | 5.0%     | 0.0%     | 4.5%           | 1.8%  |
|                            | \$2,500 or more                | 0.0%             | 0.0%   | 19.0%  | 13.3%  | 5.7%    | 10.0%    | 12.8%    | 23.4%          | 11.0% |
|                            | Don't know/Refused             | 0.0%             | 9.0%   | 10.3%  | 3.3%   | 5.7%    | 0.0%     | 0.0%     | 6.0%           | 4.6%  |
| Amount in Savings          | None                           | 10.6%            | 25.1%  | 28.4%  | 3.3%   | 3.7%    | 5.0%     | 0.0%     | 0.0%           | 7.6%  |
|                            | Less than \$5,000              | 41.7%            | 25.0%  | 29.2%  | 37.5%  | 35.9%   | 17.6%    | 13.3%    | 3.6%           | 24.5% |
|                            | \$5,000 to \$24,999            | 32.6%            | 27.6%  | 19.0%  | 41.8%  | 40.2%   | 40.7%    | 48.3%    | 16.7%          | 32.9% |
|                            | \$25,000 to \$49,999           | 7.2%             | 11.2%  | 9.5%   | 12.3%  | 2.7%    | 5.0%     | 6.9%     | 4.5%           | 6.9%  |
|                            | \$50,000 or more               | 0.0%             | 0.0%   | 6.3%   | 0.0%   | 8.4%    | 31.7%    | 27.3%    | 58.0%          | 19.2% |
|                            | Don't know/Refused             | 7.8%             | 11.2%  | 7.6%   | 5.0%   | 9.1%    | 0.0%     | 4.3%     | 17.2%          | 8.9%  |
| Affordable Monthly Payment | Less than \$200                | 7.2%             | 5.4%   | 0.0%   | 8.7%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.5%  |
|                            | \$200 to \$499                 | 40.8%            | 17.9%  | 19.7%  | 0.0%   | 3.7%    | 0.0%     | 0.0%     | 3.6%           | 8.7%  |
|                            | \$500 to \$799                 | 19.9%            | 17.9%  | 9.5%   | 8.7%   | 23.3%   | 20.7%    | 13.3%    | 2.7%           | 14.1% |
|                            | \$800 to \$1,099               | 17.0%            | 28.0%  | 9.5%   | 32.0%  | 8.3%    | 10.0%    | 5.1%     | 2.7%           | 13.4% |
|                            | \$1,100 to \$1,999             | 15.1%            | 16.1%  | 34.8%  | 36.7%  | 43.1%   | 39.2%    | 54.4%    | 39.6%          | 35.9% |
|                            | \$2,000 or more                | 0.0%             | 0.0%   | 0.0%   | 8.3%   | 18.2%   | 30.1%    | 22.1%    | 40.8%          | 17.7% |
|                            | Don't know/Refused             | 0.0%             | 14.8%  | 26.5%  | 5.4%   | 3.4%    | 0.0%     | 5.1%     | 10.7%          | 7.7%  |

Table F-14. Housing Characteristics of Undivided Interest Lessees by HUD Income Categories, 2020

|                            |                                 | HUD Income Level |        |        |        |         |          |          |                |       |
|----------------------------|---------------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                            |                                 | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                            |                                 | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Tenancy</b>             | Own                             | 12.7%            | 10.7%  | 62.1%  | 61.5%  | 49.4%   | 38.6%    | 58.2%    | 85.3%          | 50.9% |
|                            | Rent                            | 67.4%            | 54.8%  | 28.4%  | 31.1%  | 44.9%   | 61.4%    | 31.2%    | 6.0%           | 37.5% |
|                            | Sharing with others, no rent    | 15.1%            | 20.1%  | 9.5%   | 7.3%   | 5.7%    | 0.0%     | 6.4%     | 6.0%           | 8.4%  |
|                            | Live alone without rent payment | 4.8%             | 14.4%  | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 4.3%     | 0.0%           | 2.7%  |
|                            | Don't know/Refused              | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 2.7%           | .5%   |
| <b>Unit Type</b>           | Single-family house             | 50.1%            | 70.7%  | 70.8%  | 81.3%  | 69.0%   | 76.9%    | 81.6%    | 88.7%          | 75.1% |
|                            | Townhouse, duplex, multiplex    | 0.0%             | 5.4%   | 19.0%  | 13.7%  | 5.7%    | 0.0%     | 18.4%    | 3.3%           | 7.5%  |
|                            | Apartment                       | 12.1%            | 10.7%  | 0.0%   | 0.0%   | 14.5%   | 15.6%    | 0.0%     | 2.7%           | 7.1%  |
|                            | Condominium                     | 10.6%            | 4.3%   | 0.0%   | 5.0%   | 10.8%   | 7.5%     | 0.0%     | 0.0%           | 4.9%  |
|                            | Public assisted housing         | 7.2%             | 5.4%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.3%  |
|                            | Other                           | 20.0%            | 3.6%   | 10.3%  | 0.0%   | 2.3%    | 0.0%     | 0.0%     | 2.7%           | 3.9%  |
| <b>Number of Bedrooms</b>  | One bedroom                     | 32.0%            | 3.6%   | 9.5%   | 5.4%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 4.7%  |
|                            | Two bedrooms                    | 48.0%            | 24.0%  | 9.5%   | 17.1%  | 36.7%   | 39.2%    | 6.9%     | 4.9%           | 22.5% |
|                            | Three bedrooms                  | 19.9%            | 32.7%  | 27.3%  | 45.8%  | 12.8%   | 32.6%    | 64.0%    | 57.1%          | 37.1% |
|                            | Four or more bedrooms           | 0.0%             | 39.8%  | 53.7%  | 31.7%  | 50.5%   | 28.2%    | 29.1%    | 35.7%          | 35.2% |
|                            | Don't know/Refused              | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 2.2%           | .4%   |
| <b>Number of Bathrooms</b> | One bathroom                    | 45.9%            | 23.3%  | 9.5%   | 30.1%  | 25.6%   | 28.1%    | 6.4%     | 3.3%           | 20.5% |
|                            | Two bathrooms                   | 26.3%            | 65.6%  | 64.0%  | 38.8%  | 50.4%   | 61.8%    | 80.3%    | 53.1%          | 54.1% |
|                            | Three bathrooms                 | 7.2%             | 11.2%  | 26.5%  | 27.8%  | 11.2%   | 10.0%    | 0.0%     | 41.3%          | 18.8% |
|                            | Four or more bathrooms          | 0.0%             | 0.0%   | 0.0%   | 3.3%   | 5.7%    | 0.0%     | 13.3%    | 0.0%           | 2.9%  |
|                            | Don't know/Refused              | 20.5%            | 0.0%   | 0.0%   | 0.0%   | 7.1%    | 0.0%     | 0.0%     | 2.2%           | 3.7%  |
| <b>Years in Unit</b>       | One year or less                | 7.8%             | 11.2%  | 28.4%  | 6.7%   | 16.5%   | 12.5%    | 6.4%     | 2.7%           | 10.4% |
|                            | 2 to 3 years                    | 34.4%            | 15.1%  | 19.0%  | 17.4%  | 3.7%    | 0.0%     | 17.1%    | 5.8%           | 12.3% |
|                            | 4 to 6 years                    | 22.7%            | 21.9%  | 9.5%   | 4.0%   | 15.1%   | 27.6%    | 31.2%    | 15.8%          | 17.7% |
|                            | 7 to 10 years                   | 4.8%             | 23.3%  | 0.0%   | 3.3%   | 12.5%   | 31.3%    | 12.0%    | 8.5%           | 11.9% |
|                            | 11 to 20 years                  | 22.3%            | 14.3%  | 19.0%  | 36.1%  | 21.5%   | 6.0%     | 11.2%    | 27.2%          | 21.1% |
|                            | More than 20 years              | 7.8%             | 14.3%  | 24.2%  | 27.1%  | 30.6%   | 22.6%    | 22.1%    | 37.8%          | 25.4% |
|                            | Don't know/Refused              | 0.0%             | 0.0%   | 0.0%   | 5.4%   | 0.0%    | 0.0%     | 0.0%     | 2.2%           | 1.2%  |



Table F-15. Award Type Preferences of Undivided Interest Lessees by HUD Income Categories, 2020

|                                |   | HUD Income Level |        |        |        |         |          |          |                |       |
|--------------------------------|---|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                                |   | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                                |   | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| First Choice of Property Type  | Lot with water, electricity and sewer, but no house               | 27.8%            | 17.9%  | 43.1%  | 30.1%  | 39.1%   | 48.3%    | 51.2%    | 56.9%          | 40.1% |
|                                | Turn-Key (Lot with single-family house on it)                     | 58.6%            | 64.2%  | 37.9%  | 55.5%  | 54.5%   | 46.7%    | 48.8%    | 39.5%          | 50.8% |
|                                | Single-family house to rent with option to buy                    | 7.8%             | 12.5%  | 9.5%   | 9.0%   | 0.0%    | 5.0%     | 0.0%     | 0.0%           | 4.6%  |
|                                | Townhouse in a duplex or four-plex                                | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|                                | Condominium apartment (Multi-family building)                     | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|                                | Condo or Townhouse Rental unit with option to buy                 | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 2.7%    | 0.0%     | 0.0%     | 0.0%           | .5%   |
|                                | Apartment suited for senior citizens                              | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|                                | An affordable rental unit and retain my place on the waiting list | 0.0%             | 5.4%   | 9.5%   | 0.0%   | 3.7%    | 0.0%     | 0.0%     | 0.0%           | 2.0%  |
|                                | Don't know/Refused  | 5.8%             | 0.0%   | 0.0%   | 5.4%   | 0.0%    | 0.0%     | 0.0%     | 3.6%           | 2.0%  |
|                                |   |                  |        |        |        |         |          |          |                |       |
| Second Choice of Property Type | Lot with water, electricity and sewer, but no house               | 24.2%            | 16.1%  | 28.4%  | 24.0%  | 17.2%   | 18.2%    | 11.5%    | 25.9%          | 20.6% |
|                                | Turn-Key (Lot with single-family house on it)                     | 22.9%            | 23.7%  | 32.9%  | 34.1%  | 36.5%   | 45.2%    | 51.2%    | 60.2%          | 40.1% |
|                                | Single-family house to rent with option to buy                    | 19.9%            | 29.8%  | 9.5%   | 20.7%  | 42.8%   | 36.7%    | 37.3%    | 0.0%           | 24.3% |
|                                | Townhouse in a duplex or four-plex                                | 4.8%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 7.6%           | 1.9%  |
|                                | Condominium apartment (Multi-family building)                     | 0.0%             | 5.4%   | 10.3%  | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 2.7%           | 1.9%  |
|                                | Condo or Townhouse Rental unit with option to buy                 | 0.0%             | 0.0%   | 9.5%   | 5.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 1.3%  |
|                                | Apartment suited for senior citizens                              | 7.2%             | 10.7%  | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.0%  |
|                                | An affordable rental unit and retain my place on the waiting list | 0.0%             | 5.4%   | 0.0%   | 10.8%  | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.1%  |
|                                | Don't know/Refused  | 20.9%            | 9.0%   | 9.5%   | 5.4%   | 3.4%    | 0.0%     | 0.0%     | 3.6%           | 5.8%  |
|                                |   |                  |        |        |        |         |          |          |                |       |
| Third Choice of Property Type  | Lot with water, electricity and sewer, but no house               | 7.8%             | 24.4%  | 0.0%   | 10.7%  | 22.7%   | 17.5%    | 32.2%    | 2.2%           | 14.8% |
|                                | Turn-Key (Lot with single-family house on it)                     | 4.8%             | 13.0%  | 0.0%   | 0.0%   | 12.8%   | 8.1%     | 0.0%     | 9.2%           | 7.1%  |
|                                | Single-family house to rent with option to buy                    | 32.0%            | 17.9%  | 44.3%  | 37.8%  | 22.0%   | 40.8%    | 29.1%    | 42.8%          | 32.6% |
|                                | Townhouse in a duplex or four-plex                                | 0.0%             | 16.1%  | 0.0%   | 0.0%   | 7.1%    | 10.0%    | 6.4%     | 7.6%           | 6.4%  |
|                                | Condominium apartment (Multi-family building)                     | 0.0%             | 0.0%   | 9.5%   | 3.3%   | 0.0%    | 0.0%     | 5.1%     | 2.7%           | 2.2%  |
|                                | Condo or Townhouse Rental unit with option to buy                 | 0.0%             | 5.4%   | 0.0%   | 15.0%  | 10.8%   | 0.0%     | 5.1%     | 0.0%           | 5.3%  |
|                                | Apartment suited for senior citizens                              | 0.0%             | 0.0%   | 17.1%  | 8.7%   | 6.1%    | 13.5%    | 5.1%     | 4.5%           | 6.1%  |
|                                | An affordable rental unit and retain my place on the waiting list | 34.4%            | 9.0%   | 19.7%  | 11.7%  | 10.5%   | 10.0%    | 6.4%     | 14.5%          | 13.6% |
|                                | Don't know/Refused  | 20.9%            | 14.3%  | 9.5%   | 12.7%  | 8.0%    | 0.0%     | 10.7%    | 16.6%          | 12.0% |
|                                |   |                  |        |        |        |         |          |          |                |       |



Table F-16. Housing Unit Preferences of Undivided Interest Lessees by HUD Income Categories, 2020

|                                   |                        | HUD Income Level |        |        |        |         |          |          |                |       |
|-----------------------------------|------------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|                                   |                        | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|                                   |                        | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Number of Bedrooms Needed</b>  | One bedroom            | 0.0%             | 0.0%   | 0.0%   | 5.4%   | 0.0%    | 0.0%     | 0.0%     | 2.2%           | 1.2%  |
|                                   | Two bedrooms           | 4.8%             | 16.8%  | 23.4%  | 7.3%   | 7.1%    | 5.0%     | 5.1%     | 19.9%          | 11.4% |
|                                   | Three bedrooms         | 52.0%            | 33.1%  | 19.0%  | 42.2%  | 45.1%   | 37.3%    | 41.1%    | 34.8%          | 38.9% |
|                                   | Four or more bedrooms  | 43.2%            | 44.7%  | 57.6%  | 45.1%  | 47.8%   | 52.7%    | 53.8%    | 39.5%          | 46.7% |
|                                   | Dont know/Refused      | 0.0%             | 5.4%   | 0.0%   | 0.0%   | 0.0%    | 5.0%     | 0.0%     | 3.6%           | 1.8%  |
| <b>Number of Bathrooms Needed</b> | One bathroom           | 4.8%             | 5.4%   | 6.3%   | 5.4%   | 0.0%    | 0.0%     | 5.1%     | 0.0%           | 2.8%  |
|                                   | Two bathrooms          | 38.7%            | 33.4%  | 48.2%  | 51.8%  | 51.6%   | 67.4%    | 46.2%    | 37.3%          | 46.0% |
|                                   | Three bathrooms        | 33.5%            | 45.2%  | 37.9%  | 22.4%  | 27.2%   | 22.6%    | 29.1%    | 34.8%          | 31.4% |
|                                   | Four or more bathrooms | 7.2%             | 10.7%  | 0.0%   | 0.0%   | 9.1%    | 0.0%     | 6.4%     | 3.3%           | 5.1%  |
|                                   | Dont know/Refused      | 15.7%            | 5.4%   | 7.6%   | 20.4%  | 12.1%   | 10.0%    | 13.3%    | 24.5%          | 14.8% |

