

PHA 5-Year and Annual Plan

**U.S. Department of Housing and Urban Development
Office of Public and Indian Housing**

**OMB No. 2577-0226
Expires 4/30/2011**

1.0	PHA Information PHA Name: <u>Kauai County Housing Agency</u> PHA Code: <u>HI-005</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>07/2010</u>																										
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: <u>1345</u>																										
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																										
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																										
	<table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) Included in the Consortia</th> <th rowspan="2">Programs Not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program		PH	HCV	PHA 1:						PHA 2:						PHA 3:					
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PHA 2:																											
PHA 3:																											
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.																										
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:																										
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.																										
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: Administrative Plan - Section 3 – Eligibility Administrative Plan - Section 5 – Briefings and Voucher Issuance Administrative Plan - Section 11 – Reexaminations Administrative Plan - Section 15 – Section 8 Homeownership Plan (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. - Kauai County Housing Agency 4444 Rice Street, Suite 330 Lihue, HI 96766																										
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i> N/A																										
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. N/A																										
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing. N/A																										
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. N/A																										
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements. N/A																										

9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>See Attachment A: Source: 2010-2015 Consolidated Plan</p>
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9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>See Attachment A: Source: County of Kauai 2010-2015 Consolidated Plan</p>
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Additional Information. Describe the following, as well as any additional information HUD has requested.

(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

- Expand the supply of existing housing.
 - Leverage private or other public funds to create additional housing opportunities. *Progress: The 2nd phase of affordable housing project Paanau Village has begun. The developer has been chosen and the tax credits have been applied for. In addition, a recent purchase of 75 acres on the west side of the island will go with our longer term strategy of providing affordable units throughout the decade.*
 - Increase Homeownership Opportunities: *Progress: The Housing Agency continues to move several clients through the Homeownership process adding 2 additional Homeownership Vouchers and several pending in the next few months.*
- Improve the Quality of Assisted Housing
 - Improve Voucher Management Score – *Progress: Our recent SEMAP Score (unaudited) has risen.*
 - Increase customer satisfaction – *Progress: We are completing a Customer Service Survey to look at areas of improvement in the services we provide. We expect this to go out to tenants and Landlords in late spring/early summer.*
 - Concentrate efforts to improve specific management functions – *Progress – this is ongoing. With relatively new Program and Assistant Program Managers, we continue to look at ways to assist our caseworkers and clients. 100% Quality Control of files has identified areas where lack of consistency has been a problem in the past. Assistant Program Manager now meets with caseworkers on a monthly basis to discuss issues specifically related to case management.*
- Increase assisted Housing Choices:
 - Provide voucher mobility counseling. *Progress: While we have included a section in the Family Handbook that includes portability options, we are not seeing a large movement off island due to limitations on portability due to budgeting concerns. Clients are aware of their portability options.*
 - Conduct Outreach to Potential Landlords: *Progress: the Program Manager and Assistant Program Manager has gone to several meetings with island property managers, real estate brokers and realtors to explain the program and discuss our progress in "cleaning up" the program and how we can assist with rentals. Fortunately, the downturn in the economy has created many more choices for our housing choice voucher clients. Despite limitations on moving to units that would increase HAP, many families are able to move to nicer units at lower rents.*
- Promote self-sufficiency and asset development of assisted households
 - Increase number and percentage of employed persons in assisted families. *Progress: The downturn in the economy has caused many families to lose jobs or become laid off and are now collecting unemployment. Although there is some employment activity, most of the activity appears to be part-time in nature, driving down incomes and raising HAP. The FSS program continues to review families on the FSS program to ensure compliance and terminate families that are not fully participating in the program to maximize other families opportunities to gain assistance with employment under the FSS program.*
 - Provide or attract supportive services to improve assistance recipients' employability. *Progress: KCHA continues to work with both public and non-profit service providers to assist our families with training and employment opportunities. Recently the county has completed renovation of part of the county building which will be leased on a long term basis to the State Workforce Development Agency creating a one-stop show that is next to the Housing Agency.*
 - Provide or attract supportive services to increase independence for elderly of families with disabilities. *Progress: KCHA continues to work closely with Office of Elderly Affairs, Legal Aid, County ADA Coordinator to ensure that tenants are provided with applicable services and treatment.*
- Ensure Equal Opportunity in Housing for All Americans:
 - Undertake affirmative measures to ensure access to assisted housing regardless of race color, religion, national origin, sex, familial status and disability. *Progress – the KCHA is co-sponsoring the annual Fair Housing Seminar to be held in our meeting room in April. Presenters include HUD and Legal Aid Society. Brochures have been mailed to all current participating Section 8 Landlords.*
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status and disability. *Progress: All Section 8 staff members attend Fair Housing seminar put on by KCHA. Additional training opportunities that we have attended are for sensitivity training for persons with disabilities and laws regarding comfort/service animals. Training will continue as the opportunity arises.*

