

# HAWAI‘I’S AFFORDABLE HOUSING CRISIS



Hawai‘i Appleseed Center for  
Law and Economic Justice  
Policy Report:

July 2014

*The High Cost of Our  
Affordable Housing Shortfall*



HAWAI‘I APPLESEED  
CENTER FOR LAW & ECONOMIC JUSTICE



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# INTRODUCTION

This report examines the impact of Hawai'i's extraordinarily expensive housing market on working families, who face the highest housing costs in the nation. Hawai'i's housing is not only expensive in actual dollars, but many families simply do not earn enough to afford market rents. Despite the economic downturn, rents have continued to rise, and demand for housing, including luxury units, has increased. Average rents in Hawai'i increased by 45 percent during 2005–2012, while average wages increased by only 21 percent. More and more households struggle to afford even a modest place to live in Hawai'i, which has the highest "housing wage"—the amount a full-time worker would have to earn to afford a two bedroom market rental—at \$31.54 an hour.

Hawai'i will need a total of 19,000 units by 2016 to meet the demand for low-income households, yet few affordable units are being developed to meet this need. We face the highest rate of homelessness among the states, in large part due to the lack of affordable housing. Ensuring an adequate supply of housing within our residents' means is the only way to prevent and end homelessness. Housing is the single biggest household expense, and for those living in poverty whose budgets are already stretched precariously thin, a lack of affordable housing can place them at risk of homelessness. Many who are already experiencing homelessness have no options for permanent affordable housing. For those who have been chronically homeless, stable housing is a critical foundation for overcoming the underlying issues that led to their homelessness.

**Affordable housing matters in our community.** It affects us all. Without it, workers who are critical to our economy cannot afford to live in Hawai'i. The ability to afford housing impacts far more than just having a decent, safe place to live. Affordable housing is associated with better health, childhood development, and educational achievement because it frees up a family's budget for more nutritious food, access to medical care, and quality childcare, and it provides stability where family members can thrive.

Decent, affordable housing has long been a concern in Hawai'i, but the magnitude of this crisis has only continued to grow. This report illustrates how dire Hawai'i's affordable housing shortage is and emphasizes the need for immediate action to ensure that all families can live in safe, decent, and affordable housing.

## Defining Affordable Housing

**Affordable housing:** Housing is considered affordable when housing costs are 30% or less of a household's income.<sup>1</sup>

**Cost burden:** Spending more than 30% of income on housing is considered a cost burden.

**Severe cost burden:** Spending more than 50% of income on housing is considered a severe cost burden.

**Fair market rent:** The amount of rent one is likely to pay for an apartment of a certain size in a particular market.

**Housing wage:** The amount a household must earn to afford a fair market rent.

## HOUSING COST BURDENS

**H**awai'i is notorious for having the highest cost of living in the U.S., and shelter is the single biggest household expenditure.<sup>2</sup> In a market with some of the most expensive for-sale homes in the country, 42 percent of the state's households must rent—the fourth highest rate in the country.<sup>3</sup> Yet even renting remains a struggle for many of these households: fair market rent for a two-bedroom apartment exceeds the national average by 67 percent.<sup>4</sup> Fifty-four percent of all renter households are cost-burdened in Hawai'i—the second highest rate in the country.<sup>5</sup>

### Rents + Wages ≠ Affordable Housing

<b>\$1,640</b>	Fair market rent (FMR) for a two-bedroom apartment in Hawai'i.
<b>\$65,600</b>	Annual income needed to afford a two-bedroom apartment at fair market rent, or \$5,467 in earnings per month.
<b>\$31.54</b>	“Housing wage” needed to afford a two-bedroom apartment at FMR.
<b>\$13.86</b>	Estimated mean hourly wage for renters in Hawai'i .
<b>91</b>	Number of hours per week someone earning the mean renter hourly wage would need to afford a two-bedroom apartment at FMR.
<b>4.4</b>	Full-time minimum wage jobs (\$7.25/hr.) needed to afford a two-bedroom unit at FMR—the equivalent of 174 hours per week, 52 weeks per year.
<b>\$721</b>	Affordable rent for a worker earning the average renter's hourly wage.