Table F-17. Perspectives of Undivided Interest Lessees by HUD Income Categories, 2020

|   |  | HUD Income Level |        |        |        |         |          |          |                |       |
|---|--|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |  | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |  | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Financially Prepared to Qualify for Lease?</b> | Yes  | 66.5%            | 64.2%  | 64.0%  | 79.6%  | 76.7%   | 90.0%    | 95.7%    | 93.7%          | 80.2% |
|   | No   | 5.8%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 4.3%     | 0.0%           | 1.0%  |
|   | Don't know/Refused                                   | 27.8%            | 35.8%  | 36.0%  | 20.4%  | 23.3%   | 10.0%    | 0.0%     | 6.3%           | 18.8% |
| <b>Level of Understanding of UI Lease</b>         | Fully understand, and no other information is needed | 17.5%            | 23.7%  | 55.7%  | 22.1%  | 23.3%   | 50.2%    | 40.2%    | 46.8%          | 33.7% |
|   | Somewhat understand, but more information is needed  | 75.2%            | 62.0%  | 44.3%  | 67.9%  | 68.7%   | 36.7%    | 53.4%    | 42.4%          | 57.0% |
|   | Do not understand at all                             | 7.2%             | 14.3%  | 0.0%   | 10.0%  | 8.0%    | 13.1%    | 6.4%     | 7.1%           | 8.5%  |
|   | Don't know/Refused                                   | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 3.6%           | .7%   |
| <b>Future Plans for Lease</b>                     | Pass it on to my children or relatives               | 87.0%            | 71.4%  | 82.9%  | 95.0%  | 78.1%   | 90.0%    | 82.1%    | 84.4%          | 83.4% |
|   | Return it back to DHHL                               | 5.8%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | .5%   |
|   | Sell it to someone else                              | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 6.4%     | 0.0%           | .7%   |
|   | Transfer it to someone else                          | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|   | Just hold on to it                                   | 7.2%             | 19.7%  | 9.5%   | 0.0%   | 18.5%   | 5.0%     | 5.1%     | 7.6%           | 9.8%  |
|   | Will not accept lot                                  | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|   | Don't know/Refused                                   | 0.0%             | 5.4%   | 7.6%   | 5.0%   | 0.0%    | 5.0%     | 6.4%     | 8.1%           | 4.6%  |
|   | Other  | 0.0%             | 3.6%   | 0.0%   | 0.0%   | 3.4%    | 0.0%     | 0.0%     | 0.0%           | 1.1%  |
| <b>Communication with DHHL</b>                    | Excellent, they really try to help.                  | 7.2%             | 19.7%  | 19.7%  | 11.7%  | 6.0%    | 14.1%    | 19.2%    | 21.6%          | 14.7% |
|   | Good, they do their jobs pretty well.                | 7.8%             | 16.5%  | 19.0%  | 20.7%  | 5.7%    | 10.0%    | 18.4%    | 18.8%          | 14.4% |
|   | Fair, they don't go out of their way to help.        | 7.2%             | 10.7%  | 0.0%   | 19.4%  | 14.8%   | 28.2%    | 21.4%    | 11.9%          | 14.5% |
|   | Poor, they don't care about my problems.             | 12.7%            | 9.0%   | 0.0%   | 0.0%   | 17.9%   | 12.5%    | 18.4%    | 3.3%           | 9.4%  |
|   | Haven't spoken with DHHL in past year                | 57.8%            | 33.4%  | 53.7%  | 48.2%  | 55.6%   | 30.1%    | 22.7%    | 36.8%          | 42.6% |
|   | Don't know/Refused                                   | 7.2%             | 10.7%  | 7.6%   | 0.0%   | 0.0%    | 5.0%     | 0.0%     | 7.6%           | 4.5%  |



Table F-18. Perspectives of Undivided Interest Lessees by HUD Income Categories, 2020

|  |                   | HUD Income Level |        |        |        |         |          |          |                |       |
|--|-------------------|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|  |                   | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|  |                   | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| Communities work better with strong resident participation   | Strongly Agree    | 15.7%            | 49.2%  | 57.6%  | 43.0%  | 52.2%   | 51.7%    | 54.4%    | 40.8%          | 45.6% |
|  | Agree             | 52.3%            | 31.1%  | 25.3%  | 51.5%  | 36.4%   | 25.7%    | 39.3%    | 48.7%          | 40.2% |
|  | Disagree          | 24.2%            | 9.0%   | 0.0%   | 0.0%   | 11.4%   | 12.6%    | 0.0%     | 3.3%           | 7.3%  |
|  | Strongly Disagree | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 2.2%           | .4%   |
|  | Don't know        | 7.8%             | 10.7%  | 17.1%  | 5.4%   | 0.0%    | 10.0%    | 6.4%     | 4.9%           | 6.5%  |
| I regularly participate in my community activities.  | Strongly Agree    | 7.8%             | 5.4%   | 9.5%   | 16.7%  | 14.5%   | 18.5%    | 10.7%    | 15.4%          | 12.8% |
|  | Agree             | 47.5%            | 43.8%  | 38.7%  | 49.5%  | 43.0%   | 35.7%    | 41.1%    | 48.9%          | 44.4% |
|  | Disagree          | 27.2%            | 47.2%  | 34.8%  | 28.4%  | 24.0%   | 35.7%    | 36.8%    | 22.1%          | 30.5% |
|  | Strongly Disagree | 4.8%             | 0.0%   | 0.0%   | 0.0%   | 3.4%    | 5.0%     | 6.4%     | 8.2%           | 3.8%  |
|  | Don't know        | 12.7%            | 3.6%   | 17.1%  | 5.4%   | 15.1%   | 5.0%     | 5.1%     | 5.3%           | 8.5%  |
| The residents in my community share Hawaiian cultural values.  | Strongly Agree    | 22.9%            | 21.5%  | 19.7%  | 11.7%  | 19.9%   | 0.0%     | 4.3%     | 8.2%           | 13.6% |
|  | Agree             | 25.1%            | 29.1%  | 51.8%  | 31.8%  | 42.4%   | 44.2%    | 24.8%    | 47.7%          | 37.8% |
|  | Disagree          | 19.9%            | 24.0%  | 9.5%   | 17.4%  | 19.8%   | 30.7%    | 34.2%    | 10.0%          | 19.8% |
|  | Strongly Disagree | 12.1%            | 5.4%   | 0.0%   | 25.0%  | 3.4%    | 10.0%    | 17.9%    | 10.9%          | 10.6% |
|  | Don't know        | 20.0%            | 20.1%  | 19.0%  | 14.2%  | 14.4%   | 15.1%    | 18.9%    | 23.1%          | 18.2% |
| I feel safe in my community walking around in the day and night.   | Strongly Agree    | 19.3%            | 21.9%  | 57.6%  | 19.0%  | 34.8%   | 31.7%    | 46.9%    | 40.8%          | 33.5% |
|  | Agree             | 48.1%            | 52.6%  | 19.0%  | 54.9%  | 56.1%   | 53.3%    | 41.6%    | 52.0%          | 49.6% |
|  | Disagree          | 4.8%             | 5.4%   | 6.3%   | 20.7%  | 3.4%    | 10.0%    | 6.4%     | 2.2%           | 6.9%  |
|  | Strongly Disagree | 7.2%             | 11.2%  | 0.0%   | 0.0%   | 3.4%    | 0.0%     | 5.1%     | 2.2%           | 3.7%  |
|  | Don't know        | 20.5%            | 9.0%   | 17.1%  | 5.4%   | 2.3%    | 5.0%     | 0.0%     | 2.7%           | 6.3%  |
| I know and trust my neighbors.   | Strongly Agree    | 19.3%            | 21.9%  | 29.2%  | 24.0%  | 28.4%   | 23.5%    | 42.3%    | 34.0%          | 28.4% |
|  | Agree             | 55.9%            | 44.7%  | 34.8%  | 60.5%  | 54.5%   | 48.3%    | 51.3%    | 55.1%          | 52.1% |
|  | Disagree          | 12.1%            | 18.6%  | 9.5%   | 10.0%  | 9.1%    | 13.1%    | 6.4%     | 3.3%           | 9.6%  |
|  | Strongly Disagree | 4.8%             | 11.2%  | 0.0%   | 0.0%   | 3.4%    | 5.0%     | 0.0%     | 0.0%           | 2.9%  |
|  | Don't know        | 7.8%             | 3.6%   | 26.5%  | 5.4%   | 4.6%    | 10.0%    | 0.0%     | 7.6%           | 7.0%  |
| In our community we look out for each other.   | Strongly Agree    | 27.2%            | 21.9%  | 45.0%  | 19.0%  | 34.4%   | 23.5%    | 29.1%    | 34.4%          | 29.4% |
|  | Agree             | 48.1%            | 50.1%  | 37.9%  | 55.5%  | 50.8%   | 48.9%    | 57.7%    | 55.1%          | 51.6% |
|  | Disagree          | 12.1%            | 7.9%   | 0.0%   | 16.7%  | 5.7%    | 17.5%    | 6.4%     | 7.8%           | 9.1%  |
|  | Strongly Disagree | 4.8%             | 5.4%   | 0.0%   | 0.0%   | 6.8%    | 0.0%     | 0.0%     | 0.0%           | 2.4%  |
|  | Don't know        | 7.8%             | 14.8%  | 17.1%  | 8.7%   | 2.3%    | 10.0%    | 6.9%     | 2.7%           | 7.5%  |
| I am aware of the programs to assist me in financing a house on DHHL land.                                     | Strongly Agree    | 7.2%             | 23.1%  | 19.7%  | 8.3%   | 21.0%   | 5.0%     | 10.7%    | 26.3%          | 16.8% |
|  | Agree             | 47.1%            | 28.6%  | 37.9%  | 43.9%  | 22.5%   | 33.8%    | 29.6%    | 31.3%          | 32.9% |
|  | Disagree          | 25.2%            | 25.0%  | 25.3%  | 15.0%  | 37.3%   | 40.1%    | 24.8%    | 16.0%          | 25.6% |
|  | Strongly Disagree | 0.0%             | 10.7%  | 0.0%   | 13.3%  | 11.9%   | 5.0%     | 17.9%    | 8.2%           | 9.3%  |
|  | Don't know        | 20.5%            | 12.5%  | 17.1%  | 19.4%  | 7.3%    | 16.0%    | 17.1%    | 18.1%          | 15.4% |
| My hope is that my family lives in my future Homestead award for generations.                                  | Strongly Agree    | 61.6%            | 80.3%  | 54.5%  | 87.9%  | 63.2%   | 69.3%    | 74.0%    | 59.7%          | 68.8% |
|  | Agree             | 30.6%            | 19.7%  | 37.9%  | 6.7%   | 36.8%   | 25.7%    | 26.0%    | 30.4%          | 26.8% |
|  | Disagree          | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|  | Strongly Disagree | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 0.0%  |
|  | Don't know        | 7.8%             | 0.0%   | 7.6%   | 5.4%   | 0.0%    | 5.0%     | 0.0%     | 9.9%           | 4.4%  |
| I do/will help organize my future Homestead community activities.  | Strongly Agree    | 15.1%            | 19.0%  | 28.4%  | 29.4%  | 30.7%   | 36.7%    | 35.4%    | 17.8%          | 26.0% |
|  | Agree             | 61.6%            | 43.4%  | 54.5%  | 46.8%  | 54.5%   | 43.2%    | 33.4%    | 45.6%          | 47.8% |
|  | Disagree          | 10.6%            | 12.5%  | 0.0%   | 5.0%   | 3.4%    | 0.0%     | 19.2%    | 8.2%           | 7.5%  |
|  | Strongly Disagree | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 0.0%     | 2.2%           | .4%   |
|  | Don't know        | 12.7%            | 25.0%  | 17.1%  | 18.8%  | 11.4%   | 20.1%    | 12.0%    | 26.1%          | 18.3% |
| I would like to live in a Homestead community with established rules that everyone follows (a DCCR community). | Strongly Agree    | 30.1%            | 42.7%  | 38.7%  | 39.0%  | 30.3%   | 41.7%    | 72.7%    | 44.2%          | 41.7% |
|  | Agree             | 32.0%            | 23.3%  | 25.3%  | 45.6%  | 44.3%   | 25.7%    | 14.5%    | 35.0%          | 32.9% |
|  | Disagree          | 0.0%             | 19.7%  | 19.0%  | 3.3%   | 9.4%    | 17.6%    | 6.4%     | 0.0%           | 8.2%  |
|  | Strongly Disagree | 7.2%             | 10.7%  | 9.5%   | 3.3%   | 2.3%    | 10.0%    | 6.4%     | 5.6%           | 6.2%  |
|  | Don't know        | 30.6%            | 3.6%   | 7.6%   | 8.7%   | 13.7%   | 5.0%     | 0.0%     | 15.2%          | 11.0% |



Table F-20. Interactions with Native Hawaiian Organizations and Future Land Use by HUD Income Categories, 2020

|   |  | HUD Income Level |        |        |        |         |          |          |                |       |
|---|--|------------------|--------|--------|--------|---------|----------|----------|----------------|-------|
|   |  | Less than 30%    | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than 180% | Total |
|   |  | Col %            | Col %  | Col %  | Col %  | Col %   | Col %    | Col %    | Col %          | Col % |
| <b>Applied for or Received assistance from Native Hawaiian organizations?</b> | Office of Hawaiian Affairs                   | 5.8%             | 0.0%   | 7.6%   | 3.3%   | 0.0%    | 6.0%     | 6.9%     | 2.2%           | 3.2%  |
|   | Kamehameha Schools                           | 0.0%             | 3.6%   | 9.5%   | 21.7%  | 19.7%   | 28.6%    | 18.9%    | 19.9%          | 16.2% |
|   | Queen Lili'uokalani Trust                    | 0.0%             | 9.0%   | 0.0%   | 10.0%  | 0.0%    | 0.0%     | 0.0%     | 0.0%           | 2.4%  |
|   | Native Hawaiian Healthcare Centers           | 7.2%             | 5.8%   | 0.0%   | 3.3%   | 0.0%    | 0.0%     | 0.0%     | 2.7%           | 2.3%  |
|   | Alu Like                                     | 13.0%            | 0.0%   | 0.0%   | 6.7%   | 0.0%    | 5.0%     | 6.4%     | 3.6%           | 3.9%  |
|   | A Hawaiian Civic Club                        | 0.0%             | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%     | 6.9%     | 0.0%           | .7%   |
|   | Hawaiian language program                    | 0.0%             | 0.0%   | 0.0%   | 3.3%   | 3.7%    | 6.0%     | 6.9%     | 0.0%           | 2.4%  |
|   | Other  | 7.2%             | 0.0%   | 0.0%   | 3.3%   | 3.7%    | 0.0%     | 0.0%     | 0.0%           | 1.8%  |
|   | Did not apply or receive any service         | 72.5%            | 76.3%  | 67.1%  | 53.9%  | 70.9%   | 61.4%    | 68.3%    | 67.3%          | 67.4% |
|   | Don't know/Refused                           | 7.2%             | 9.0%   | 15.8%  | 17.7%  | 5.7%    | 5.0%     | 6.4%     | 9.2%           | 9.2%  |
| <b>Non-Residential Land Use</b>   | Malama 'Aina (natural resource managed area) | 19.3%            | 36.2%  | 25.3%  | 51.1%  | 40.0%   | 66.8%    | 58.1%    | 60.7%          | 46.4% |
|   | Cultural Activities                          | 27.5%            | 39.8%  | 15.8%  | 46.1%  | 49.5%   | 62.3%    | 33.0%    | 44.6%          | 42.0% |
|   | Community Garden                             | 27.5%            | 47.0%  | 16.6%  | 50.1%  | 43.0%   | 54.2%    | 59.4%    | 41.1%          | 43.5% |
|   | Commercial Uses                              | 7.2%             | 21.5%  | 0.0%   | 15.0%  | 9.1%    | 23.5%    | 10.7%    | 9.4%           | 12.1% |
|   | Family Gathering Spaces                      | 27.5%            | 49.5%  | 35.6%  | 35.7%  | 28.2%   | 69.3%    | 42.9%    | 41.6%          | 40.1% |
|   | Light Industrial                             | 13.0%            | 7.2%   | 0.0%   | 8.3%   | 9.1%    | 31.7%    | 6.4%     | 2.2%           | 8.8%  |
|   | Other  | 12.1%            | 0.0%   | 0.0%   | 13.3%  | 2.3%    | 17.6%    | 13.3%    | 8.9%           | 8.0%  |
|   | None of these                                | 7.8%             | 18.3%  | 19.0%  | 0.0%   | 12.8%   | 0.0%     | 6.9%     | 2.2%           | 7.9%  |
|   | Don't know/Refused                           | 47.7%            | 5.4%   | 36.0%  | 15.8%  | 19.2%   | 10.0%    | 10.2%    | 16.6%          | 18.6% |



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# DHHL BENEFICIARIES STUDY APPLICANT REPORT, 2020



Prepared December 30, 2020

EXHIBIT "B"

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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.