10.0

(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

In accordance with 24 CFR 903.72 which requires Public Housing Authorities to identify the basic criteria the agency will use to determine a substantial deviations from its 5-year Plan and significant Amendments or modifications to the 5-Year Plan and Annual Plan, the following definitions are used:

Substantial Deviation: A substantial change in the goals identified in the five year plan. Deleting or Changing a goal to the point that it is no longer similar in substance to the original goal would be considered a "substantial" deviations.

Substantial Amendment/Modification: Adding or eliminating major strategies listed in the PHA Plan including changes in policies governing eligibility, selection or admissions and rent determination.

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11.0 **Required Submission for HUD Field Office Review.** In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
- (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only)
- (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
- (g) Challenged Elements
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: 1) development name and number; 2) designation type; 3) application status; 4) date the designation was approved, submitted, or planned for submission, and; 5) the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: (1) Any programs relating to services and amenities provided or offered to assisted families; (2) Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; (3) How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. (**Note: applies to only public housing**).
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

- (a) **Hope VI or Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm
Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.
- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year, until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

9.1 Strategy for Addressing Housing Needs. Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)

(c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. (Note: Standard and Troubled PHAs complete annually).

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

**PHA Certifications of Compliance
with PHA Plans and Related
Regulations**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 4/30/2011

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the ___ 5-Year and/or ~~XX~~Annual PHA Plan for the PHA fiscal year beginning 7/1/10 hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

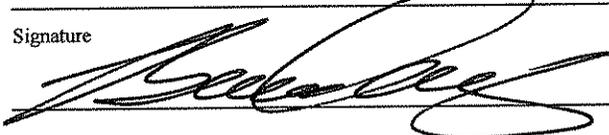
Kauai County Housing Agency
PHA Name

HI-005
PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20__ - 20__

xxx Annual PHA Plan for Fiscal Years 2010 - 2011

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Bernard P. Carvalho, Jr	Title Mayor, County of Kauai
Signature 	Date 15 Apr 10

Civil Rights Certification

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 4/30/2011

Civil Rights Certification

Annual Certification and Board Resolution

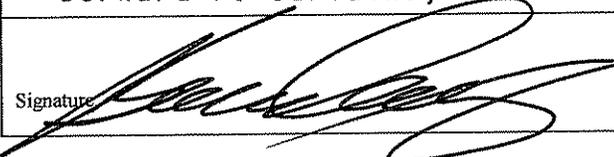
Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

Kauai County Housing Agency
PHA Name

HI-005
PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Bernard P. Carvalho, Jr	Mayor, County of Kauai
Signature 	Date 15 Apr 10

Bernard P. Carvalho, Jr.
Mayor

Gary K. Heu
Administrative Assistant



KAUAI COUNTY HOUSING AGENCY
Piikoi Building 4444 Rice Street Suite 330
Lihue Hawaii 96766

Eugene K. Jimenez
Housing Director

RESIDENT ADVISORY BOARD COMMENTS

This is to certify that no comments relating to the Annual PHA Plan for Fiscal Year 2010-2011 were received by the Kauai County Housing Agency from the Resident Advisory Board.

A handwritten signature in black ink, appearing to be "SK", is written over a horizontal line.

Sandra Kaauwai
Section 8 Program Manager

A handwritten date "4/11/2010" is written in black ink over a horizontal line.

Date



ATTACHMENT "A"

IV. NEEDS

The information and data provided in Section IV. Needs is provided by the State Hawaii Housing Finance and Development Corporation.

A. Estimate of housing need for 2010-2015

Statewide, approximately 29,400 new units are needed to meet overall housing demand. This estimate of housing need includes the existing "pent up" demand for housing which is assumed to be satisfied over 20 years, as well as anticipated demand based on the formation of new households.

Table IV-1 provides estimates of statewide housing need by income group. The estimates are based on a Housing Supply/Demand Model which was formulated as part of the Hawaii Housing Policy Study, 2006 Update.

