



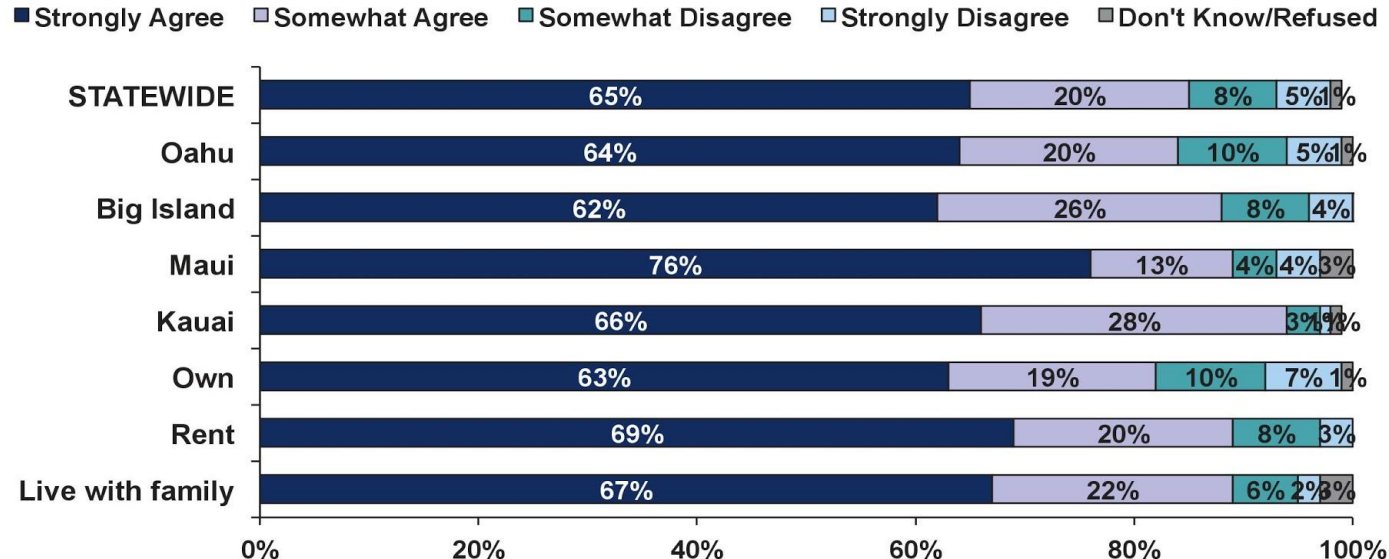
A.L.O.H.A. Homes

Senator Stanley Chang

Community Issues - Housing

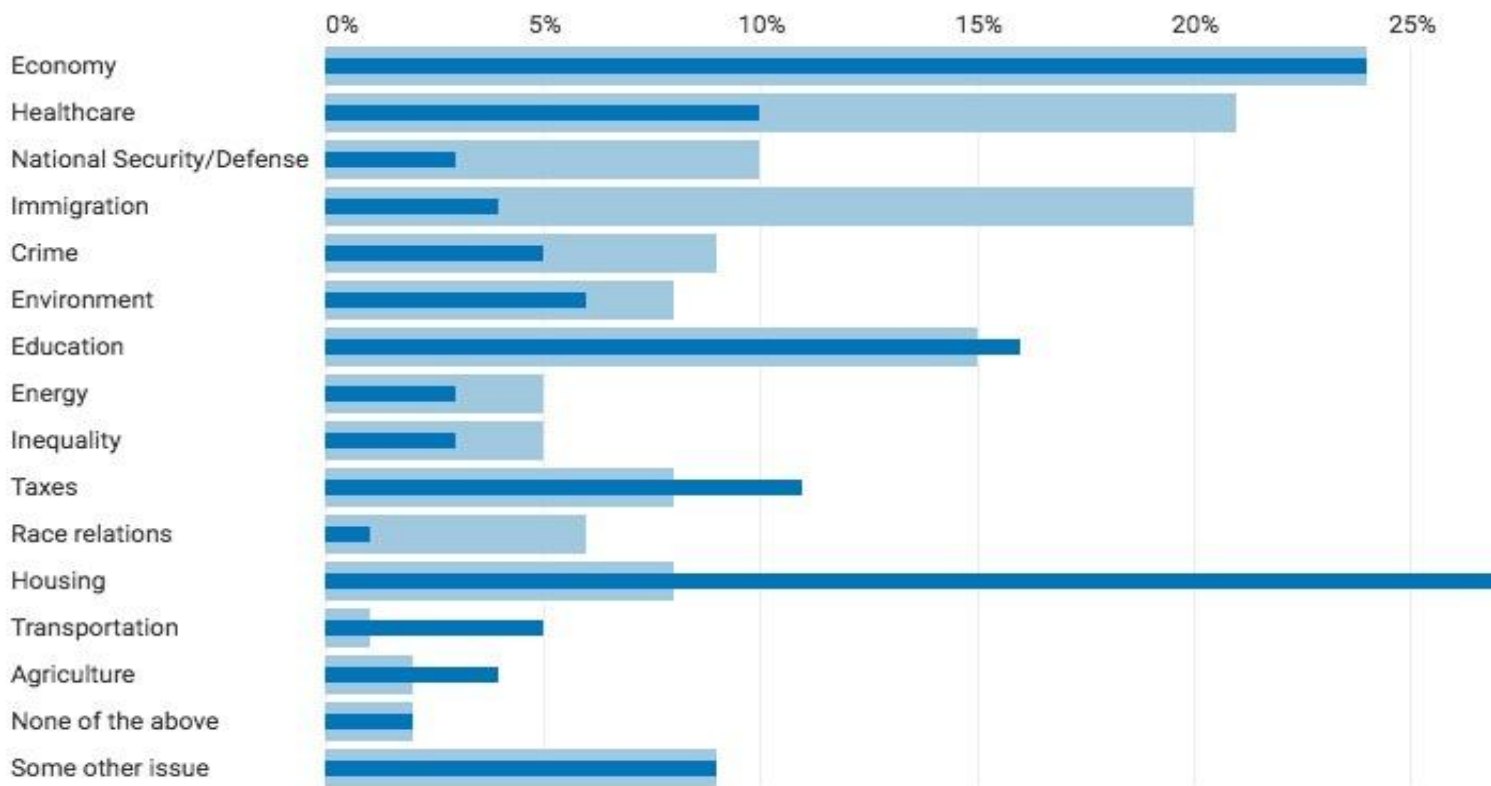
- 85% of Hawaii residents agreed that the lack of affordable housing is an important issue affecting their community.
- Interestingly, there were no significant differences by island nor housing status, due to overwhelming agreement across the board.