On the original applicant database provided by DHHL there were 45,830 names. Of these there were 17,138 that were on more than one list, these were sent only one survey. In addition, there were 5,267 that were also on the Lessee list, these were sent only a Lessee survey. A total of 23,425 surveys were mailed and 3,155 were returned due to wrong addresses. A total of 4,665 surveys were completed by mail or online survey, and an additional 317 were completed by telephone interview for a total of 4,982 complete surveys. This total provides a +/-1.2 percent sample variance at the 95% confidence level.

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 (17,138); and second, if applicants were also a Lessee, they would only receive the Lessee survey (5,267). 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%       |                         |
| <b>Mailed</b>                                    | <b>23,425</b> | <b>51%</b> | <b>% Total Received</b> |
| Returned due to Wrong Address                    | (3,155)       | -13%       |                         |
| <b>Total Delivered to Applicants</b>             | <b>20,270</b> | <b>87%</b> | <b>% of Mailed</b>      |
| Completed Survey Online                          | 1,457         | 7%         |                         |
| Returned Completed Survey by Mail                | 3,208         | 16%        |                         |
| <b>Total Completed Surveys by Mail or Online</b> | <b>4,665</b>  | <b>23%</b> | <b>% of Delivered</b>   |

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  $\pm 1.4$  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. The variance of the total is  $\pm 1.2\%$  at the 95 percent confidence level.



## DHHL APPLICANTS

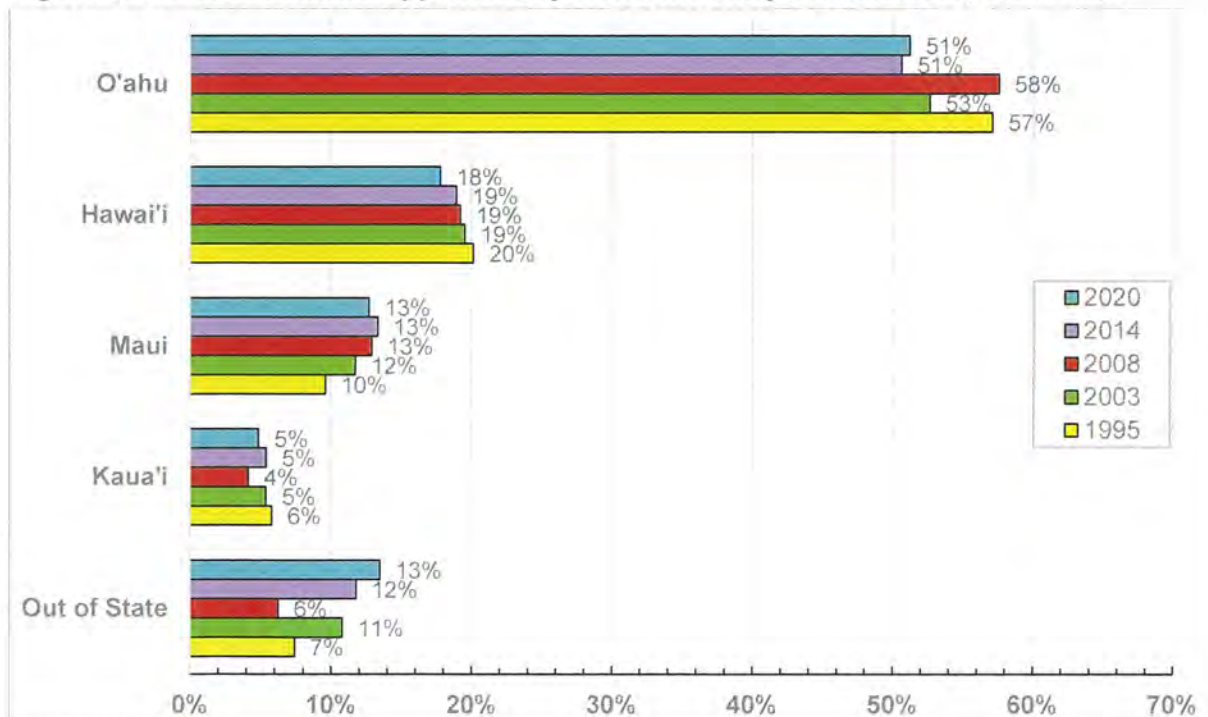
In the past six years, the total number of unduplicated DHHL applicants has increased by 8.6 percent, from 26,416 in 2014 to 28,692 in 2020. As shown in Figure 1, the percentage of applicants in each of Hawai'i's four counties and from outside the State has remained fairly consistent over the past two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

Ten percent of applicants currently live on a DHHL homestead.

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



Source: DHHL

## 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**

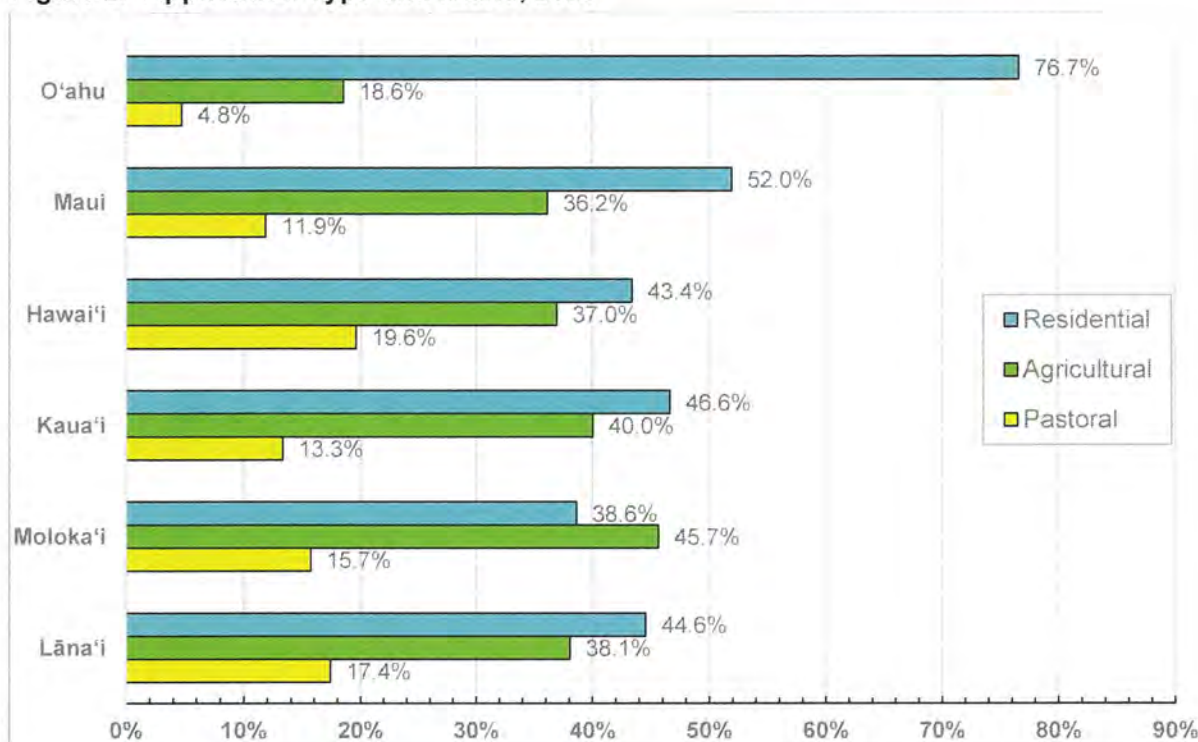
|          |       | Residential | Agricultural | Pastoral | Total  |
|----------|-------|-------------|--------------|----------|--------|
| O'ahu    | Count | 11,797      | 2,856        | 734      | 15,387 |
|          | Pct.  | 76.7%       | 18.6%        | 4.8%     | 100.0% |
| Maui     | Count | 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 list | 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 residential applicants were asked the likelihood to accept their second or third choice if they could not qualify for their first choice financially, 45 percent responded, "very likely" and 26 percent answered 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.

For comparison purposes, the following table shows the 2014 first choice preferences where significantly more applicants desiring the Turn-Key option.

**Table 2a. 2014 First Choice Housing Preference**

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

Source: 2014 DHHL Applicant Survey

**Table 3. Residential Applicants' Second Housing Preferences, 2020**

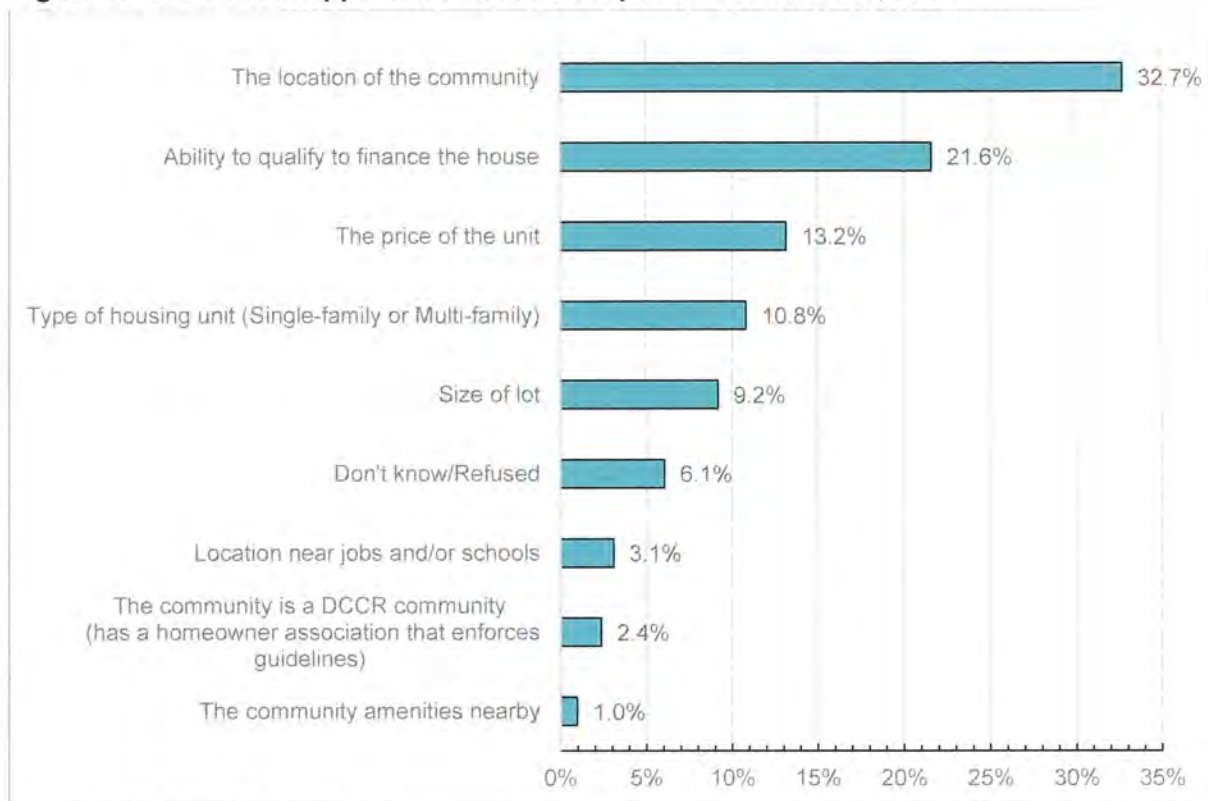
| Second choice of property for first choice Turn-key (Lot with a single-family house on it) | Count | Percent | Second choice of property for first choice lot with water, electricity and no sewer, but no house | Count | Percent | Second choice of property for first choice Single-family house to rent 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 list                         | 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 with option 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 *Lot with utilities, but no house* and *Single-family rent with option 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 Maui<sup>1</sup>, 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.

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<sup>1</sup> 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  |
|------------------------|----------------|----------------|
| <b>Hawai'i Island</b>  | <b>16.10%</b>  | <b>21.90%</b>  |
| 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%          |
| <b>Kaua'i</b>          | <b>6.00%</b>   | <b>5.20%</b>   |
| 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%          |
| <b>Lāna'i</b>          | <b>0.30%</b>   | <b>0.30%</b>   |
| <b>Maui Island</b>     | <b>14.60%</b>  | <b>14.10%</b>  |
| 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%          |
| <b>Molokai</b>         | <b>2.50%</b>   | <b>2.60%</b>   |
| <b>O'ahu</b>           | <b>51.70%</b>  | <b>48.00%</b>  |
| 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%          |
| <b>Total</b>           | <b>100.00%</b> | <b>100.00%</b> |