Households with incomes at 80 percent of the HUD median income and below are estimated to be in need of rental housing and households with incomes between 80 percent and 140 percent of the HUD median income are estimated to be in need of affordable for-sale housing. By 2015, approximately 17,400 affordable rental housing units and nearly 6,800 affordable for-sale units are projected to be needed.

Table IV-1. Projected Housing Need by Income Group, 2015

% of HUD Median Income	Honolulu	Maui	Hawaii	Kauai	State
<30 %	3,922	1,093	1,287	414	6,716
30-50%	1,573	696	514	174	2,957
50-80%	5,397	732	1,186	409	7,725
80-120%	3,842	724	603	350	5,519
120-140%	831	106	119	207	1,263
140-180%	1,986	485	410	60	2,941
>180%	1,629	305	695	175	2,804
Total	19,179	4,142	4,815	1,789	29,925

B. Housing Problems

The U. S. Department of Housing and Urban Development (HUD) consolidated housing data from the U.S. Census 2000 and produced data tables on housing problems, affordability and special housing needs for the state and for each

County. The tables provide information on Renter and Owner households according to the following income categories: households with incomes under 30% of the median, households with incomes between 30% and 50% of median, households with incomes between 50% and 80% of the median, and households with incomes above 80% of median. These tables are provided in Appendix 'A' – CHAS Data Tables. In brief, the following trends emerge:

- The lower the income, the greater the housing problem. More specifically, 43% of all households in Hawaii had housing problems: 55% of households with incomes between 50%-80% of median had problems; 67% of household between 30%-50% had problems; and 72% of households with incomes below 30% of median had problems.
- Large related households, both renters and homeowners, show the highest rates of housing problems. Among large related households with incomes below 30% of median, 94% of renters and 90% of homeowners experienced problems. Among all large related households in the State, 71% of renters and 59% of owners experienced problems.
- Housing affordability is a problem. Nearly one-third (32%) of Hawaii's households were cost-burdened, with housing costs that exceed 30% of their income. 30% of all owners and 35% of all renters were cost-burdened.

Data from CHAS 2000 was analyzed to determine if racial or ethnic groups experienced a disproportionately greater need for any income category in comparison to the needs of that category as a whole. HUD considers disproportionately greater need to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. CHAS Data Tables in Appendix "A" demonstrates that there is no disproportionate need between Hispanic; White, Non-Hispanic; Black, Non-Hispanic; and "Other" households in the State of Hawaii.

The extent of crowding (defined as 1.01 or more persons per room) decreased from 22 percent in 1992 to 8 percent in 2006 (see Table IV-2). This downward trend is anticipated to continue as household sizes decrease, but may change with any prolonged economic downturn.

C. Families on the Public Housing Waiting List

The number of families on the public housing waiting list is an indicator of the need for affordable rental housing opportunities. As of June 30, 2009, there were 8,834 households on the waiting list for federal low-rent public housing statewide. (Households on the public housing wait list may also be on the wait list for Section 8 tenant-based assistance.) Demographic information for households on the public housing waiting list is shown in Table IV-3.

**Table IV-3. Households on Public Housing Waiting List
as of June 30, 2009**

Wait List for Federal Low-Rent Public Housing	# of Families	% of Total Families
Waiting list total	8,834	
Extremely low income (<= 30% AMI)	7,457	84.41%
Very low income (>30% but <=50% AMI)	1,170	13.24%
Low income (>50% but <80% AMI)	177	2.00%
Families with children	4,504	50.98%
Elderly families	1,797	20.34%
Families with disabilities	1,774	20.08%
White	1,456	16.48%
Hispanic	589	6.67%
Black	203	2.30%
American Indian, etc.	105	1.19%
Asian/Pacific Islander/Other	7,070	80.03%
Characteristics by Bedroom Size		
1 BR	3,911	44.27%
2 BR	3,277	37.10%
3 BR	1,339	15.16%
4 BR	227	3.14%
5 BR	30	.34%
5+ BR	0	.00%

Source: Hawaii Public Housing Authority, Proposed Annual and Five-Year Plan, Fiscal Years 2010-2014

D. Families on Section 8 Housing Choice Voucher Waiting List

The number of families on the Section 8 Housing Choice Voucher waiting list is also an indicator of the need for affordable rental housing opportunities. The State and each of the four counties administer Section 8 tenant-based assistance programs and maintain waiting lists for the program. In 2009, approximately 17,020 families were on the waiting lists statewide. Demographic information for households on the waiting list by State and by counties is shown in Table IV-4.