“The lack of affordable housing is an important issue facing my community.”



What is the most important problem facing Hawaii vs. U.S.?

United States Hawaii



Statewide survey of 400 Hawaii residents conducted summer 2018 by Market Trends Pacific. Error margin 4.9%.

Chart: Nathan Eagle/Civil Beat • Source: University of Hawaii Public Policy Center • [Get the data](#) • [Created with Datawrapper](#)



A picture of the affordable housing crisis: Hundreds line up just to get on waiting list for rentals

Community Voice

Campaign Corner: Housing Shortage Demands Emergency Response

Building low-cost affordable homes on government-owned land can greatly reduce prices.

Column

Neal Milner: Treat Hawaii's Housing Shortage Like The Disaster It Is

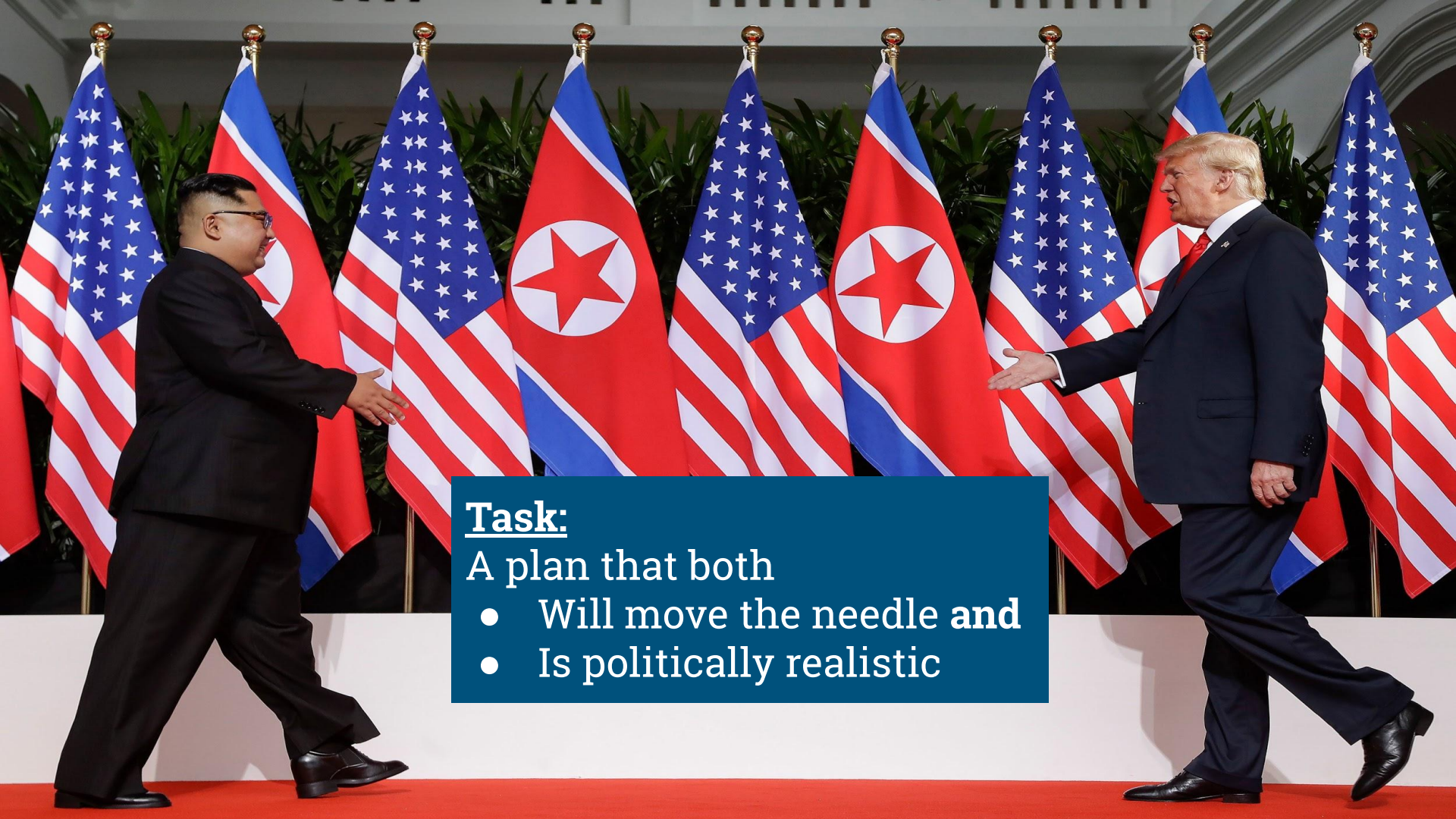
There is no evidence either here or nationally that business-as-usual affordable housing policies are working.

Homelessness, Housing Top Agenda as Lawmakers Reconvene

Policies to alleviate Hawaii's persistent homelessness problem and chronic housing shortage are expected to be a priority when state lawmakers open a new legislative session.

A photograph of a red running track with white hurdles in the foreground. The hurdles are arranged in a line, receding into the distance. The track has white lane markings. The text is overlaid on the track.

**“There are many obstacles to
housing supply.
None of them are technical.”**



Task:

A plan that both

- Will move the needle **and**
- Is politically realistic



**You're blocking
my view!**

**No more
growth!**

**Wealthy
investors
from
overseas!**

THE VOTER IS ALWAYS RIGHT

California's housing crisis reaches from the homeless to the middle class
— but it's still almost impossible to fix

Editorial: The Bay Area's housing crisis has become an emergency

Chronicle Editorial Board | May 12, 2018 | Updated: May 12, 2018 10:07 p.m.