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



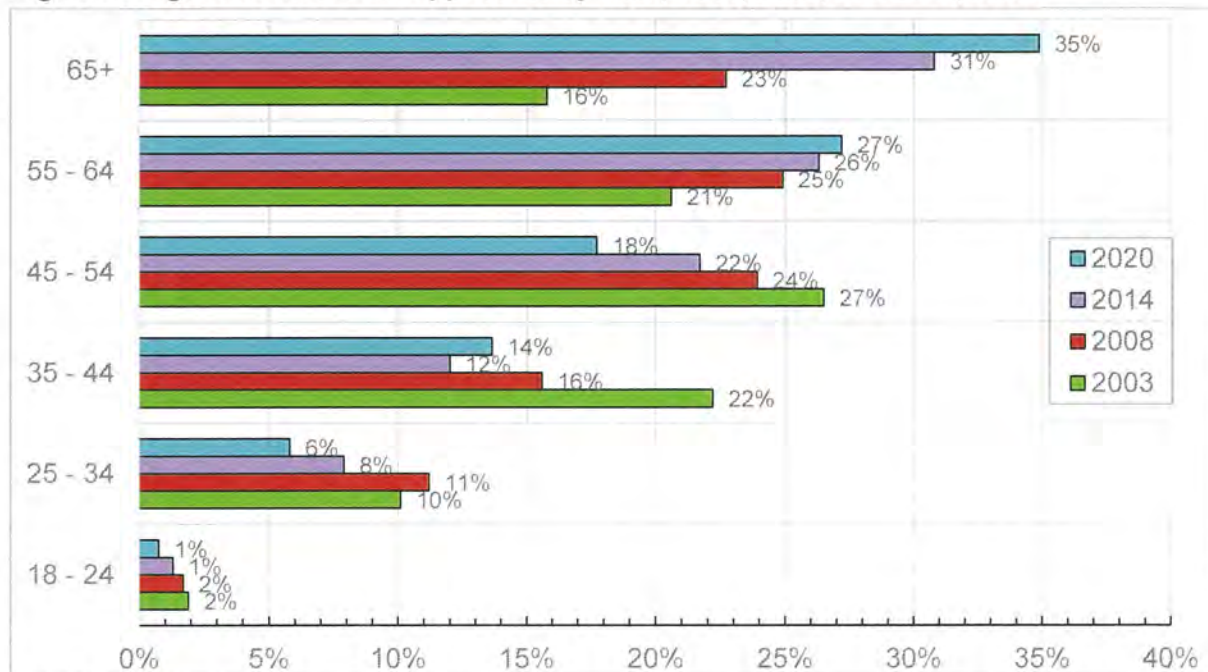
## APPLICANT DEMOGRAPHIC CHARACTERISTICS

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**

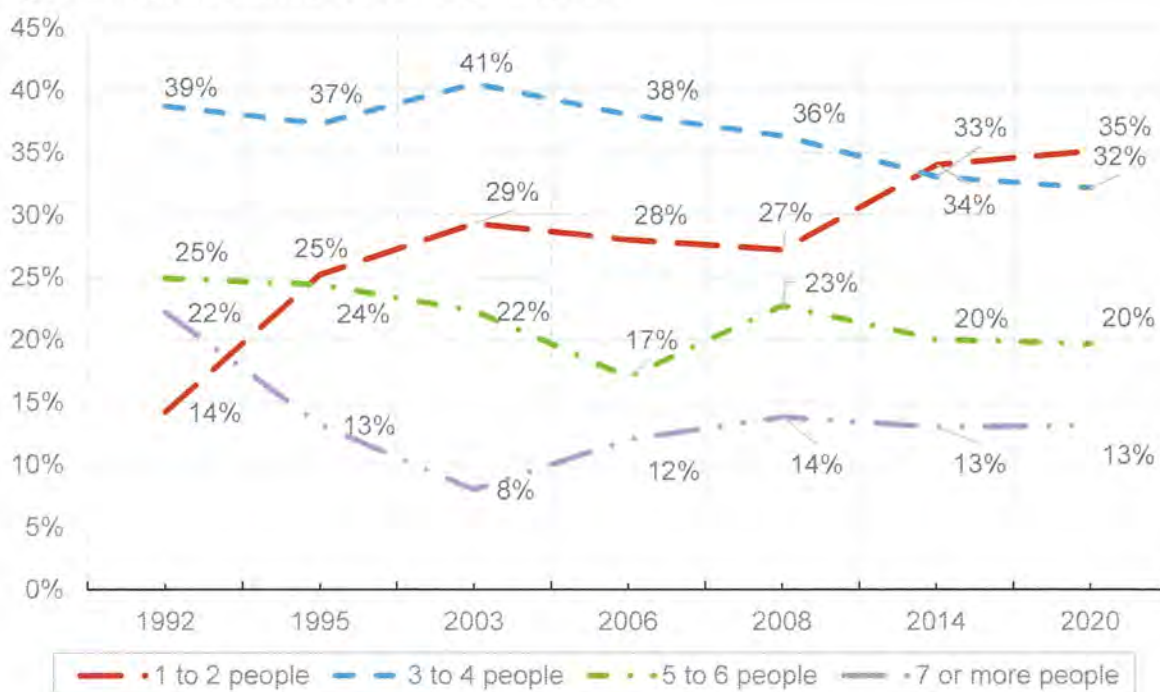
|                             | 2020 | 2014 | 2008 | 2006 <sup>A</sup> | 2003 | 1995 | 1992 <sup>B</sup> |
|-----------------------------|------|------|------|-------------------|------|------|-------------------|
| Number of Household Members |      |      |      |                   |      |      |                   |
| 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

<sup>A</sup>2006 Hawaii Housing Policy Study

<sup>B</sup>1992 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.   |
| <b>Household members moving to DHHL award</b> |          |        |       |        |        |        |       |        |              |        |        |        |
| 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   |        |
| <b>Household members under age 18</b>         |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Household members over age 70</b>          |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Adults employed full-time</b>              |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Adults employed part-time</b>              |          |        |       |        |        |        |       |        |              |        |        |        |
| 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.   |
| <b>Employed full time</b>                                |          |        |       |        |        |        |       |        |              |        |        |        |
| 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%   |
| Total <sup>1</sup>                                       | 10,124   | 100.0% | 2,255 | 100.0% | 2,891  | 100.0% | 862   | 100.0% | 2,047        | 100.0% | 18,179 | 100.0% |
| <b>Employed part time</b>                                |          |        |       |        |        |        |       |        |              |        |        |        |
| 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%   |
| Total <sup>1</sup>                                       | 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

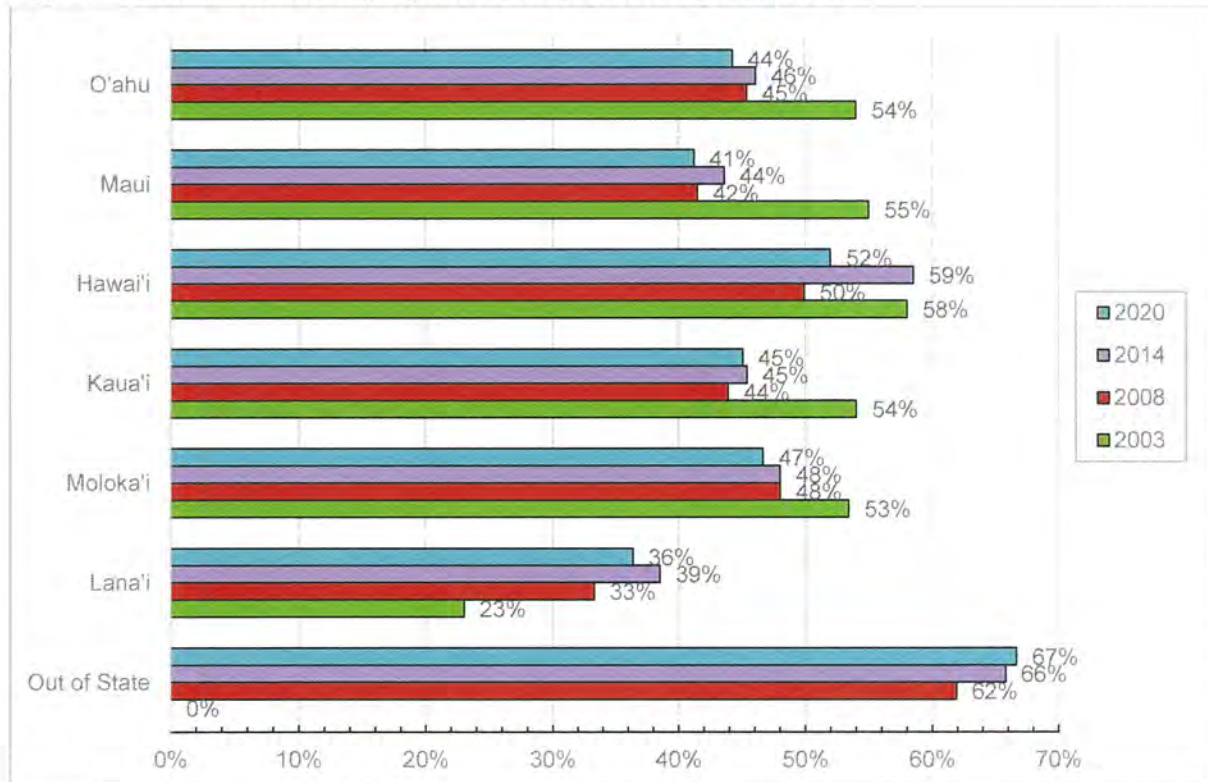
<sup>1</sup> Each applicant can provide more than one response.



## 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.   |
| <b>Type of current housing unit</b>                |          |        |       |        |        |        |       |        |          |        |        |        |              |        |        |        |
| 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%   |
| Total <sup>1</sup>                                 | 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% |
| <b>Number of bedrooms in current housing unit</b>  |          |        |       |        |        |        |       |        |          |        |        |        |              |        |        |        |
| 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% |
| <b>Number of bathrooms in current housing unit</b> |          |        |       |        |        |        |       |        |          |        |        |        |              |        |        |        |
| 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

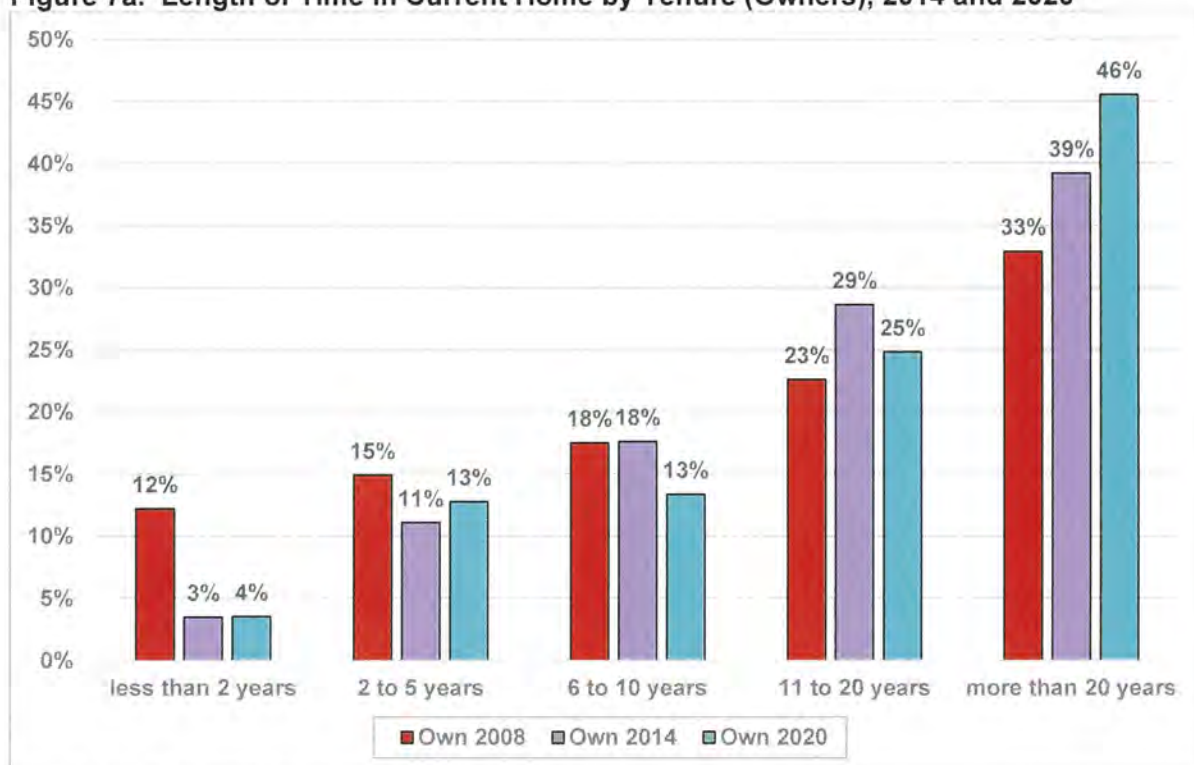
Note: <sup>1</sup> Respondents can provide more than one answer



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**



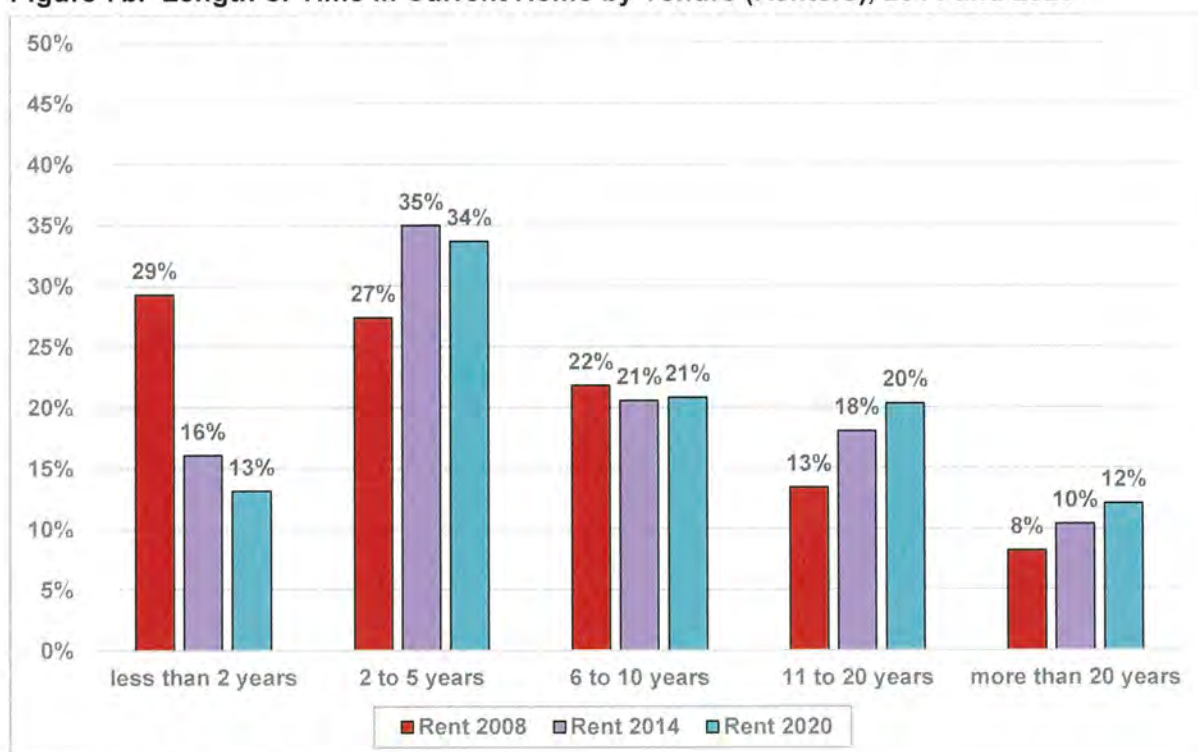
Source: DHHL Applicant Survey 2020

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

Similar to prior iterations, 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 |        |