E. Special Housing Needs

Special Needs subpopulations include the elderly; frail elderly; those with severe and persistent mental illness; persons with developmental disabilities; persons with physical disabilities; persons with alcohol or other drug addictions; persons with HIV/AIDS; youth exiting the foster care system; probationers, parolees, and ex-offenders re-entering the general population; and others.

Table IV-5. Supportive Housing Needs

Special Needs Group	Households in Need of Supportive Housing
1. Elderly	2,081
2. Frail Elderly	219
3. Persons with Severe Mental Illness	11,100
4. Developmentally Disabled	14
5. Physically Disabled	Unknown
6. Persons with Alcohol or Other Drug Addiction	Unknown
7. Persons with HIV/AIDS	600-1,600
8. Youth	150+
9. Probationers, Parolees, and Ex-Offenders	870
10. Other	

Sources:

State DBEDT, The Data Book 2007
State Executive Office on Aging, Hawaii State Plan on Aging, 2008-2011
SMS Research, 2006 Hawaii Housing Policy Study
State Council on Developmental Disabilities
State DOH Adult Mental Health Division, Community Housing Plan, November 200
State DOH Alcohol and Drug Abuse Division, Treatment Needs Assessment, 2007
University of Hawaii's Hawaii AIDS Clinical Research Program, Statewide HIV/AIDS Medical Care Needs Assessment
State HS, SSD, FY09 Annual Progress and Services Report, 2008
State Judiciary System

F. Elderly and Frail Elderly Households

The 2007 estimated population of persons 65 years and over was 183,994, which accounted for 14.3 percent of the state's total population. There were an estimated 29,401 persons 85 years and over (2.2 percent of the total population). These percentages of elderly population are significantly higher than April 1, 2000, when the population 65 years and over accounted for 13.3 percent of the total, and the population 85 years and over accounted for 1.4 percent of the total population.¹

¹ Hawaii State Department of Business, Economic Development & Tourism (DBEDT), The State of Hawaii Data Book 2007, Table 1.31

Table IV-6. Housing Demand for Elderly Households, Forecast for 2030 by County

2030	County of Residence				State
	Honolulu	Hawaii	Kauai	Maui	
New Elderly Households*	97,524	18,521	6,979	18,714	141,738
New units with amenities needed by 2030**	38,799	8,398	2,644	4,480	54,816
For owners***	21,435	6,301	1,971	2,410	32,560
For renters	17,364	2,097	673	2,070	22,256
Additional need per year:****					
For owners	893	263	82	100	1,357
For renters	724	87	28	86	927

* DBEDT Estimated elderly population in 2030 minus elderly population in 2006.

** Percent units with amenities from Table 20, times 2030 estimate elderly households above.

*** Based on distribution in Table 20.

**** Estimates in lines above divided by 24 years between now and 2030.

Source: SMS Research, Hawaii Housing Policy Study, 2006: Housing Issues for Senior Citizens, February 2007, Table 21, page 16

Some elderly residents may need services to assist them with daily life. Disabilities and health conditions may cause some of them to be unable to perform the basic tasks of daily living. The Hawaii Housing Policy Study, 2006 Demand Survey measured need for life management assistance, help with regular daily household chores and personal care. The type of assistance measured included:

- Activities of Daily Living (ADLs) which include assistance with eating, bathing, getting dressed, getting in or out of bed, or getting to the toilet
- Instrumental Activities for Daily Living (IADLs) which include preparing meals, taking medications, making phone calls or managing money
- Heavy chores like cleaning inside the oven, waxing the floor, or doing yard work
- Light chores like doing the laundry, housecleaning, changing linens, or emptying the trash
- Transportation including the need for an escort when going outside the house or the need for rides to doctors' appointments, shopping, etc.