9,373 views | May 28, 2018, 06:45pm

Los Angeles' Median Home Price Nears \$1 Million As Fierce Bidding Wars Continue

IMPACT

Vienna's Affordable Housing Paradise

Public housing is the accommodation of last resort in the U.S. Not so in Austria's capital city.

Vienna Offers Affordable *and* Luxurious Housing

Vienna has figured out how to offer high-quality apartments with low-cost rent and renters' rights that would be unheard of in the United States. Advocates say it's a model worth examining.

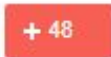
BY RYAN HOLEYWELL | FEBRUARY 2013

Vienna leads globally in affordable housing and quality of life



By [Hope Daley](#)

Jul 25, '18 3:05 PM EST



5



Follow



How Singapore Fixed Its Affordable Housing Problem

MARK BYRNES MAR 23, 2015



The high life

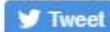
Why 80% of Singaporeans live in government-built flats

The subsidies are irresistible—but come with social controls

“But what about Singapore?” Lessons from the best public housing program in the world



SUBMITTED BY ABHAS JHA ON WED, 01/31/2018

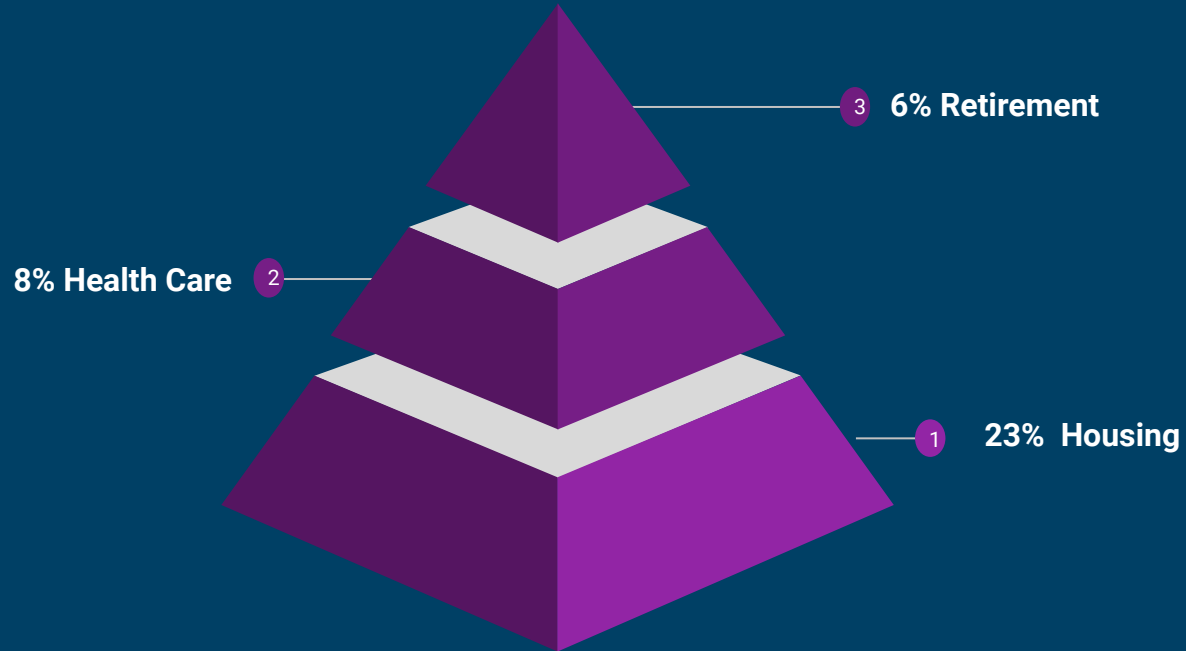


Central Provident Fund

37% Mandatory Savings



**Central
Provident
Fund Board**



Qualifications to Buy Public Housing

Marriage and Age

Married and at least 21 yrs old
or
Single and at least 35 yrs old



Conditions

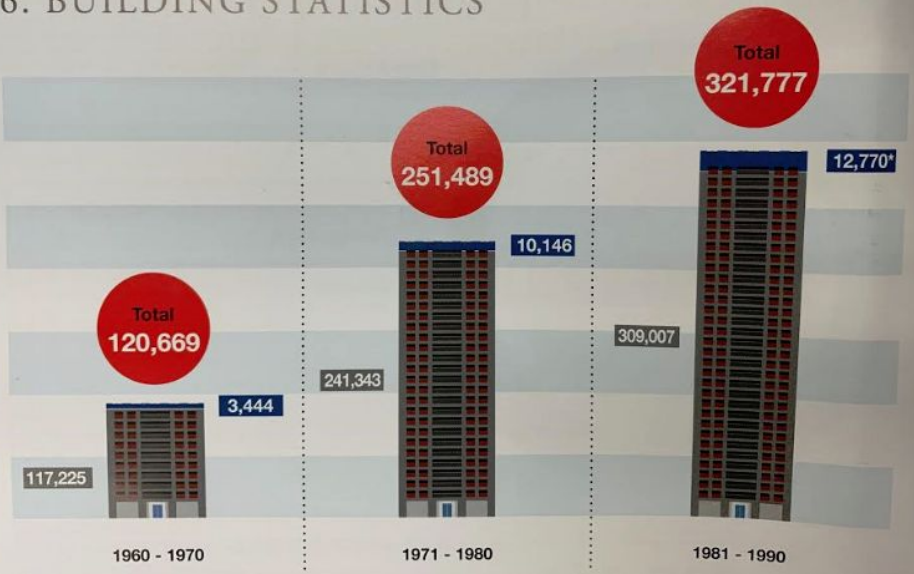
Own no other real property
and
Owner occupancy