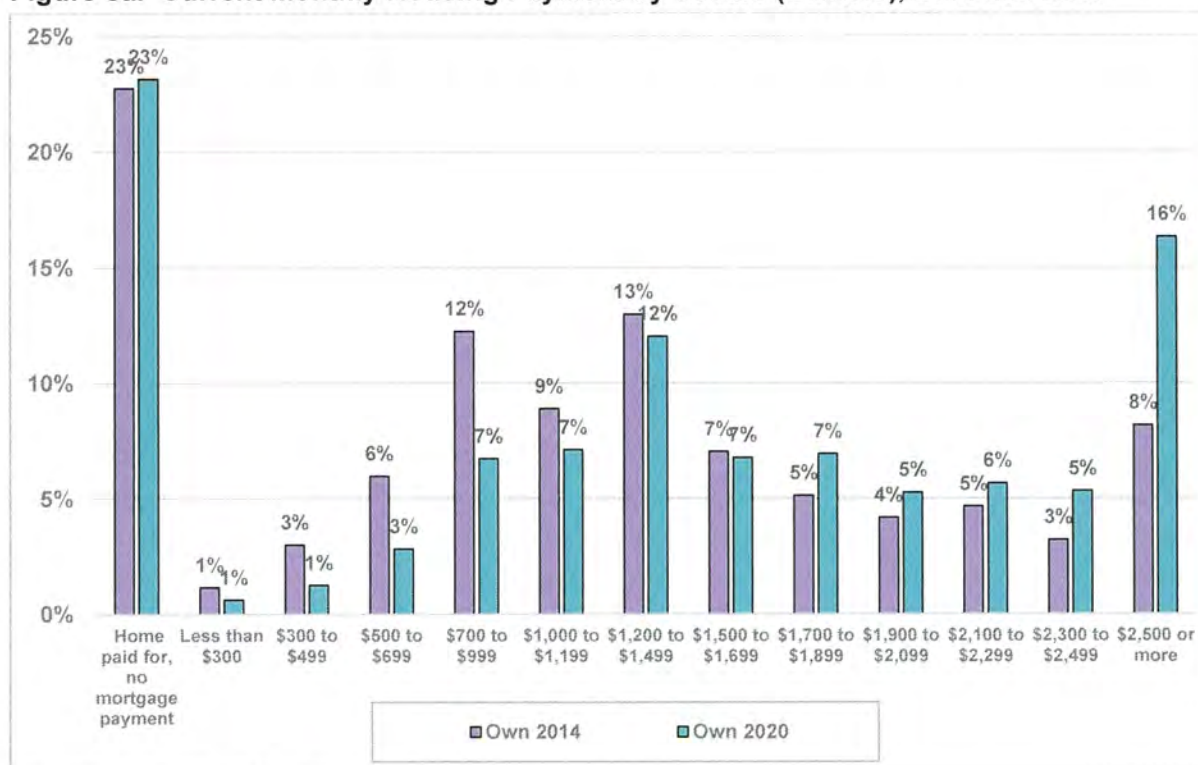
Source: DHHL Applicant Survey 2020

**Table 11a: Monthly Housing Payment by Island of Residence**

|                                | Honolulu |        | Maui  |        | Hawaii |        | Kauai |        | Out of State |        | Total  |        |
|--------------------------------|----------|--------|-------|--------|--------|--------|-------|--------|--------------|--------|--------|--------|
|                                | Count    | Pct.   | Count | Pct.   | Count  | Pct.   | Count | Pct.   | Count        | Pct.   | Count  | Pct.   |
| Home paid for, or no rent paid | 1,416    | 11.2%  | 564   | 18.0%  | 884    | 20.1%  | 220   | 18.3%  | 605          | 18.2%  | 3,689  | 14.9%  |
| Less than \$300                | 219      | 1.7%   | 89    | 2.8%   | 133    | 3.0%   | 18    | 1.5%   | 14           | .4%    | 472    | 1.9%   |
| \$300 to \$499                 | 239      | 1.9%   | 80    | 2.5%   | 169    | 3.8%   | 65    | 5.4%   | 52           | 1.6%   | 605    | 2.4%   |
| 500 to \$699                   | 599      | 4.7%   | 179   | 5.7%   | 245    | 5.6%   | 83    | 6.9%   | 165          | 5.0%   | 1,271  | 5.1%   |
| \$700 to \$999                 | 900      | 7.1%   | 269   | 8.6%   | 562    | 12.8%  | 95    | 7.9%   | 279          | 8.4%   | 2,105  | 8.5%   |
| \$1,000 to \$1,199             | 937      | 7.4%   | 228   | 7.3%   | 495    | 11.3%  | 125   | 10.4%  | 312          | 9.4%   | 2,097  | 8.5%   |
| \$1,200 to \$1,499             | 1,499    | 11.8%  | 382   | 12.2%  | 679    | 15.5%  | 155   | 12.9%  | 563          | 16.9%  | 3,277  | 13.3%  |
| \$1,500 to \$1,699             | 1,088    | 8.6%   | 252   | 8.0%   | 220    | 5.0%   | 65    | 5.4%   | 236          | 7.1%   | 1,861  | 7.5%   |
| \$1,700 to \$1,899             | 770      | 6.1%   | 195   | 6.2%   | 209    | 4.8%   | 48    | 4.0%   | 260          | 7.8%   | 1,482  | 6.0%   |
| \$1,900 to \$2,099             | 750      | 5.9%   | 131   | 4.2%   | 138    | 3.1%   | 48    | 4.0%   | 165          | 5.0%   | 1,231  | 5.0%   |
| \$2,100 to \$2,299             | 677      | 5.3%   | 99    | 3.1%   | 117    | 2.7%   | 42    | 3.5%   | 165          | 5.0%   | 1,100  | 4.4%   |
| \$2,300 to \$2,499             | 640      | 5.1%   | 90    | 2.9%   | 97     | 2.2%   | 48    | 4.0%   | 113          | 3.4%   | 988    | 4.0%   |
| \$2,500 or more                | 2,046    | 16.2%  | 274   | 8.7%   | 163    | 3.7%   | 101   | 8.4%   | 217          | 6.5%   | 2,802  | 11.3%  |
| Don't know/Refused             | 885      | 7.0%   | 303   | 9.7%   | 281    | 6.4%   | 89    | 7.4%   | 184          | 5.5%   | 1,742  | 7.0%   |
| 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% |

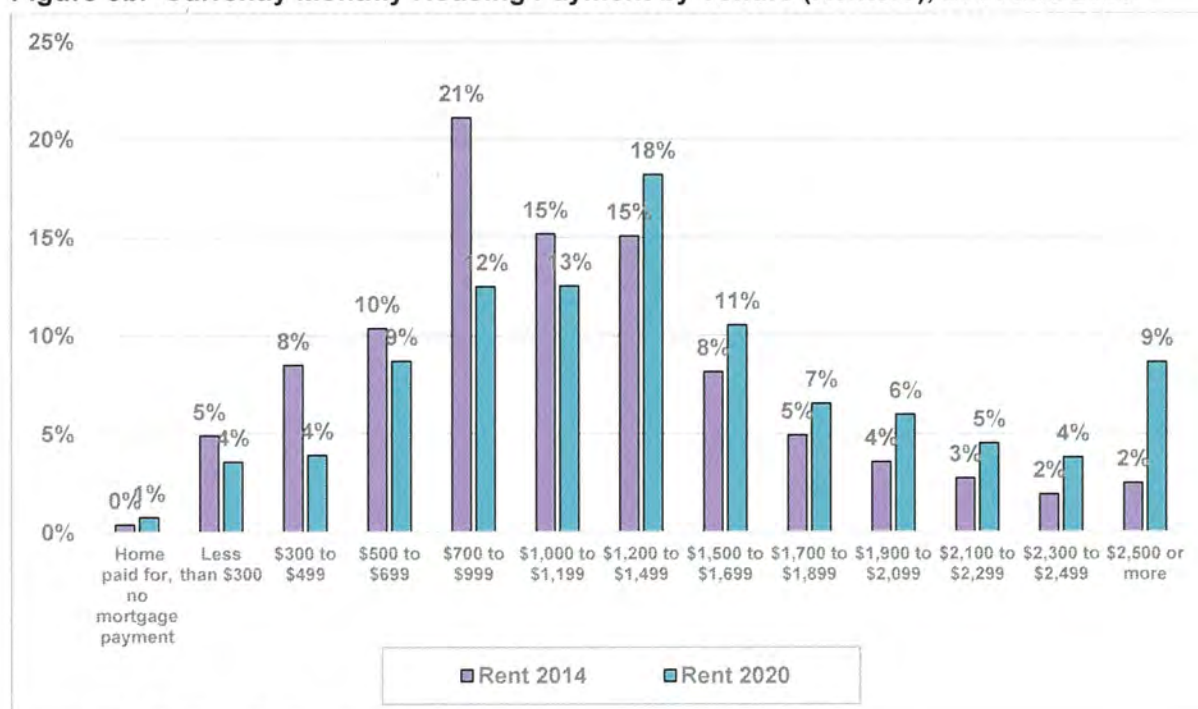
Source: DHHL Applicant Survey 2020

**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



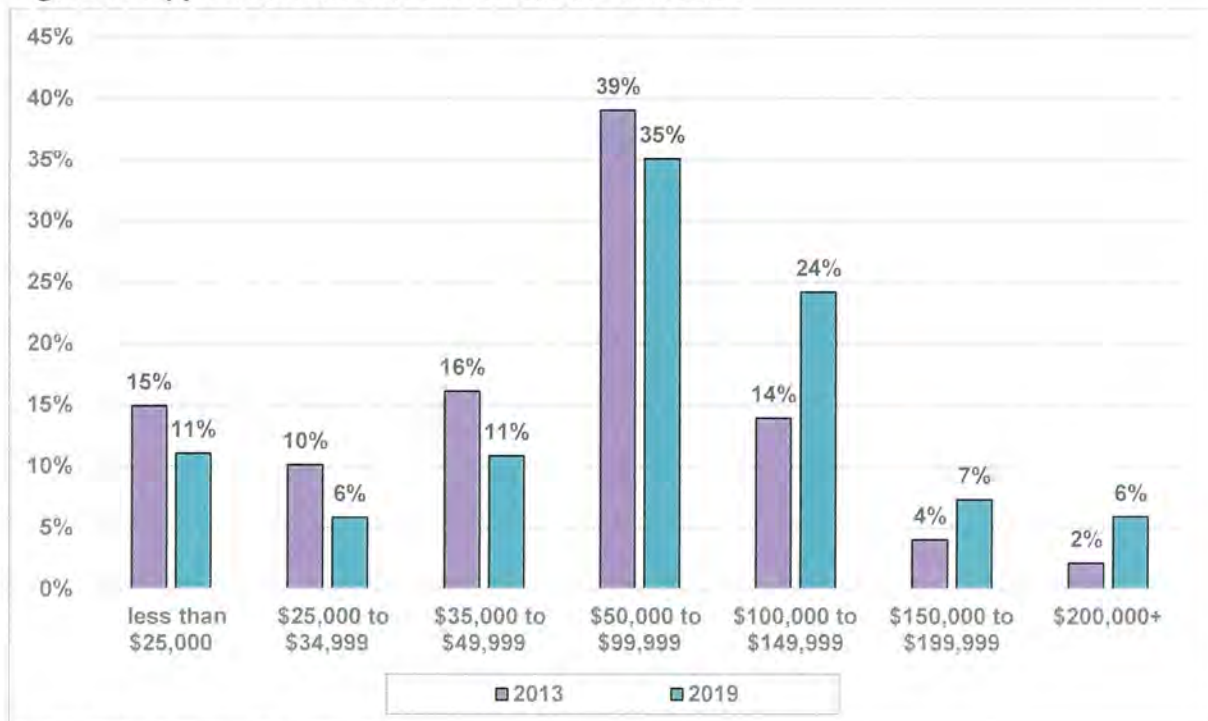
## FINANCIAL CHARACTERISTICS OF APPLICANTS

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 57 percent in 2020. In the current study, about 57 percent of applicants fell into this highest income category.

**Figure 10. Applicant Household Income, 1994 - 2020**



Source: DHHL Applicant Survey 2020

Another perspective of household income is the household income of those that will be moving to the homestead award by preferred location as shown in the table below:

**Table 12: Homestead Household Income by Preferred Location**

| Homestead Household Income by Location Preference                              | Oahu      |              | Maui      |              | Hawaii    |              | Kauai     |              | Molokai   |              | Lanai     |              | typUnknown |              | Statewide |              |
|--|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|------------|--------------|-----------|--------------|
|  | Sum       | Column Sum % | Sum       | Column Sum % | Sum       | Column Sum % | Sum       | Column Sum % | Sum       | Column Sum % | Sum       | Column Sum % | Sum        | Column Sum % | Sum       | Column Sum % |
| In 2019, what was the total income of all the people in your Homestead family? |           |              |           |              |           |              |           |              |           |              |           |              |            |              |           |              |
| Less than \$20,000   | 866       | 5.6%         | 612       | 7.8%         | 1020      | 8.6%         | 191       | 6.1%         | 179       | 12.5%        | 51        | 14.3%        | 121        | 20.6%        | 3041      | 7.5%         |
| \$20,000 to \$24,999   | 493       | 3.2%         | 176       | 2.2%         | 449       | 3.8%         | 171       | 5.4%         | 79        | 5.5%         | 5         | 1.5%         | 10         | 1.7%         | 1383      | 3.4%         |
| \$25,000 to \$29,999   | 315       | 2.0%         | 168       | 2.1%         | 393       | 3.3%         | 63        | 2.0%         | 31        | 2.2%         |           |              | 11         | 1.9%         | 982       | 2.4%         |
| \$30,000 to \$34,999   | 421       | 2.7%         | 273       | 3.5%         | 483       | 4.1%         | 110       | 3.5%         | 36        | 2.5%         | 10        | 2.9%         | 16         | 2.8%         | 1348      | 3.3%         |
| \$35,000 to \$39,999   | 355       | 2.3%         | 291       | 3.7%         | 424       | 3.6%         | 122       | 3.9%         | 92        | 6.4%         | 10        | 2.9%         | 5          | .8%          | 1299      | 3.2%         |
| \$40,000 to \$44,999   | 664       | 4.3%         | 195       | 2.5%         | 527       | 4.4%         | 146       | 4.7%         | 77        | 5.4%         | 23        | 6.4%         | 10         | 1.7%         | 1641      | 4.0%         |
| \$45,000 to \$49,999   | 563       | 3.7%         | 300       | 3.8%         | 559       | 4.7%         | 117       | 3.7%         | 92        | 6.4%         |           |              | 10         | 1.8%         | 1641      | 4.0%         |
| \$50,000 to \$59,999   | 1193      | 7.8%         | 529       | 6.8%         | 933       | 7.9%         | 254       | 8.1%         | 125       | 8.8%         | 30        | 8.4%         | 61         | 10.4%        | 3126      | 7.7%         |
| \$60,000 to \$69,999   | 1081      | 7.0%         | 486       | 6.2%         | 878       | 7.4%         | 254       | 8.1%         | 130       | 9.1%         | 10        | 2.9%         | 64         | 10.9%        | 2904      | 7.2%         |
| \$70,000 to \$79,999   | 1077      | 7.0%         | 647       | 8.2%         | 969       | 8.2%         | 136       | 4.3%         | 92        | 6.4%         | 21        | 5.8%         | 5          | .9%          | 2647      | 7.3%         |
| \$80,000 to \$89,999   | 800       | 5.2%         | 484       | 6.2%         | 824       | 6.9%         | 276       | 8.8%         | 76        | 5.3%         | 66        | 18.5%        | 35         | 6.0%         | 2562      | 6.3%         |
| \$90,000 to \$99,999   | 1110      | 7.2%         | 468       | 6.0%         | 806       | 5.1%         | 154       | 4.9%         | 112       | 7.8%         | 20        | 5.5%         | 41         | 6.9%         | 2510      | 6.2%         |
| \$100,000 to \$124,999   | 2971      | 19.3%        | 1463      | 18.7%        | 1772      | 14.9%        | 517       | 16.4%        | 158       | 11.1%        | 45        | 12.4%        | 101        | 17.3%        | 7027      | 17.3%        |
| \$125,000 to \$149,999   | 1204      | 7.8%         | 494       | 6.3%         | 760       | 6.4%         | 254       | 8.1%         | 65        | 4.5%         | 5         | 1.5%         | 56         | 9.6%         | 2837      | 7.0%         |
| \$150,000 to \$199,999   | 1293      | 8.4%         | 603       | 7.7%         | 785       | 6.6%         | 225       | 7.2%         | 25        | 1.7%         | 5         | 1.3%         | 30         | 5.1%         | 2966      | 7.3%         |
| \$200,000 or more  | 980       | 6.4%         | 653       | 8.3%         | 474       | 4.0%         | 154       | 4.9%         | 62        | 4.4%         | 57        | 15.9%        | 10         | 1.8%         | 2392      | 5.9%         |
| Total  | 15387     | 100.0%       | 7842      | 100.0%       | 11857     | 100.0%       | 3146      | 100.0%       | 1431      | 100.0%       | 359       | 100.0%       | 587        | 100.0%       | 40607     | 100.0%       |
| Median Household Income  | \$ 88,301 |              | \$ 85,045 |              | \$ 72,704 |              | \$ 80,244 |              | \$ 60,367 |              | \$ 82,716 |              | \$ 67,749  |              | \$ 79,965 |              |

Source: DHHL Applicant Survey 2020, There are applicant duplicates because some applicants are on more than one list.