*Out of Reach 2014, National Low Income Housing Coalition*

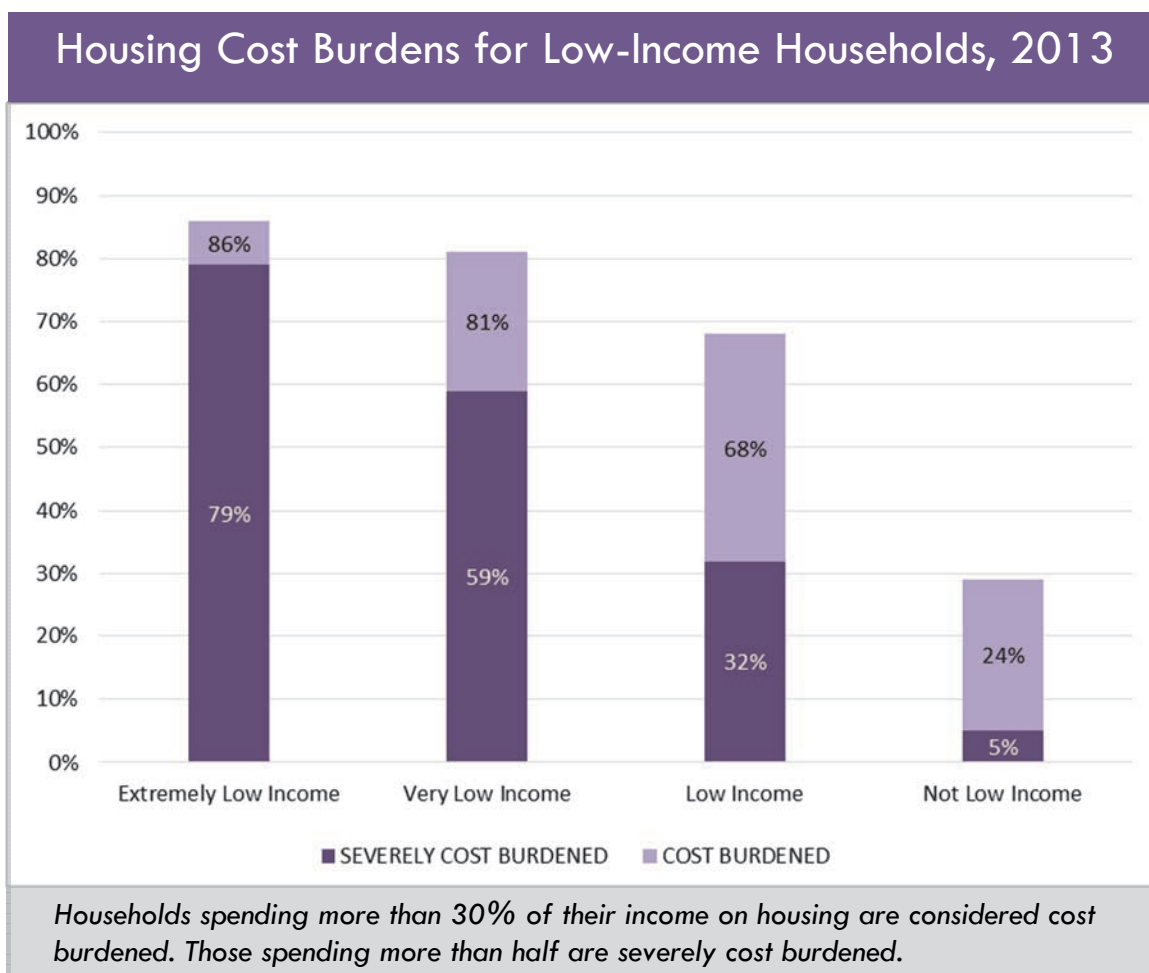
### Defining Low-Income Households

In the context of affordable housing, households of various income levels are categorized based on the Area Median Income (AMI). Low-income households are separated into three categories, as shown by the income schedule for the state of Hawai'i.<sup>6</sup>

Limit	1 person	2 people	4 people	8 people
<b>Extremely low-income (30% AMI)</b>	\$16,200	\$18,550	\$23,150	\$30,550
<b>Very low-income (50% AMI)</b>	\$27,000	\$30,900	\$38,600	\$50,950
<b>Low-income (80% AMI)</b>	\$43,250	\$49,400	\$61,750	\$81,500