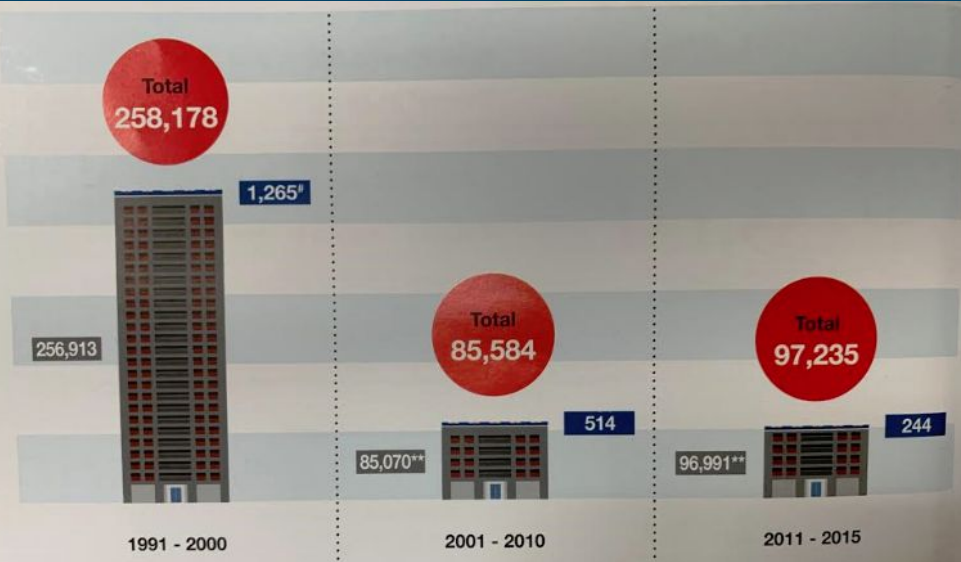
Citizenship



Singapore Citizen
or
Permanent Resident

6. BUILDING STATISTICS

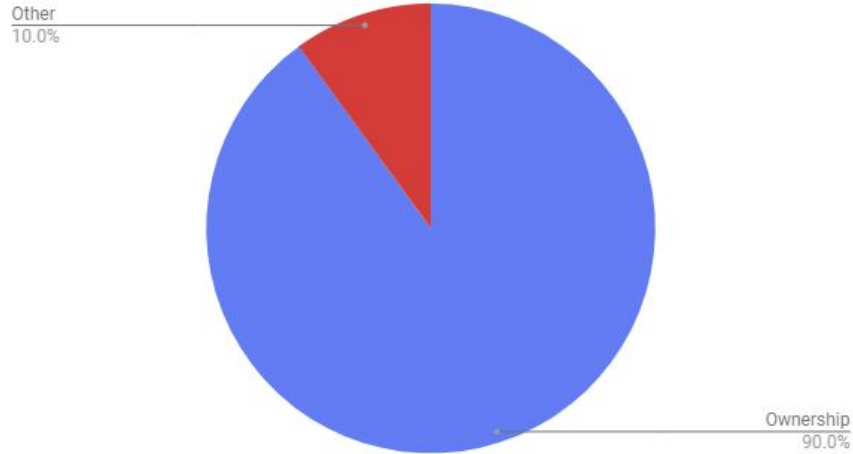


HOUSING & DEVELOPMENT BOARD

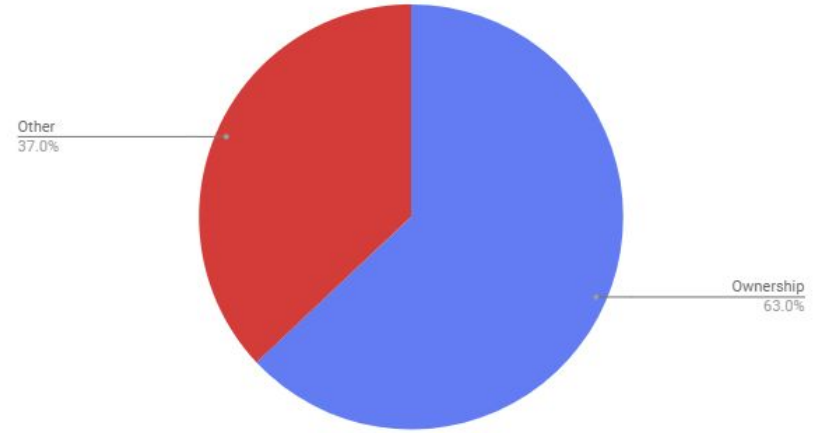


 Dwelling Units  Commercial Developments

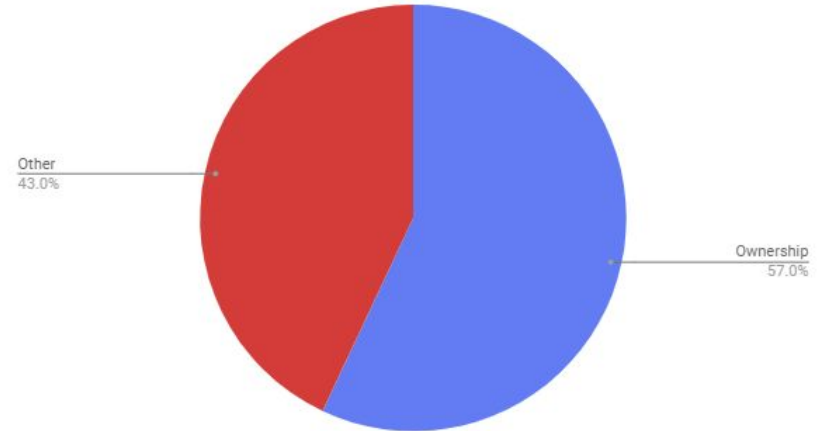
Singapore Home Ownership



United States Home Ownership

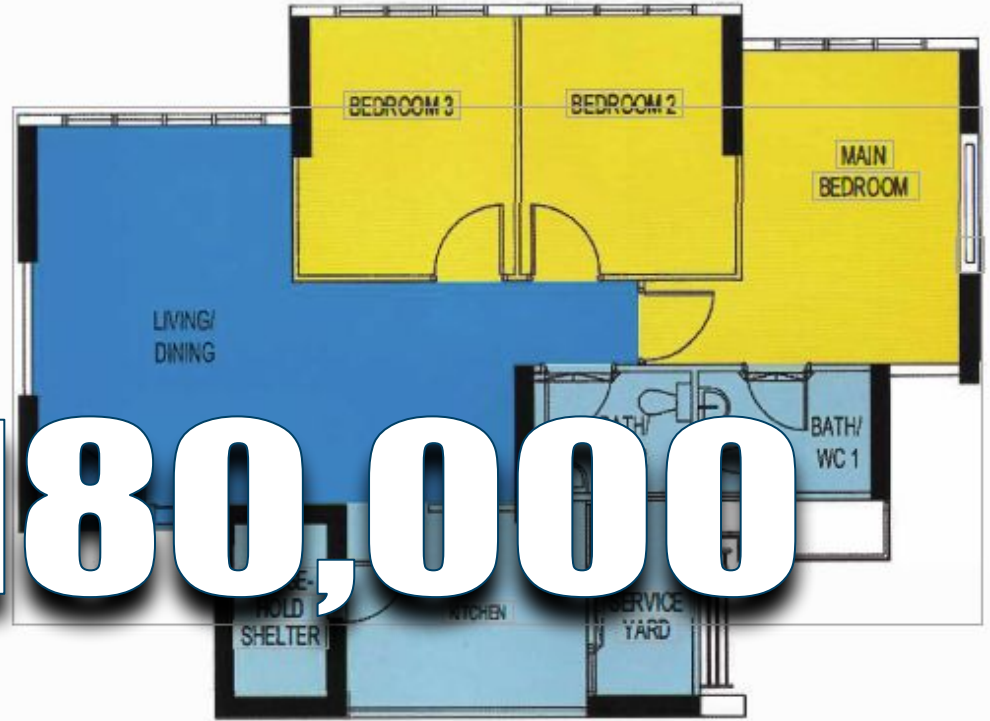


State of Hawaii Home Ownership



3-Bedroom