## 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.<sup>2</sup>

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 NAHASDA<sup>3</sup> 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 Lāna'i. Results for Lāna'i and Moloka'i tend to fluctuate more dramatically than the other islands due to small sample sizes.

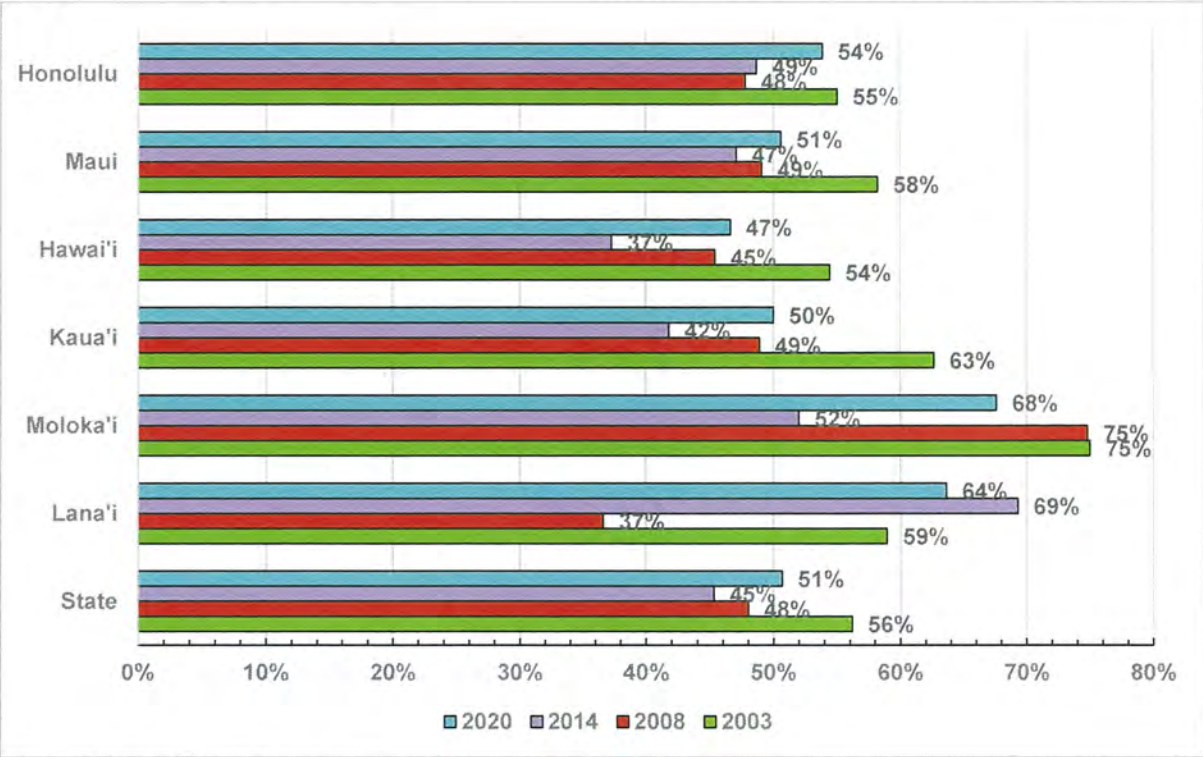
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<sup>2</sup> <https://www.huduser.gov/portal/datasets/il.html>

<sup>3</sup> 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

In Hawai'i, households with incomes below 140 percent of HUD median income will have a challenging time qualifying for a mortgage for a market-priced home. Households below 80 percent of HUD AMI may qualify for HUD and/or NAHADA programs.

**Table 13. 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.   |
| <b>HUD income categories</b> |        |        |       |        |        |        |       |        |         |        |       |        |              |        |        |        |
| 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

The following figure shows the number and type of housing unit needed by HUD Income level by island of residence (except for out-of-state applicants). Note that each applicant is counted only one time even though they may be on more than one list Overall 24,753 units are needed with the majority (71%) desiring a single-family ownership unit. Many of those classified as rentals are "rent with the option to buy" category. DHHL applicants are overwhelmingly seeking a single-family dwelling with land they can own.

**Table 14. Total Units Needed for DHHL Applicants**

|                        | Total Units Needed for DHHL Applicants |              |              |              |              |              |              |              |               |
|------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
|                        | HUD Income Classification              |              |              |              |              |              |              |              | Total         |
|                        | LT 30                                  | 30 to 50     | 50 to 60     | 60 to 80     | 80 to 120    | 120 to 140   | 140 to 180   | 180+         |               |
| <b>State of Hawaii</b> | <b>3,499</b>                           | <b>3,234</b> | <b>2,779</b> | <b>3,033</b> | <b>3,859</b> | <b>2,372</b> | <b>2,768</b> | <b>3,211</b> | <b>24,753</b> |
| Ownership Units        | 2,148                                  | 2,320        | 2,005        | 2,305        | 2,842        | 1,773        | 2,089        | 2,453        | 17,936        |
| Single-Family          | 2,132                                  | 2,292        | 1,969        | 2,272        | 2,813        | 1,735        | 2,055        | 2,421        | 17,689        |
| Multi-Family           | 16                                     | 28           | 36           | 32           | 30           | 38           | 34           | 33           | 246           |
| Rental Units           | 1,351                                  | 914          | 774          | 728          | 1,016        | 599          | 678          | 757          | 6,817         |
| Single-Family          | 512                                    | 366          | 240          | 289          | 312          | 132          | 141          | 120          | 2,113         |
| Multi-Family           | 839                                    | 547          | 534          | 439          | 704          | 467          | 537          | 637          | 4,704         |
| <b>Honolulu</b>        | <b>1,864</b>                           | <b>2,113</b> | <b>2,053</b> | <b>1,569</b> | <b>2,115</b> | <b>1,468</b> | <b>1,346</b> | <b>1,638</b> | <b>14,166</b> |
| Ownership Units        | 1,096                                  | 1,550        | 1,474        | 1,231        | 1,548        | 1,088        | 1,046        | 1,301        | 10,333        |
| Single-Family          | 1,095                                  | 1,527        | 1,453        | 1,210        | 1,532        | 1,058        | 1,022        | 1,281        | 10,179        |
| Multi-Family           | 0                                      | 23           | 21           | 21           | 15           | 29           | 25           | 20           | 154           |
| Rental Units           | 768                                    | 563          | 579          | 338          | 568          | 380          | 300          | 337          | 3,832         |
| Single-Family          | 304                                    | 278          | 176          | 132          | 166          | 77           | 66           | 52           | 1,250         |
| Multi-Family           | 464                                    | 286          | 403          | 206          | 402          | 303          | 234          | 285          | 2,582         |
| <b>Maui</b>            | <b>672</b>                             | <b>454</b>   | <b>466</b>   | <b>384</b>   | <b>597</b>   | <b>328</b>   | <b>460</b>   | <b>580</b>   | <b>3,940</b>  |
| Ownership Units        | 451                                    | 339          | 346          | 270          | 446          | 261          | 376          | 434          | 2,924         |
| Single-Family          | 441                                    | 340          | 341          | 270          | 437          | 257          | 372          | 425          | 2,883         |
| Multi-Family           | 10                                     | 0            | 5            | 0            | 9            | 4            | 4            | 9            | 41            |
| Rental Units           | 221                                    | 115          | 120          | 114          | 151          | 67           | 84           | 146          | 1,017         |
| Single-Family          | 63                                     | 27           | 37           | 27           | 34           | 10           | 10           | 21           | 230           |
| Multi-Family           | 158                                    | 88           | 83           | 86           | 117          | 56           | 74           | 125          | 787           |
| <b>Hawaii</b>          | <b>774</b>                             | <b>465</b>   | <b>133</b>   | <b>887</b>   | <b>915</b>   | <b>437</b>   | <b>784</b>   | <b>827</b>   | <b>5,222</b>  |
| Ownership Units        | 465                                    | 280          | 84           | 656          | 646          | 301          | 538          | 587          | 3,558         |
| Single-Family          | 459                                    | 276          | 79           | 651          | 641          | 297          | 533          | 583          | 3,517         |
| Multi-Family           | 6                                      | 5            | 6            | 6            | 5            | 5            | 5            | 4            | 41            |
| Rental Units           | 309                                    | 185          | 49           | 231          | 268          | 136          | 247          | 240          | 1,126         |
| Single-Family          | 131                                    | 40           | 21           | 117          | 103          | 45           | 52           | 29           | 537           |
| Multi-Family           | 178                                    | 145          | 28           | 113          | 166          | 91           | 195          | 211          | 1,127         |
| <b>Kauai</b>           | <b>189</b>                             | <b>201</b>   | <b>127</b>   | <b>193</b>   | <b>232</b>   | <b>139</b>   | <b>177</b>   | <b>167</b>   | <b>1,425</b>  |
| Ownership Units        | 137                                    | 150          | 101          | 147          | 203          | 123          | 129          | 131          | 1,121         |
| Single-Family          | 137                                    | 150          | 96           | 141          | 203          | 123          | 129          | 131          | 1,110         |
| Multi-Family           | 0                                      | 0            | 5            | 6            | 0            | 0            | 0            | 0            | 10            |
| Rental Units           | 52                                     | 51           | 27           | 46           | 29           | 17           | 48           | 35           | 304           |
| Single-Family          | 14                                     | 22           | 6            | 13           | 9            | 0            | 13           | 19           | 96            |
| Multi-Family           | 38                                     | 29           | 21           | 33           | 20           | 17           | 35           | 16           | 208           |

Source: DHHL Applicant Survey 2020. Rental units include Single-family rent with option to buy, and Condo or Townhouse Rental unit with option to buy. HUD classification by island of residence, except for Out-of-State then application island is used.



## Types of Assistance from Government Programs Received

Individuals and households with lower household income may be eligible for different types of assistance programs. Table 14a 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 14a. 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 14b 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 14b. 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 15. 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.   |
| <b>Number of times being offered a Homestead lease award</b>                |        |        |       |        |        |        |       |        |         |        |       |        |              |        |        |        |
| 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% |
| <b>Number of times turned down a Homestead lease award<sup>1</sup></b>      |        |        |       |        |        |        |       |        |         |        |       |        |              |        |        |        |
| 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% |
| <b>Number of times could not qualify to finance a home on a lease award</b> |        |        |       |        |        |        |       |        |         |        |       |        |              |        |        |        |
| 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% |
| <b>Reasons for turning down last award<sup>2</sup></b>                      |        |        |       |        |        |        |       |        |         |        |       |        |              |        |        |        |
| 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

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

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



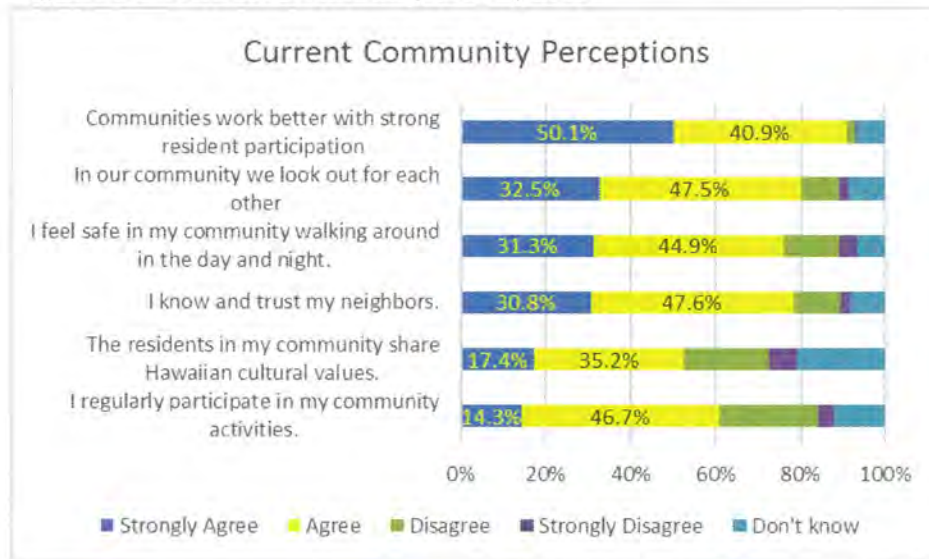
## APPLICANT PERSPECTIVES

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

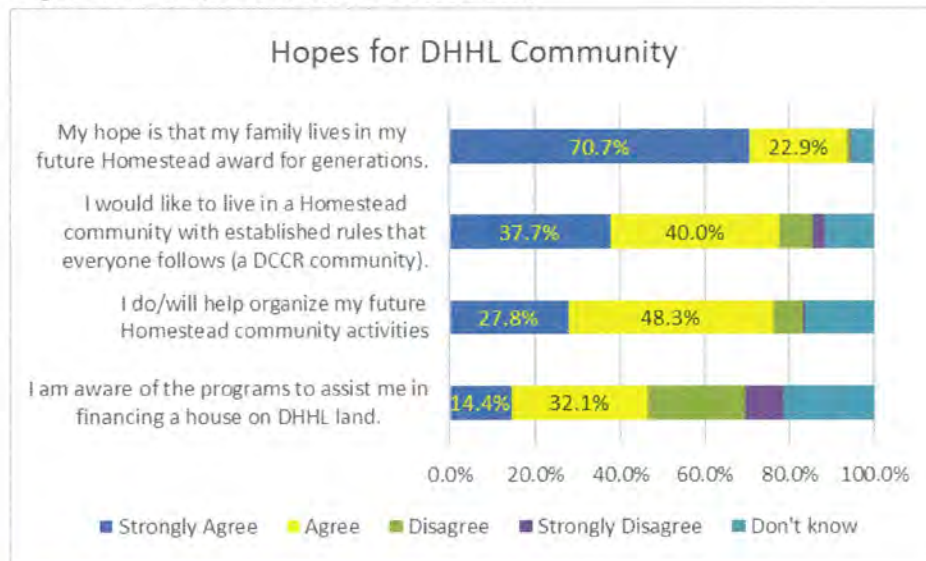
Overall, respondents have a good perception of their current community – residents look out for each other, they feel safe, and they know and trust their neighbors. Even though respondents believe that communities work better with strong resident participation, relatively few regularly participate in 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 16: 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%        |
| <b>% NH of Child or Relative</b>       |       |            |
| 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 17. Applicants' Perspective, 2020**

|  | Honolulu |        | Maui  |        | Hawaii |        | Kauai |        | Out of State |        | Total  |        |
|--|----------|--------|-------|--------|--------|--------|-------|--------|--------------|--------|--------|--------|
|  | Count    | Pct.   | Count | Pct.   | Count  | Pct.   | Count | Pct.   | Count        | Pct.   | Count  | Pct.   |
| <b>Intention with house or land in the future</b>  |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>In the past five years, have you or a member of your household applied and/or received a service from a Native Hawaiian organization?</b> |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Alternative Land Use</b>  |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Considering all your interactions with DHHL in the last year, which statement below best describes your communications with them?</b>     |          |        |       |        |        |        |       |        |              |        |        |        |
| 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 18. Use of Technology, 2020**

|  | Honolulu |        | Maui  |        | Hawaii |        | Kauai |        | Out of State |        | Total  |        |
|--|----------|--------|-------|--------|--------|--------|-------|--------|--------------|--------|--------|--------|
|  | Count    | Pct.   | Count | Pct.   | Count  | Pct.   | Count | Pct.   | Count        | Pct.   | Count  | Pct.   |
| <b>Use a device to send e-mails or access websites on the internet</b>           |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Use a device to send e-mails or access websites on the internet (overall)</b> |          |        |       |        |        |        |       |        |              |        |        |        |
| 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% |
| <b>Types of devices being used<sup>1</sup></b>                                   |          |        |       |        |        |        |       |        |              |        |        |        |
| 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:<sup>1</sup> 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 unit 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 19. 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 (77%), few own (23%)                                | Some own (39%)<br>61% 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.