## HOUSING COST BURDENS

The lack of affordable housing hits the low-income population in Hawai'i the hardest. The situation is bad for most working households—nearly one out of three faces a severe housing cost burden—but it is worst for people in poverty. Eighty-seven percent of extremely low-income families are cost-burdened, spending more than 30 percent of their income on shelter. Almost four out of five of these households are spending more than half of their income on rent.<sup>7</sup>



When families pay too much in rent, making ends meet becomes a constant struggle. High housing-related expenses are combined with depressed wages, heavy taxes, and high costs for food and other necessities which create nearly insurmountable barriers for many Hawai'i residents. With so little income left after paying high housing costs, families are forced to cut corners. These rent-overburdened families are more likely to face challenges paying for nutritious and sufficient food and make difficult tradeoffs, particularly in health care and transportation expenditures.<sup>8</sup> Both children and adults who lack affordable housing have poorer health indicators.<sup>9</sup> Families may be forced to move into substandard or crowded housing. In 2011, 13 percent of Hawai'i's households were doubling up with friends or family due to economic necessity, and a full 30 percent were either doubled-up or crowded.<sup>10</sup>

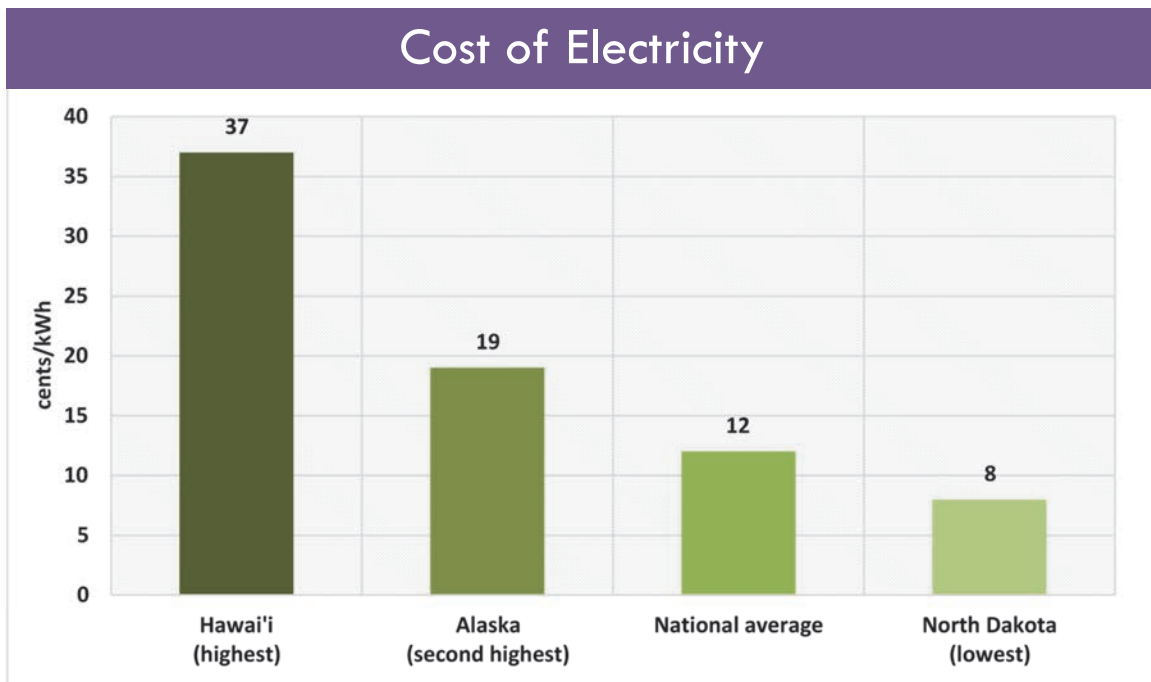


# HOUSING COST BURDENS

## Utility Costs



The cost of utilities levies a heavy burden on households. Hawai'i's cost of electricity for the residential sector is the highest in the nation at 37 cents per kilowatt hour, which is more than three times the national average of 12 cents and twice as much as the cost of electricity in Alaska, the second most expensive state.<sup>11</sup>



## Transportation Costs

Because many people sacrifice proximity to work in order to find affordable housing, including the costs of commuting provides a more comprehensive metric of affordability. When housing combined with transportation costs exceeds 45 percent of a household's income, they are considered cost-burdened.