Table IV-7 shows the need for life management services across Hawaii's four counties. Honolulu had the highest need for transportation and heavy chore services. Those items seem to be more common among elderly with fewer

Type of disability	5 to 15 years		16 to 64 years		65+ years	
	# of ind.	% of pop.	# of ind.	% of pop.	# of ind.	% of pop.
Any disability	7,462	4.4%	78,697	9.8%	65,885	37.6%
Sensory disability	1,865	1.1%	18,470	2.3%	26,459	15.1%
Physical disability	1,357	0.8%	44,970	5.6%	47,836	27.3%
Mental disability	5,596	3.3%	27,303	3.4%	22,429	12.8%
Self-care disability	1,018	0.6%	11,242	1.4%	15,770	9.0%
Go-outside-home disability	---	---	20,076	2.5%	30,840	17.6%
Employment disability	---	---	42,561	5.3%	---	---

Source: 2005-2007 American Community Survey 3-Year Estimates, Table S1801

HUD provides CHAS data on Housing Problems for Persons with Mobility and Self-Care Limitations for Hawaii and each county; please see Appendix "A".

The Hawaii Olmstead Implementation Plan (October 1, 2004) notes that despite the increasing number of persons with disabilities, Hawaii's bed count in hospitals and nursing homes have remained stable. The Olmstead Task Force identified the need to support individuals with disabilities to live in the community as independently as possible. More information, more time, more funds, and improved coordination between government agencies and the private sector are necessary to address issues related to housing, transportation, support services, and work opportunities.

H. Persons with Developmental Disabilities (DD) or Mental Retardation (MR)

In 2008, there were a total of 2,426 adults with DD/MR who were living in various residential settings. Of that number, 2,230 lived with their family and 196 lived in settings other than with family. There were 14 individuals who wanted to live independently in their own home (with or without supports), but would require a rental subsidy to help pay for rent. These individuals lived with their family, relatives, in an ARCH or Adult Foster Home (AFH), or were homeless, but remained in their current living situation due to limited resources to assist them to live independently. Although the process may be in place to address the individual's choice of residential setting, there may be limited or no resources to support the individual in that particular residential setting. There are rental considerations regarding deposits and monthly rental payments. Limited resources in the areas of Section 8 vouchers, low cost rentals, and rental

According to providers, there is a need for more clean and sober housing during the recovery period. The greatest need is for clean and sober houses for women with children; the second greatest need is for clean and sober houses for women.

About 25.8 percent of the 2,514 unsheltered homeless persons identified in the 2009 point-in-time (PIT) count were determined to be chronically homeless. HUD defines the chronically homeless to be: An *unaccompanied individual* with a disabling condition, who has either been continuously homeless for at least one (1) year OR has had at least four (4) episodes of homelessness in the past three (3) years. A disabling condition is defined by HUD as a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions. In addition, a person must be sleeping in a place not meant for human habitation (e.g., living on the streets) or in an emergency shelter during the entire period(s) of homelessness.⁹

Table IV-9. Chronically Homeless Persons Statewide			
	Unsheltered Homeless Persons	Chronic Homeless Persons	% Chronic Homeless
Oahu	1,193	390	32.7%
Maui	581	142	24.4%
Kauai	125	39	31.2%
Hawaii	615	77	12.5%
Totals	2,514	648	25.8%
Source: Statewide Homeless Point-in-Time Count, May 2009, Table 3			

K. Persons with HIV/AIDS and their families

Between 600 and 1,600 persons with HIV/AIDS are estimated to be in need of housing assistance.

1. The 2008 HACRP Statewide HIV/AIDS Medical Care Needs Assessment indicates that there are 2,700 confirmed people with HIV in Hawaii, of which approximately 37.6 percent or, 1,015 persons are estimated to face a housing cost burden. Approximately 400 households received HOPWA assistance in the 2007 program year, leaving an estimated gap of more than 600 households in need of housing assistance.

⁸ State of Hawaii Department of Health, Alcohol and Drug Abuse Division, "State of Hawaii 2004 Treatment Needs Assessment", 2007, page 9-33

⁹ State of Hawaii, Hawaii Public Housing Authority, Homeless Programs Branch and City & County of Honolulu, Department of Community Services, Statewide Homeless Point-in-Time Count, May 2009

M. Probationers, Parolees, and Ex-Offenders

According to the State Judiciary System, each year there are about 495 probationers in the state who have special housing needs. Of these, 25% are drug court probationers, 10% are considered "high-risk," and the remainder is general probationers. Each year, around 375 people who are released from prison on parole have special housing needs (Hawaii Paroling Authority).

This population needs additional "Clean and Sober" residences, community-based substance abuse programs, and the ability to immediately access social services related programs such as medical insurance and food stamps.