**Table 20. First Choice for an Award by Qualification Segment**

|                                       |   | Qualification Segments |            |                 |            |                        |            |       |            |
|---------------------------------------|---|------------------------|------------|-----------------|------------|------------------------|------------|-------|------------|
|                                       |   | Less Qualified         |            | Maybe Qualified |            | Likely to be Qualified |            | Total |            |
|                                       |   | Count                  | Column N % | Count           | Column N % | Count                  | Column N % | Count | Column N % |
| First choice of                       | Lot with water, electricity and sewer, but no house               | 2169                   | 18.9%      | 836             | 23.7%      | 2121                   | 26.2%      | 5146  | 22.2%      |
| property would most likely to receive | Turn-Key (Lot with single-family house on it)                     | 5887                   | 50.8%      | 2133            | 60.5%      | 4476                   | 55.3%      | 12496 | 53.9%      |
|                                       | Single-family house to rent with option to buy                    | 1480                   | 12.8%      | 188             | 5.3%       | 401                    | 5.0%       | 2070  | 8.9%       |
|                                       | Townhouse in a duplex or four-plex                                | 70                     | .6%        | 15              | .4%        | 49                     | .6%        | 135   | .6%        |
|                                       | Condominium apartment (Multi-family building)                     | 36                     | .3%        | 36              | 1.0%       | 35                     | .4%        | 106   | .5%        |
|                                       | Condo or Townhouse Rental unit with option to buy                 | 121                    | 1.0%       | 20              | .6%        | 55                     | .7%        | 197   | .8%        |
|                                       | Apartment suited for senior citizens                              | 388                    | 3.4%       | 42              | 1.2%       | 198                    | 2.5%       | 628   | 2.7%       |
|                                       | An affordable rental unit and retain my place on the waiting list | 400                    | 3.5%       | 40              | 1.1%       | 56                     | .7%        | 496   | 2.1%       |
|                                       | Don't know/Refused  | 1010                   | 8.7%       | 218             | 6.2%       | 697                    | 8.6%       | 1925  | 8.3%       |
|                                       | Total   | 11581                  | 100.0%     | 3528            | 100.0%     | 8090                   | 100.0%     | 23199 | 100.0%     |

Source: DHHL Applicant Survey 2020

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 challenge for this segment of applicants is to provide the level of financial assistance they may need to get the housing unit they desire, and also 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%). Most 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 more 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*. Consideration should be given to targeting this group for the pilot down payment assistance program.

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.