2-Bathroom
969 sq ft
New construction

US \$180,000



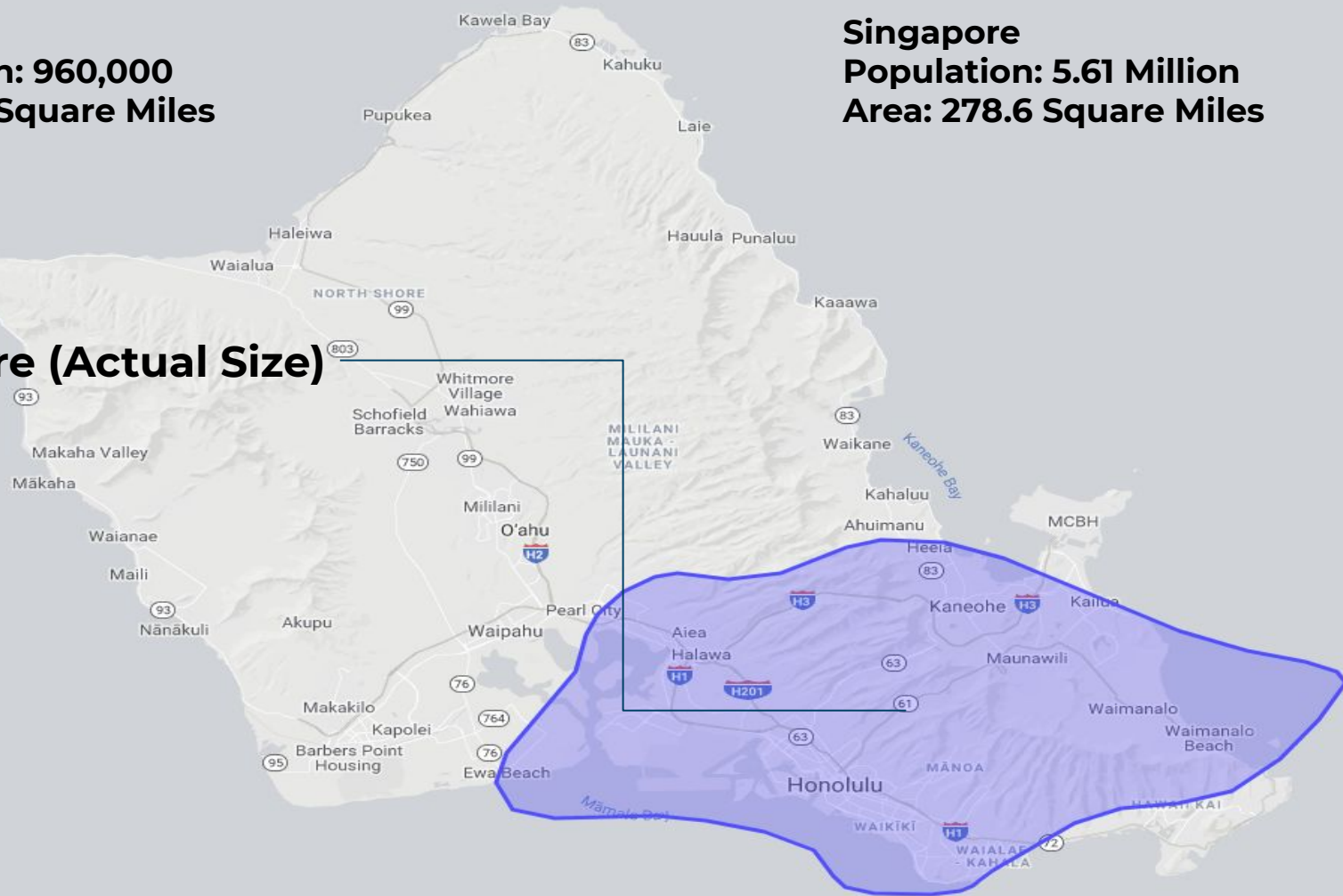
Units	Neighborhood	Beds	Baths	Price	Year Built
917 Hauoli St. (Ex#1)	McCully	3	2	\$780,000	2018
917 Hauoli St. (Ex#2)	McCully	3	2	\$848,000	2018
917 Hauoli St. (Ex#3)	McCully	3	2	\$888,000	2018

Scale: 0 5 METRES

Oahu
Population: 960,000
Area: 597 Square Miles

Singapore
Population: 5.61 Million
Area: 278.6 Square Miles

Singapore (Actual Size)



But what about resale?