V. HOUSING AND MARKET ANALYSIS

The Housing Market area is defined as the State of Hawaii with focus in the Counties of Hawaii, Kauai, and Maui.

Housing Demand

A. Population and Population Trends

Between 1990 and 2008, statewide population grew from 1,108,229 persons to an estimated 1,288,198 persons, representing an annual growth rate of 0.8 percent. In the first half of the 1990s, population grew at an annual rate of 1.5 percent, but fell to 0.2 percent during the second half of the 1990s. During the first half of the 2000s, population growth recovered to an annual rate of 0.9 percent, but has slowed to 0.6 percent annually between 2005 and 2008. Contributing to the slower growth of statewide population was the net outmigration from Hawaii to the U.S. mainland. Between 2006 and 2007, there were 11,849 more people who moved to the U.S. mainland than those who moved to Hawaii from the mainland. Military deployment accounted for more than half of outmigration to the U.S. mainland.

Neighbor Island counties are growing at a faster rate than Honolulu. Hawaii County led the growth in population from 2007 to 2008 with a growth rate of 1.9 percent. Kauai and Maui counties each gained 1.5 percent population and the City and County of Honolulu experienced a population growth rate of 0.5 percent during the same period. The growth of the Big Island population in recent years was partly due to in-migration from other islands in the state and from the U.S. mainland.

with no children households decreased by 6 percent (from 29.1% to 22.8%), while the percentage of multiple families living together increased by 7 percent (from 21.6% to 28.8%).

Table V-1. Household Composition By County, 2003 and 2006

			Household type*					
County	Year	Total Households	Single member	Married, no children	Parent(s) & children	Unrelated roommates	Multiple families	Undetermined
Honolulu	2003	292,003	22.0%	28.9%	21.2%	3.2%	22.9%	1.8%
	2006	303,149	24.1%	21.8%	20.9%	3.3%	29.3%	0.5%
Maui	2003	43,687	21.9%	29.6%	25.4%	3.2%	17.6%	2.3%
	2006	49,484	21.5%	24.8%	24.0%	3.6%	25.8%	0.3%
Hawaii	2003	54,644	22.3%	30.6%	24.4%	3.2%	18.1%	1.4%
	2006	61,213	19.5%	25.6%	22.6%	2.6%	28.7%	1.0%
Kauai	2003	20,460	20.9%	26.9%	26.8%	3.2%	20.5%	1.7%
	2006	21,971	19.8%	25.0%	23.3%	3.3%	28.2%	0.4%
State	2003	410,794	22.0%	29.1%	22.3%	3.2%	21.6%	1.8%
	2006	435,818	22.9%	22.8%	21.6%	3.2%	28.8%	0.6%

Percentages may not sum to 100.0 due to rounding.
 * Data weighted by household size, resulting in some difference for single member households.
 Source: Hawaii Housing Policy Study, 2006, Table A-6a, page 50.

C. Household Income

The statewide median household income in 2006 was approximately \$53,571 based on the Hawaii Housing Policy Study, 2006 Housing Demand Survey. Households in the City and County of Honolulu had the highest median income (\$54,545), followed by Kauai (\$53,261), Maui (\$52,500), and Hawaii (\$48,125). The distribution of households by income group is shown in Table V-2, below.

Table V-2. Households at HUD Income Guidelines by County: 2006

HUD Household Income Guidelines 2006								
County	30% or less	Over 30% to 50%+	Over 50% to 80%	Total Under 80%	Over 80% to 120%	Over 120% to 140%	Over 140%	Median
Honolulu	14%	10%	20%	22%	9%	9%	15%	\$ 54,545
Maui	13%	11%	19%	21%	7%	13%	15%	\$ 52,500
Hawaii	14%	11%	18%	20%	5%	12%	19%	\$ 48,125
Kauai	12%	11%	18%	21%	10%	13%	15%	\$ 53,261
State	14%	11%	20%	22%	8%	10%	16%	\$ 53,571

Percentages may not sum to 100.0 due to rounding.
 *Household income was imputed for cases with missing data.
 Source: Hawaii Housing Policy Study, 2006, Table A-3b, page 46

	State	Honolulu	Hawaii	Maui	Kauai
1992	41.6	42.5	39.7	39.1	38.4
1997	37.5	36.4	34.8	42.5	36.0
2003	35.1	35.1	35.3	35.8	33.0
2006	32.6	30.9	37.2	39.6	29.0

Source: Hawaii Housing Policy Study, 2006, Table 10, page 25

Housing prices have affected demand estimates. Nearly 30 percent of all those who expect to be moving out of Hawaii mentioned housing prices as their main reason for leaving. Two-thirds of those who said they would not be buying a home on their next move said that housing costs was one of the major reasons for that decision.