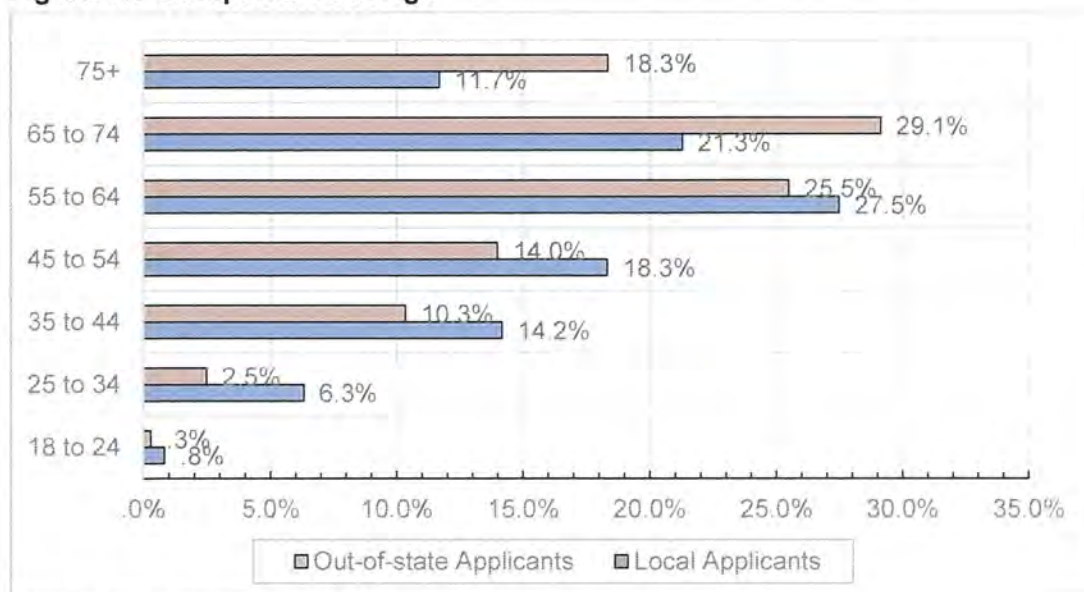
## COMPARISONS BETWEEN LOCAL AND OUT-OF-STATE APPLICANTS

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



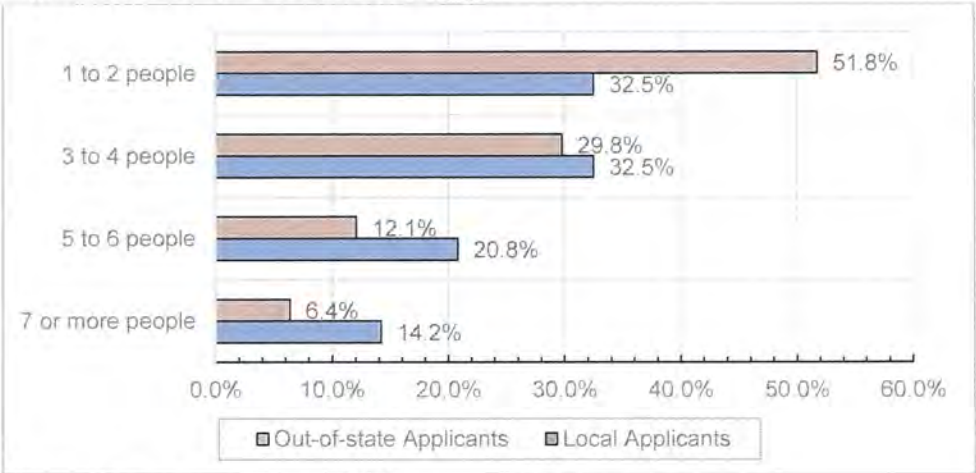
Source: DHHL Applicant Survey 2020



## 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**

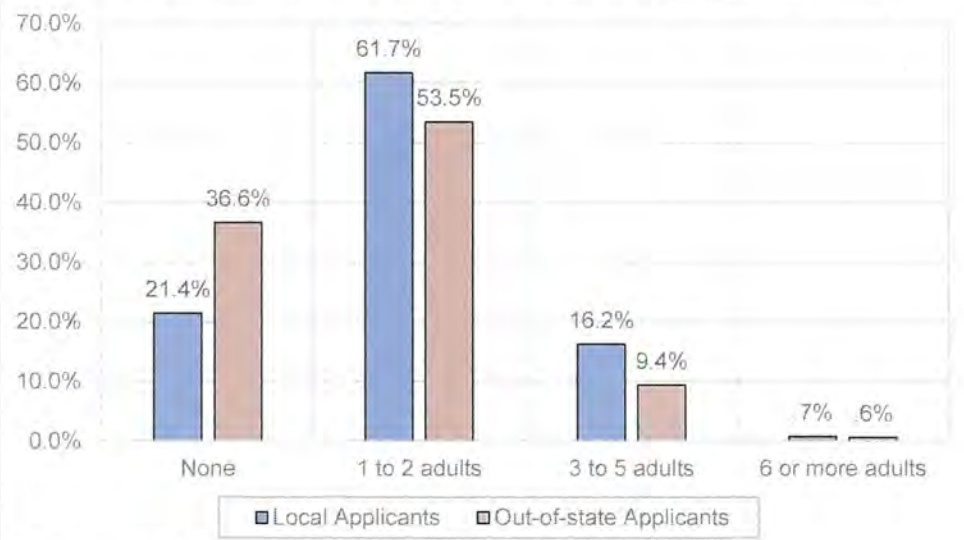


Source: DHHL Applicant Survey 2020

## 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

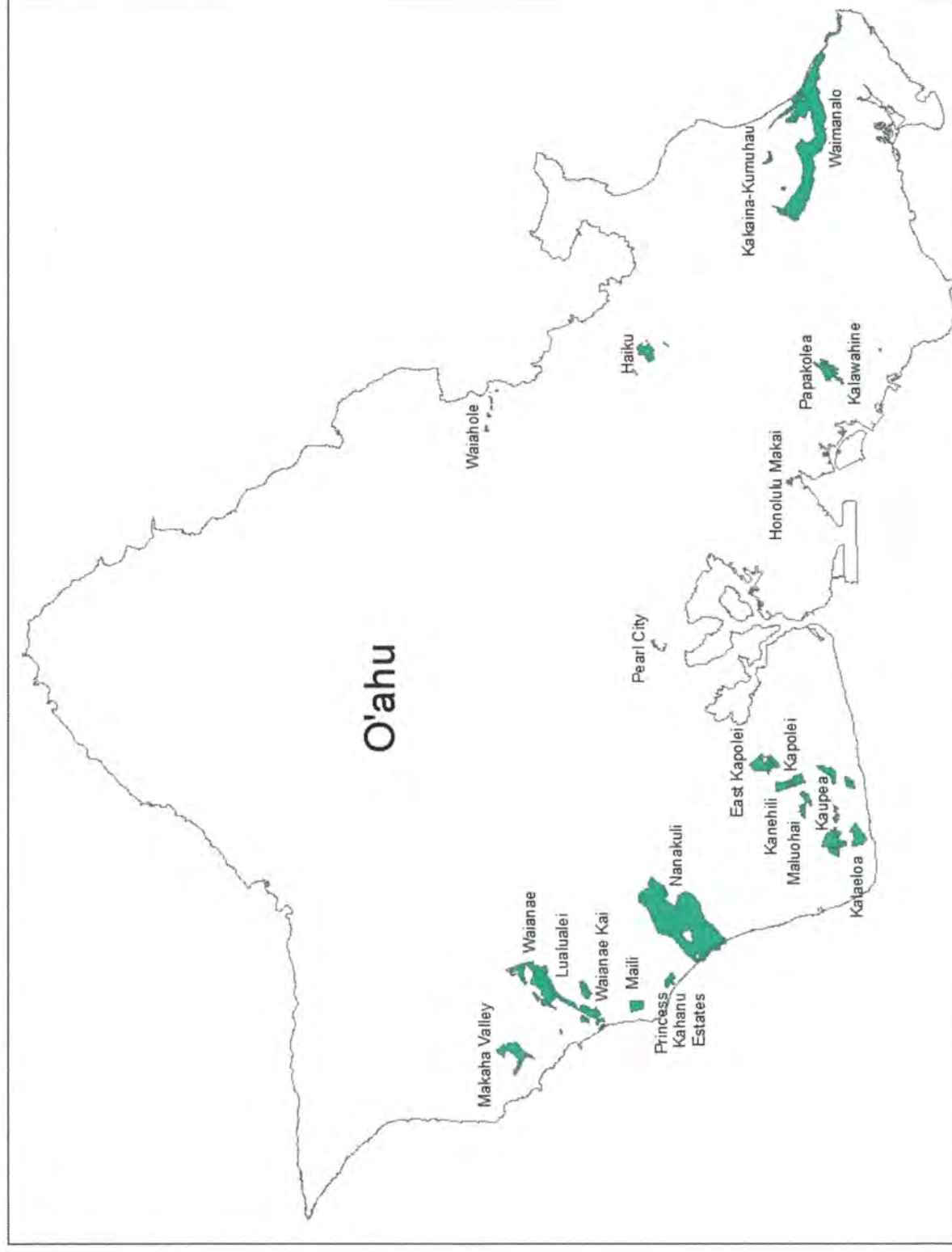


Figure A-2. Map of DHHL Homesteads, Maui County

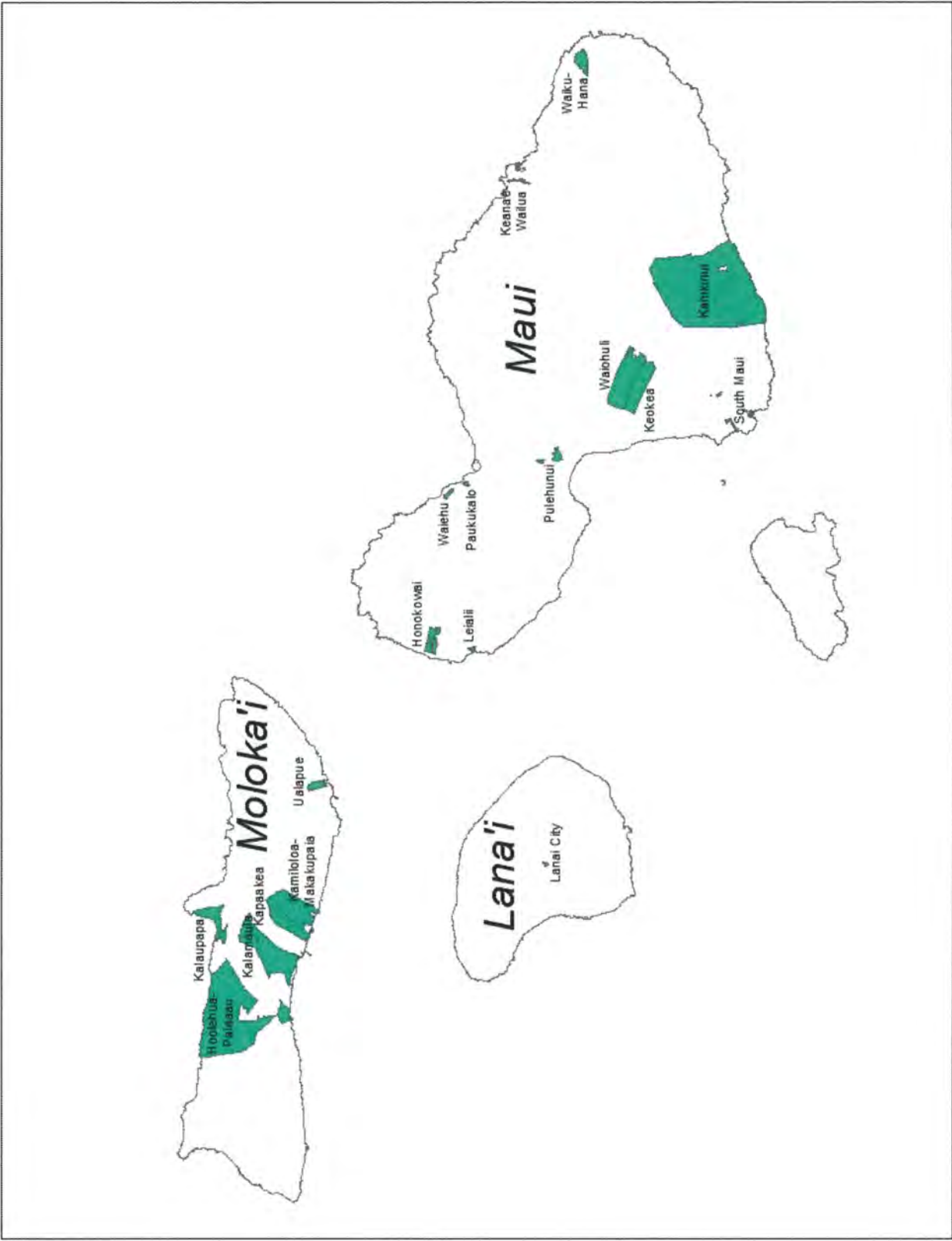


Figure A-3. Map of DHHL Homesteads, Kaua'i

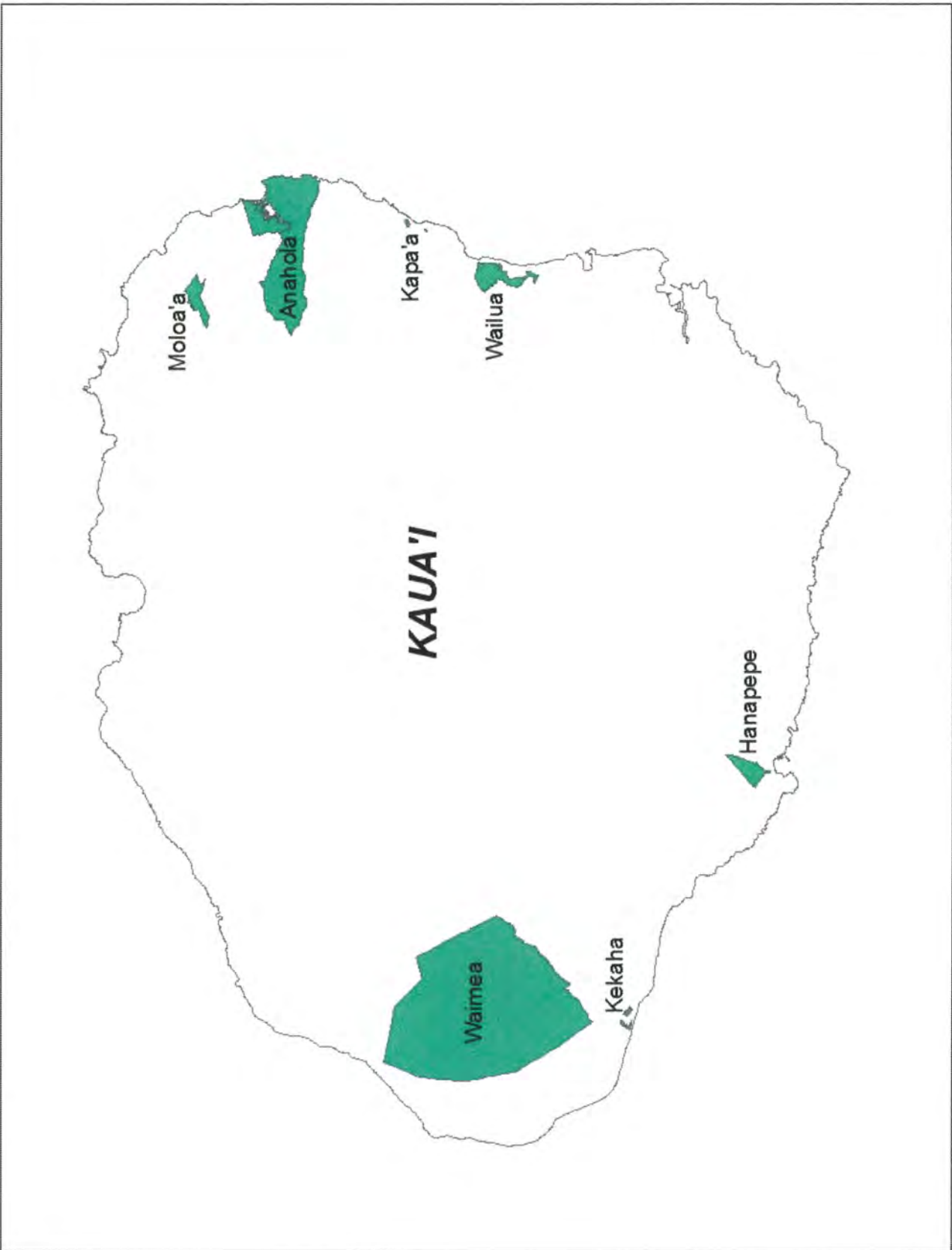
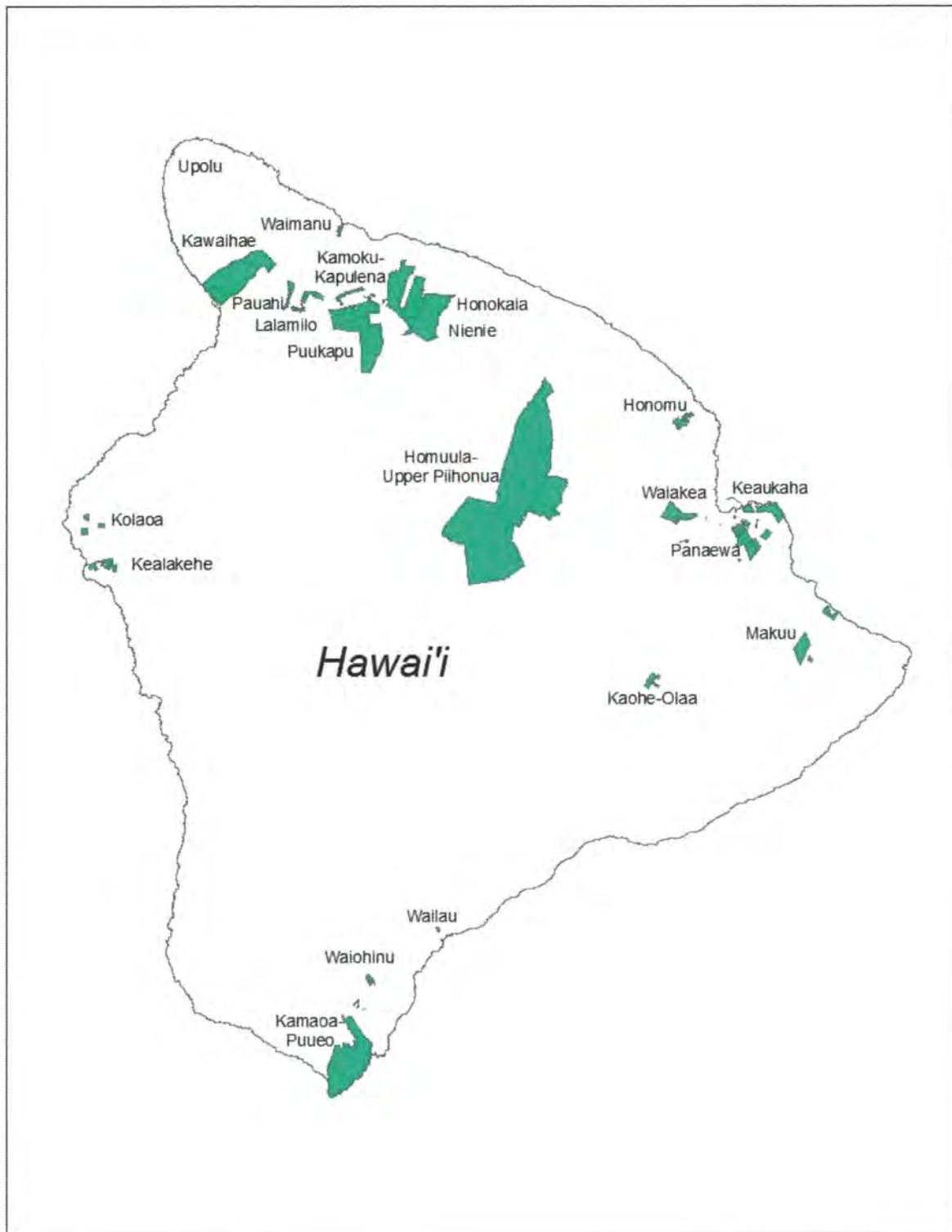




Figure A-4. Map of DHHL Homesteads, Hawai'i



## **APPENDIX B – SURVEY INSTRUMENT**

DAVID Y. IGE  
GOVERNOR  
STATE OF HAWAII

JOSH GREEN  
U.S. GOVERNOR  
STATE OF HAWAII



WILLIAM J. AILA, JR.  
CHAIRMAN  
HAWAIIAN HOME LANDS COMMISSION

TYLER I. GOMEZ  
DEPUTY TO THE CHAIRMAN

STATE OF HAWAII  
DEPARTMENT OF HAWAIIAN HOME LANDS  
P.O. BOX 1878  
HONOLULU, HAWAII 96809

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                 | Maui                  | Hawai'i               | Kaua'i                | Moloka'i              | Lāna'i                |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Residential  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Agricultural | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Pastoral     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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

\_\_\_\_ people

4. How many people in your household are related to you by birth, marriage, or adoption (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      | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Construction   | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Retail trade   | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Transportation, warehousing, and utilities               | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Finance and insurance, real estate, rental and leasing   | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Professional, scientific, management, and administrative | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Educational services                                     | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Health care and social assistance                        | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Hotel, accommodations, and food services                 | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Arts, entertainment, and recreation                      | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Public administration/Government                         | <input type="checkbox"/>  | <input type="checkbox"/>  |
| Other services (specify): _____                          | <input type="checkbox"/>  | <input type="checkbox"/>  |

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   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I regularly participate in my community activities.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| The residents in my community share Hawaiian cultural values.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I feel safe in my community walking around in the day and night.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I know and trust my neighbors.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| In our community we look out for each other.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I am aware of the programs to assist me in financing a house on DHHL land.                                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| My hope is that my family lives in my future Homestead award for generations.                                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I do/will help organize my future Homestead community activities.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I would like to live in a Homestead community with established rules that everyone follows (a DCCR community). | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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

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

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

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

20. Have you ever applied for a home mortgage?

Never applied ..... ☐  
 Applied and received mortgage ..... ☐  
 Applied and was turned down ..... ☐  
 Applied and did not accept mortgage ..... ☐



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

(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 <sup>st</sup><br>Choice | 2 <sup>nd</sup><br>Choice | 3 <sup>rd</sup><br>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 ☐  
 Somewhat likely ☐  
 Somewhat unlikely ☐  
 Very unlikely ☐  
 Not sure ☐  
 Don't know/Refused ☐

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 ☐  
 The price of the unit ☐  
 Size of lot ☐  
 Ability to qualify to finance the house ☐  
 Location near jobs and/or schools ☐  
 The community amenities nearby ☐  
 The community is a DCCR community (has a homeowner association that enforces guidelines) ☐  
 Type of housing unit (Single-family or Multi-family) ☐

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

Pass it on to my children or relatives ☐  
 Return it back to DHHL ☐ (SKIP TO Q30)  
 Sell it to someone else ☐ (SKIP TO Q30)  
 Transfer it to someone else ☐ (SKIP TO Q30)  
 Just hold on to it ☐ (SKIP TO Q30)  
 Don't know/Refused ☐ (SKIP TO Q30)  
 Other (specify) ☐ (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% ☐  
 12 ½ to 24% ☐  
 25 to 49% ☐  
 50% or more ☐  
 Don't know/Refused ☐  
 Other (specify) ☐



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

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) ..... ☐  
 Cultural Activities ..... ☐  
 Community Garden ..... ☐  
 Commercial Uses ..... ☐  
 Family Gathering Spaces ..... ☐  
 Light Industrial ..... ☐  
 Other (specify) ..... ☐  
 None of these ..... ☐  
 Don't know/Refused ..... ☐

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

33. What is your current marital status?

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

34. What is your gender?

Male ..... ☐  
 Female ..... ☐  
 Gender, non-conforming ..... ☐  
 Prefer not to answer ..... ☐

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 ..... ☐  
 Me and others ..... ☐  
 Others, not me ..... ☐  
 No one ..... ☐  
 Don't know/Refused ..... ☐

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

Desktop computer ..... ☐  
 Smartphone ..... ☐  
 Tablet ..... ☐  
 Other specify ..... ☐  
 Don't know/Refused ..... ☐

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 ..... ☐  
 No ..... ☐

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

## **APPENDIX C – ADDITIONAL DATA TABLES**

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

|                                       | HUD Categories |        |        |        |         |          |          |                |        |
|---------------------------------------|----------------|--------|--------|--------|---------|----------|----------|----------------|--------|
|                                       | 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.   |
| <b>Household size</b>                 |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Household members under age 18</b> |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Household members over age 70</b>  |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Adult employed full time</b>       |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Adult employed part time</b>       |                |        |        |        |         |          |          |                |        |
| 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. |
| <b>Adults in household employed full-time</b>            |                |        |        |        |         |          |          |                |        |      |
| 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% |      |
| <b>Adults in household employed part-time</b>            |                |        |        |        |         |          |          |                |        |      |
| 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.   |
| <b>Household Income</b> |                |        |        |        |         |          |          |                |        |
| 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<br>30% | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than<br>180% | Total  |
|                              | Pct.             | Pct.   | Pct.   | Pct.   | Pct.    | Pct.     | Pct.     | Pct.              | Pct.   |
| <b>Tenure</b>                |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Unit Type</b>             |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Number of Bedrooms</b>    |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Number of bathrooms</b>   |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Years in unit</b>         |                  |        |        |        |         |          |          |                   |        |
| 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<br>30% | 30-50% | 50-60% | 60-80% | 80-120% | 120-<br>140% | 140-<br>180% | More<br>than<br>180% | Total  |
|                                | Pct.             | Pct.   | Pct.   | Pct.   | Pct.    | Pct.         | Pct.         | Pct.                 | Pct.   |
| <b>Current monthly payment</b> |                  |        |        |        |         |              |              |                      |        |
| 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.   |
| <b>Type of DHHL application</b>        |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Preferred island</b>                |                |        |        |        |         |          |          |                |        |
| 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%   |
| <b>Preferred bedroom in next unit</b>  |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Preferred bathroom in next unit</b> |                |        |        |        |         |          |          |                |        |
| 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.   |
| <b>Number of times offered a Homestead land award</b>                       |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Number of times Turned Down a Homestead land award</b>                   |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Number of times could not qualify to finance a home on a lease award</b> |                |        |        |        |         |          |          |                |        |
| 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% |
| <b>Reasons turned down an award</b>   |                |        |        |        |         |          |          |                |        |
| 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<br>30% | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than<br>180% | Total  |
|  | Pct.             | Pct.   | Pct.   | Pct.   | Pct.    | Pct.     | Pct.     | Pct.              | Pct.   |
| <b>Ever applied for a mortgage</b>   |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>When considering accepting that lease, which of the following is the most important to you?</b> |                  |        |        |        |         |          |          |                   |        |
| 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<br>(has a homeowner association that<br>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<br>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<br>30% | 30-50% | 50-60% | 60-80% | 80-120% | 120-140% | 140-180% | More than<br>180% | Total  |
|  | Pct.             | Pct.   | Pct.   | Pct.   | Pct.    | Pct.     | Pct.     | Pct.              | Pct.   |
| <b>Use a device to send e-mails or access websites on the internet</b>           |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Use a device to send e-mails or access websites on the internet (overall)</b> |                  |        |        |        |         |          |          |                   |        |
| 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% |
| <b>Types of devices used</b>   |                  |        |        |        |         |          |          |                   |        |
| 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% |