Three HDB resale flats breach \$1 million mark

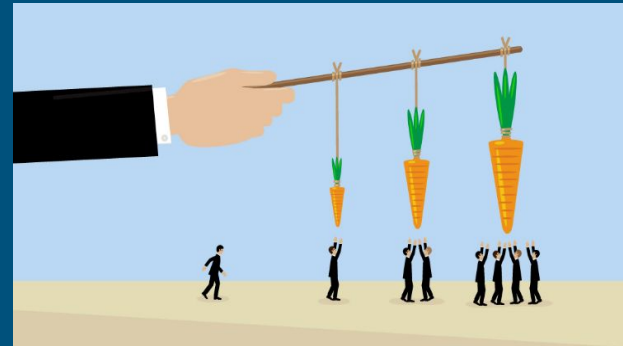
1. Fairness



2. You still need a place to live



3. Incentive



BUILD THE WALL!





A

Affordable

L

Locally

O

Owned

H

Homes for

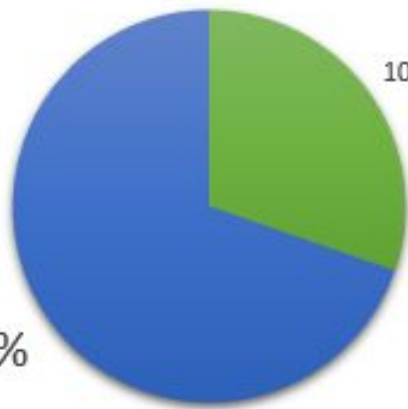
A

All

AFFORDABLE

- Target price: \$300,000
- Down payment: 3%, or **\$9,000**
- HUD: 50-60% of AMI, which is about \$64,130 for a family of four

Con Am



■ Yes ■ No

And affordable for taxpayers too

- No profit
- No subsidy
- **Revenue neutral**

LOCALLY

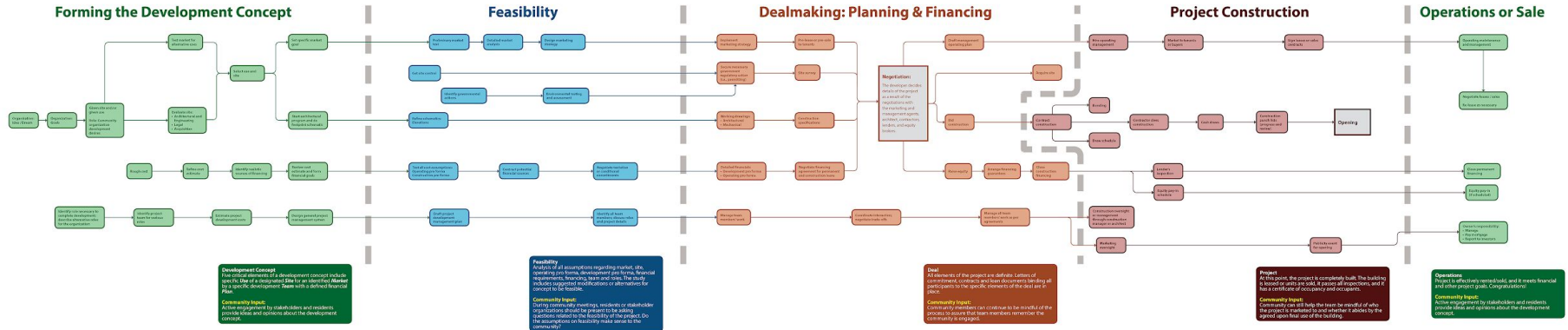
- Hawaii resident
- Owner occupant
- Owns no other real property



But wait! You can become a Hawaii resident the moment you step off the plane!



The Real Estate Development Process



And how are you going to enforce the owner-occupancy requirement?



10/9268 Thursday
Deed.

99-year leasehold interest

OWNED

RE\$ALE

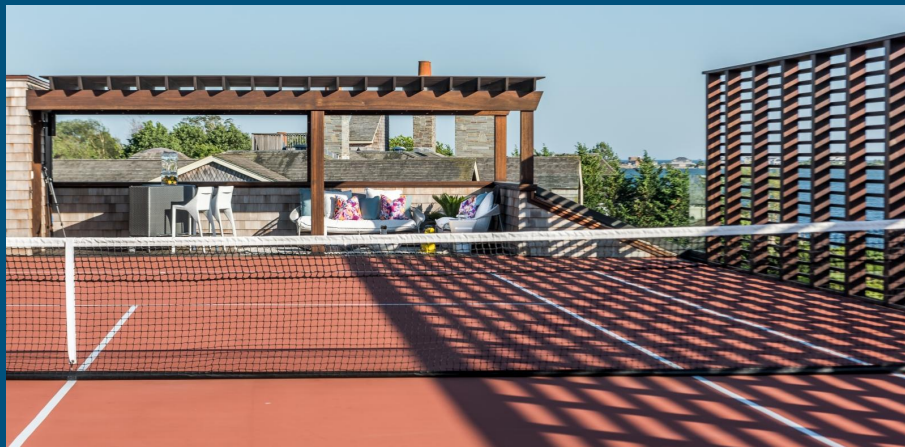
Alternatives:

- State buy back at a formula
- State keeps 75% of upside
- Allow sale only to next in line on waitlist
- ... many others

HOMES



- Family sized
- Amenities
- Schools
- Access to transit
- Commercial and retail mixed use



FOR ALL

The background of the slide is a photograph of a large crowd of people gathered on a beach. In the background, a city skyline with several tall buildings is visible under a sunset sky with orange and blue clouds. The crowd is diverse in age and appearance, and many people are looking towards the camera or the city.