Housing Supply

In 2007, there were an estimated 506,737 housing units in the State of Hawaii, of which 334,792 or 66.1 percent were on Oahu. Hawaii County had an estimated 77,650 housing units, followed by Maui County with 65,102 units, and Kauai County, 29,193 units.¹⁸ Between 2000 and 2007, the total supply of housing increased by 10 percent, with the largest increase in Hawaii County (23.9 percent) and the smallest increase in the City and County of Honolulu (6.0 percent). The 2000-2007 percent change in housing units in Kauai and Maui counties was 15.2 and 15.1 percent, respectively.¹⁹

Of the total housing units, approximately 57 percent were single-family units, 27.4 percent were condominiums, 10.8 percent were apartments, and the remaining 4.6 percent were other structures (e.g., military, student housing, or cooperatives).²⁰ Statewide, 95 percent of single family and 86 percent of condominium units are fee simple.²¹

A. Assisted Rental Housing

An inventory of government-assisted rental housing by county and type of unit (e.g., elderly, family, public housing, special needs) may be viewed on the Hawaii

¹⁸ DBEDT, The State of Hawaii Data Book 2008, Table 21.20 – Housing Unit Estimates by County: 2000 to 2007

¹⁹ Ibid.

²⁰ SMS Research & Marketing Services, Inc., Hawaii Housing Policy Study, 2006, Data Tabulations, Table A-1. Characteristics of Housing Units by County, 1992, 1997, 2003 and 2006, February 2007.

²¹ Ibid, Table G-2. Housing Inventory by Land Tenure, 2006.

Table V-6. RESIDENTIAL REALES AND AFFORDABILITY, Statewide						
	2003	2004	2005	2006	2007	2008
Single Family Homes Resales						
Median Sale Price (\$Thou.)	357.3	438.8	556.7	598.4	596.7	560.0
% Change	16.6	22.8	26.9	7.5	-0.3	-6.2
Average Sales Price (\$Thou.)	447.2	555.3	696.6	749.7	770.2	726.9
% Change	14.2	24.2	25.5	7.6	2.7	-5.6
Resales (Units)	8,916.0	9,417.0	9,466.0	7,610.0	6,850.0	5,028.0
% Change	20.6	5.6	0.5	-19.6	-10.0	-26.6
Condominium Resales						
Median Sale Price (\$Thou.)	183.4	231.3	296.3	338.1	351.8	345.8
% Change	12.8	26.1	28.1	14.1	4.0	-1.7
Average Sales Price (\$Thou.)	240.6	297.7	381.3	451.6	480.8	476.3
% Change	9.9	23.7	28.1	18.4	6.5	-0.9
Resales (Units)	10,600.0	11,876.0	11,937.0	8,874.0	7,423.0	5,189.0
% Change	28.1	12.0	0.5	-25.7	-16.4	-30.1
Housing Affordability						
Afford Price Of Single-Family Home (\$Thou.)	330.6	331.9	339.5	337.3	352.8	383.0
% Change	13.2	0.4	2.3	-0.6	4.6	8.5
Housing Affordability Index	92.5	75.6	61.0	56.4	59.1	68.4
% Change	-2.9	-18.3	-19.4	-7.6	4.9	15.7
Source: UHERO Economic Information Service (http://www.uhero.hawaii.edu). Table copyright UHERO, 2009.						
Statewide average sales prices are UHERO estimates calculated as weighted averages of county figures.						
Affordable price is the price that a median-income family can afford under a conventional loan (see source note on graph page).						

