



1050 Queen Street, Suite 201  
Honolulu, Hawaii 96814  
Ph: 808-587-7886  
Toll Free: 1-866-400-1116  
[www.hawaiiancommunity.net](http://www.hawaiiancommunity.net)

January 26, 2012

Press Release  
FOR IMMEDIATE RELEASE

## Report Identifies Housing Barriers and Solutions for Hawaii Families At-Risk of Homelessness

WAIANAЕ, HI - On January 23<sup>rd</sup>, HUD-approved housing counseling agency, Hawaiian Community Assets (HCA) unveiled an Annual Project Report providing an overview of the first 12 months of the organization's 3-year, \$3.1 million project funded by the Administration for Native Americans and Office of Hawaiian Affairs to increase the transition rates and long-term financial success of individuals and families residing in transitional shelters on the Waianae Coast.

According to the report, HCA provided housing education and counseling services to 148 individuals residing at 3 targeted transitional shelters. On average, individuals who received at least 8 hours of financial training and counseling, increased their income by \$232, decreased their debt by \$1,618, and improved their credit scores by 261 points.

In addition, HCA facilitated focus groups with individuals and families residing in the shelters to outline key barriers and solutions to their housing situation. Participants identified increasing the number of affordable housing units in the State as the primary solution that will allow for transition into permanent housing for families experiencing homelessness.

Key Findings of the report include:

- The primary barriers to housing were identified as 1) Income and 2) Credit.



1050 Queen Street #201  
Honolulu, HI 96814  
(P) 1.866.400.1116  
(F) 808.587.7899  
[www.hawaiiancommunity.net](http://www.hawaiiancommunity.net)

---

### Annual Project Report

---

Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on Oahu's Waianae Coast



- A disproportionate percentage of Native Hawaiians reside in transitional shelters on the Waianae Coast (59% at targeted shelters) than reside in Hawaii (22%) or the Waianae Coast (27%).
- 9 of 10 unemployed project participants rely on public benefits to prevent homelessness.
- The average annual pay rate of project participants is \$997.45/month, or \$12,050.26 annually, which is less than the State's poverty level threshold.
- Employed project participants would have to work 120 hours per week, or 3 full-time jobs, for 52 weeks to secure and sustain a 1-bedroom rental at Fair Market Rent for Honolulu County.
- 75% of project participants, who authorized HCA to pull their credit report, have a credit score that would make them ineligible to qualify for public housing.
- 95% of project participants, who authorized HCA to pull their credit, would be automatically disqualified to simply enter the lottery for a rental unit in an upcoming private, affordable housing development due to insufficient credit and/or income.

For more information or to order a full-length Annual Project Report, contact HCA at 1.866.400.1116 or via email at [info@hawaiiancommunity.net](mailto:info@hawaiiancommunity.net).

*Hawaiian Community Assets is a HUD-approved housing counseling agency and Native Community Development Financial Institution that builds the capacity of low- and moderate-income communities to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians. Our philosophy supports permanent housing, culturally-relevant financial education, and asset building programs to achieve our mission.*