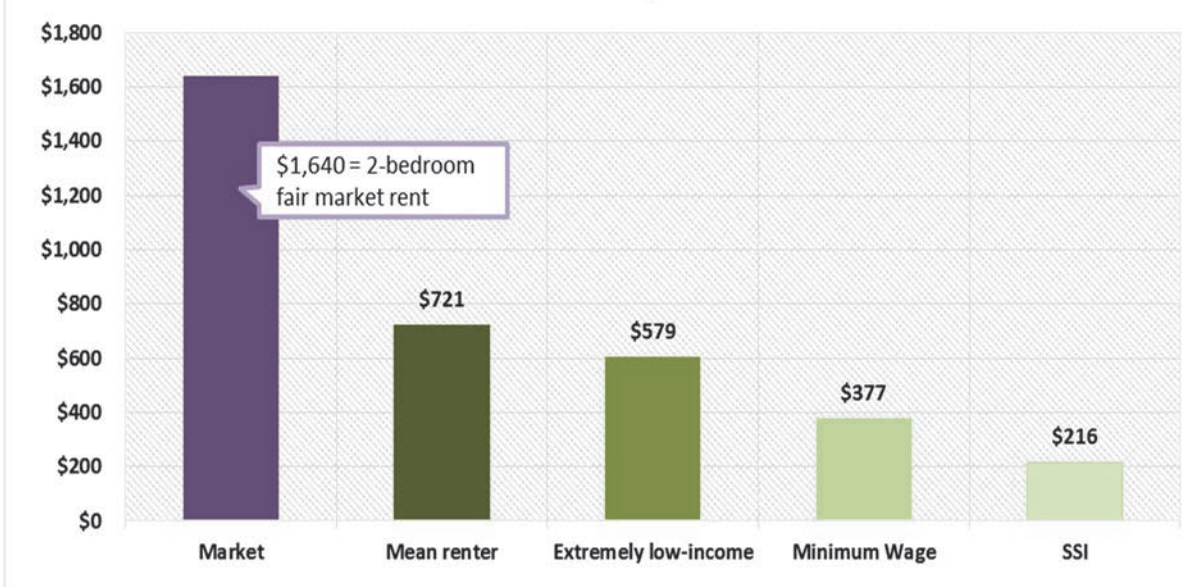


Virtually all moderate-income households on Kauai, Hawai'i, and Maui are cost-burdened by housing and transportation expenses.

When Honolulu's transportation costs are figured in, the average expenditure for housing and transportation costs is 61 percent of income. For moderate-income households, three out of four moderate income households in Honolulu are cost-burdened when considering both housing and transportation. On other islands, virtually *all* moderate income households are cost-burdened (Hawai'i 99%; Maui 98%; Kauai 100%). These cost burdens are no surprise: Hawai'i's transportation costs are the highest in the country, at 30 percent above the national average.<sup>12</sup>

# THE AFFORDABILITY GAP

## Market vs. Affordable Rents by Income Level



Market rents are far from affordable for the average wage earner. For extremely low-income households, minimum wage earners, and Supplemental Security Income recipients, affordable housing is even further out of reach.<sup>13</sup> In the meantime, Fair Market Rents have risen faster than both wages and even the rate of inflation, an increase that is particularly acute in Honolulu, which has the highest rents in the state.<sup>14</sup>

## Honolulu Rents Outpacing Wages and Inflation<sup>14</sup>





# THE AFFORDABILITY GAP

**A** lack of affordable housing affects not only households living close to poverty—many of Hawai'i's essential workers struggling to find affordable rentals, let alone purchase a home. Many professionals such as teachers and police officers cannot afford fair market rent for a two-bedroom apartment, while those in the service sector earn less than half of the housing wage.

## WORKERS PRICED OUT

The average salaries of workers critical to Hawai'i's economy are not high enough to afford a two-bedroom apartment without spending more than 30% of their income.

### Mean Annual Salaries



**\$65,600**

Annual income needed to afford a two-bedroom apartment at fair market rent.



**\$54,890**

Teacher



**\$57,740**

Police Officer



**\$49,820**

Construction Worker



**\$28,930**

Restaurant Server



**\$31,740**

Housekeeper



**\$32,100**

Home Health Aide



**\$53,000**

Firefighter



**\$25,610**

Retail Salesperson

**\$1,640**

Fair market rent for a two-bedroom apartment in Hawai'i.