Table V-7: Rent Affordability Data, Fiscal Year 2009

	Area Median Income (AMI)									
	Housing Wage			Housing Costs			Renter Households			
	Hourly wage necessary to afford 2-BR FMR ¹	Two-bedroom FMR	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	Estimated mean renter hourly wage (2009) ⁴	Rent affordable at mean wage ⁵	Full-time jobs at mean renter wage needed to afford 2-BR FMR	
Hawaii	\$29.53	\$1,536	\$61,428	4.1	\$76,565	\$1,914	\$13.03	\$678	2.3	
Honolulu MSA	\$31.37	\$1,631	\$65,240	4.3	\$79,300	\$1,983	\$13.37	\$695	2.3	
Combined Nonmetro Areas	\$24.26	\$1,261	\$50,457	3.3	\$69,858	\$1,746	\$12.23	\$636	2.0	
Hawaii County	\$19.96	\$1,038	\$41,520	2.8	\$65,100	\$1,628	\$11.21	\$583	1.8	
Kalawao County †	\$24.10	\$1,253	\$50,120	3.3	\$35,000	\$875				
Kauai County	\$25.35	\$1,318	\$52,720	3.5	\$70,600	\$1,765	\$11.75	\$611	2.2	
Maul County	\$28.17	\$1,465	\$58,600	3.9	\$75,400	\$1,885	\$13.31	\$692	2.1	

1 FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1).

2 AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

3 "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

4 The federal standard for extremely low income households. Does not include HUD-specific adjustments.

5 "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

†Wage data not available

Source: The National Low Income Housing Coalition, Out of Reach 2009, April 2009

Table V-7 Rental Affordability Data, Fiscal Year 2007

	Area Median Income (AMI)					Renter Households			
	Housing Wage		Housing Costs		Annual AMI ²	Rent affordable at AMI ³	Estimated mean renter hourly wage (2009) ⁴	Full-time jobs at	
	Hourly wage necessary to afford 2-BR FMR ¹	Two-bedroom FMR	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR				Rent affordable at mean wage ⁵	Full-time jobs at mean renter wage needed to afford 2-BR FMR
Hawaii	\$29.53	\$1,536	\$61,428	4.1	\$76,565	\$1,914	\$13.03	\$678	2.3
Honolulu MSA	\$31.37	\$1,631	\$65,240	4.3	\$79,300	\$1,983	\$13.37	\$695	2.3
Combined Nonmetro Areas	\$24.26	\$1,261	\$50,457	3.3	\$69,858	\$1,746	\$12.23	\$636	2.0
Hawaii County	\$19.96	\$1,038	\$41,520	2.8	\$65,100	\$1,628	\$11.21	\$583	1.8
Kalawao County †	\$24.10	\$1,253	\$50,120	3.3	\$35,000	\$875			
Kauai County	\$25.35	\$1,318	\$52,720	3.5	\$70,600	\$1,765	\$11.75	\$611	2.2
Mauai County	\$28.17	\$1,465	\$58,600	3.9	\$75,400	\$1,885	\$13.31	\$692	2.1

1 FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1).

2 AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

3 "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

4 The federal standard for extremely low income households. Does not include HUD-specific adjustments.

5 "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

†Wage data not available

Source: The National Low Income Housing Coalition, Out of Reach 2009, April 2009

IV. NEEDS

The information and data provided in Section IV. Needs is provided by the State Hawaii Housing Finance and Development Corporation.

A. Estimate of housing need for 2010-2015

Statewide, approximately 29,400 new units are needed to meet overall housing demand. This estimate of housing need includes the existing "pent up" demand for housing which is assumed to be satisfied over 20 years, as well as anticipated demand based on the formation of new households.

Table IV-1 provides estimates of statewide housing need by income group. The estimates are based on a Housing Supply/Demand Model which was formulated as part of the Hawaii Housing Policy Study, 2006 Update.

Households with incomes at 80 percent of the HUD median income and below are estimated to be in need of rental housing and households with incomes between 80 percent and 140 percent of the HUD median income are estimated to be in need of affordable for-sale housing. By 2015, approximately 17,400 affordable rental housing units and nearly 6,800 affordable for-sale units are projected to be needed.

Table IV-1. Projected Housing Need by Income Group, 2015

% of HUD Median Income	Honolulu	Maui	Hawaii	Kauai	State
<30 %	3,922	1,093	1,287	414	6,716
30-50%	1,573	696	514	174	2,957
50-80%	5,397	732	1,186	409	7,725
80-120%	3,842	724	603	350	5,519
120-140%	831	106	119	207	1,263
140-180%	1,986	485	410	60	2,941
>180%	1,629	305	695	175	2,804
Total	19,179	4,142	4,815	1,789	29,925

B. Housing Problems

The U. S. Department of Housing and Urban Development (HUD) consolidated housing data from the U.S. Census 2000 and produced data tables on housing problems, affordability and special housing needs for the state and for each