NOT REQUIRED:

- First-time Homebuyer
- Income Cap

Medicare / Medicaid

Careers for Medicine and Medical Services



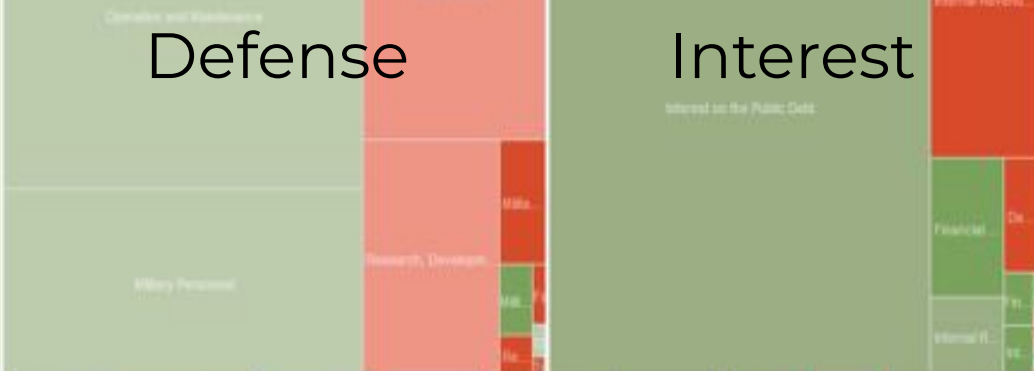
SOCIAL SECURITY ADMINISTRATION

Social Security

Social Security Administration

DEFENSE - MILITARY PROGRAMS

Defense



TREASURY

Interest

Interest on the Public Debt

AGRICULTURE



VETERANS AFFAIRS



TRANSPORTATION



EDUCATION



OFFICE OF PERSONNEL MANAGEMENT



LABOR



OTHER



HOUSING AND URBAN DEVELOPMENT



HOMELAND SECURITY



INTERNATIONAL AFFAIRS



JUSTICE



OTHER DEFENSE CIVIL PROGRAMS



STATE



ENERGY




WILDERNESS



FEDERAL RESERVE



A photograph of Donald Trump at a podium, giving a thumbs up. The podium features two blue signs with white text that reads "PROMISES MADE" surrounded by stars. Trump is wearing a dark suit, a white shirt, and a red tie. The background shows a large crowd of people at an event.

“We are restoring American security by rebuilding our great military.... \$716 billion — most amount ever. We’re rebuilding our **military.**”

Donald J. Trump
July 3, 2018
The Greenbrier Resort, WV

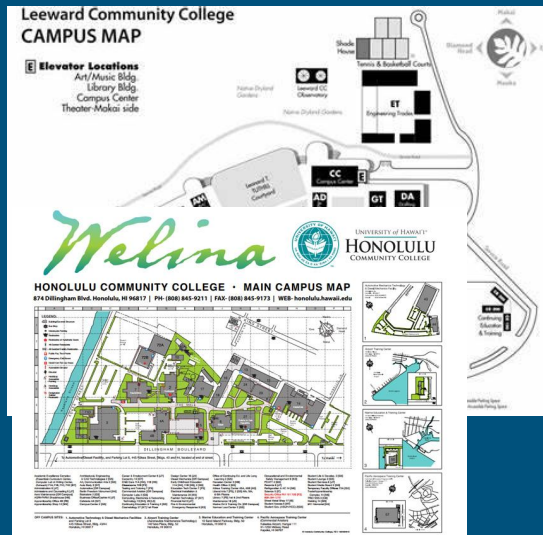
“Save **Medicare, Medicaid** and **Social Security** without cuts. Have to do it... People have been paying in for years, and now many of these candidates want to cut it.”

Donald J. Trump
June 16, 2015
Trump Tower, NY

An aerial photograph of a city center. Two tall, modern apartment buildings with blue-tinted balconies and beige facades stand prominently. Between them and around them are various other buildings, including a large, multi-story parking garage with several cars parked on its levels. The area is interspersed with green spaces, trees, and smaller commercial or institutional buildings. The overall scene depicts a high-density urban environment.

HIGH DENSITY

STATE OWNED LANDS NEAR RAIL STATIONS



An aerial photograph of a city skyline, likely Honolulu, featuring several tall skyscrapers and a mix of urban development. A semi-transparent white rectangular box is overlaid on the center of the image, containing text. The text lists the acreage for various locations and calculates a total housing potential.

McKinley High School: 43 acres

Blaisdell Center: 22 acres

Aloha Stadium: 104 acres

HCC: 20 acres

LCC: 49 acres

OCCC: 16 acres

Puuhale Elementary: 16 acres

Total acreage = 270 acres

x 250 units/acre

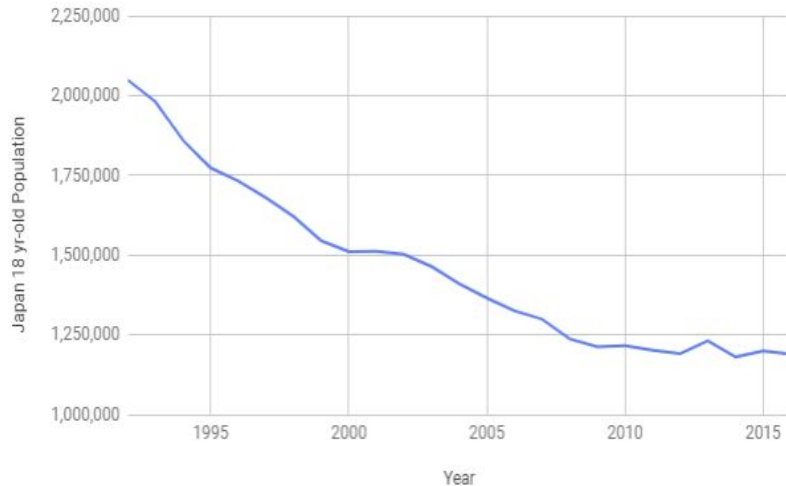
Total housing potential = 67,500 units

WHY DOES THIS MATTER?

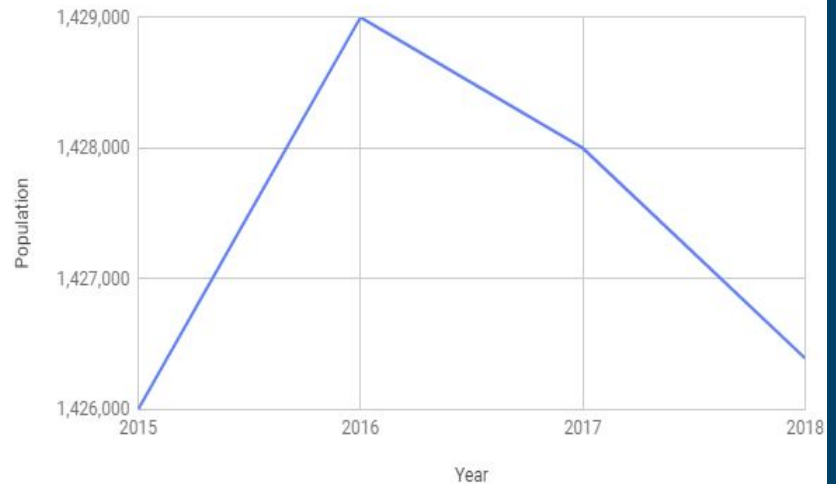
Why are people leaving Hawaii?

Hawaii has one of the lowest unemployment rates in the nation, but also had the fifth highest population drop in 2017. According to the U.S. Census Bureau, there are 37 more people per day moving out of Hawaii than there are moving in.

Japan 18 yr-old Population vs. Year



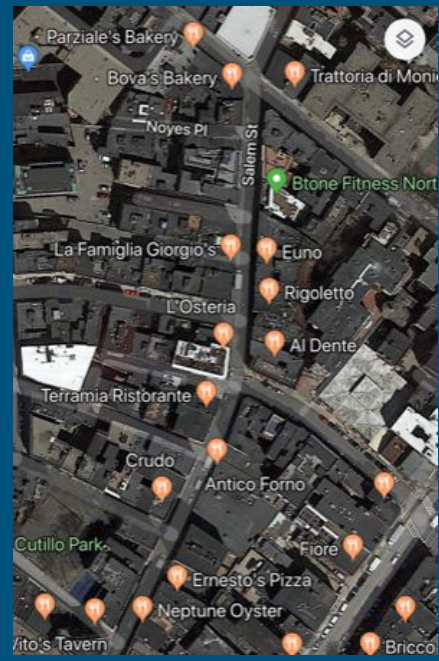
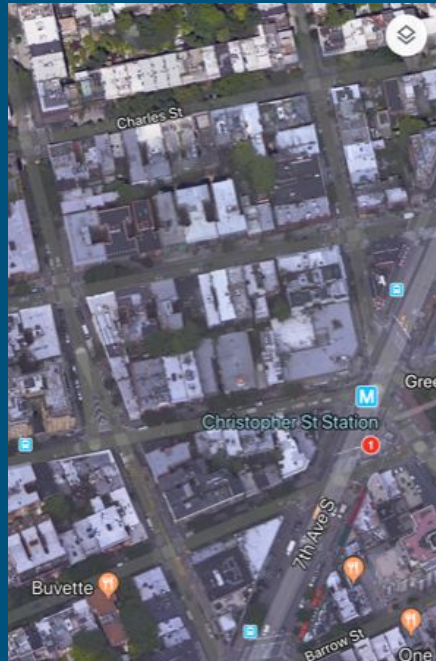
Hawaii State Population 2015-2018



Good Design



Urbanism



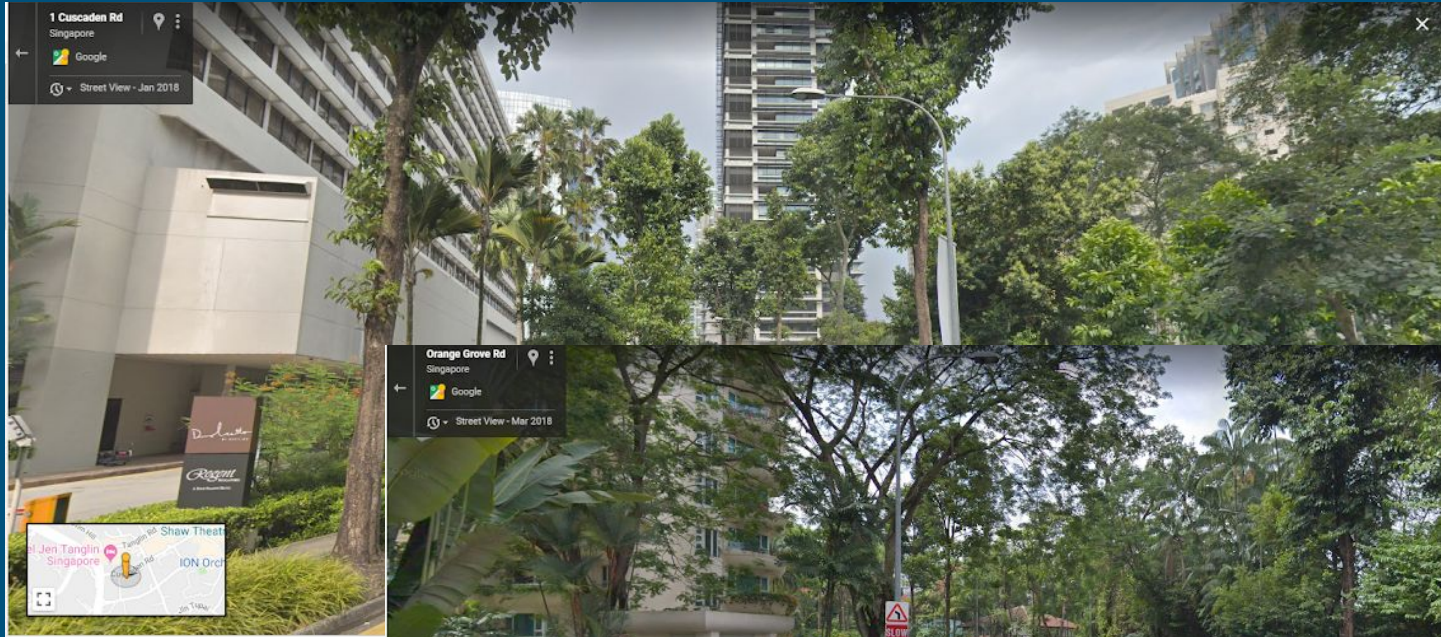


Alfama, Lisbon, Portugal



Towers in a Park









ALOHA Homes: Scorecard

- No new taxes
- No development of conservation/agricultural lands
- No redevelopment of existing residential communities
- No windfall profits
- No wealthy overseas investors
- Airtight enforcement of owner-occupancy
- Affordable to 53% AMI
- Safe, desirable neighborhoods
- A 5 minute walk to everything
- Every generation gets to live here
- Reduction of public housing stigma
- Environmental sustainability
- Population growth
- Aesthetic impacts of high density towers
- Counterintuitive urban planning
- Local impacts to neighborhoods with projects
- Potential government mismanagement
- Environmentally unsustainable