Sources: National Low Income Housing Coalition and Bureau of Labor Statistics



## STRUGGLING WITH HOUSING COSTS

### Why Families Struggle to Find and Maintain Stable Housing

**Barriers to housing:** Poor credit and a history of eviction are poverty-related challenges that limit households' affordable housing options. Landlords often refuse to rent to individuals with criminal records. In addition to requiring the first month's rent and a security deposit up front, many landlords require that a prospective tenant's income each month be two to three times the monthly rent.

**Remaining housed:** Nearly one out of three of households in Hawai'i are considered asset poor, meaning that they do not have sufficient assets that can be easily liquidated and used to survive at the poverty level for three months in the absence of other income.<sup>15</sup> Families who experience unemployment, a medical emergency, or other financial crises can lose their homes as they are unable to pay the rent.

**Highest cost of living:** Hawai'i has the highest cost of living among the states, at nearly 60 percent above the national average. Groceries, housing, utilities, and transportation are all the most expensive in the country.<sup>16</sup> Honolulu, where homelessness and the affordable housing shortfall are most acute, is the most expensive metro area, beating out even New York and San Francisco.<sup>17</sup>

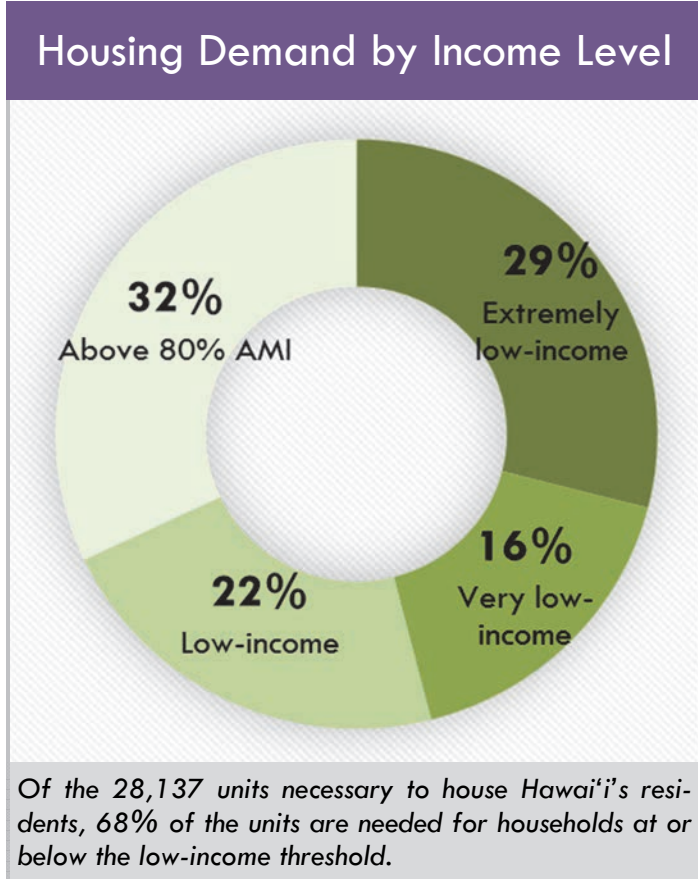
**Widespread poverty:** Hawai'i has the ninth highest rate of poverty in the country, with over 17 percent of residents struggling in poverty.<sup>18</sup>

**Depressed wages:** Hawai'i has been consistently ranked the "worst state to make a living." According to a comprehensive analysis by Moneyrates.com, our 2012 adjusted average income is just \$22,394.<sup>19</sup>

**Heavy taxes:** Hawai'i is the fourth worst state in the nation in terms of taxing low-income people.<sup>20</sup> Due in large part to the regressive nature of the General Excise Tax, low-income families pay a much higher percentage of their income in taxes than those who are more well-to-do. Those with incomes in the bottom quintile (under \$17,000) pay 13 percent of their income in taxes, while the top wealthiest 1 percent of households pay only 8 percent.<sup>21</sup> The General Excise Tax also drives up rental costs, while the low-income household renters tax credit, intended to alleviate the high cost of housing, has not been adjusted since 1981—not even for inflation.

## HOUSING NEEDS UNMET

The number of affordable and available housing units in Hawai'i does not come close to meeting the need for these units, especially for low-income households. The 2011 Hawai'i Housing Planning Study found that between 2012 and 2016, the state will need at least 28,000 units to meet the total housing demand. Two-thirds of overall demand—approximately 19,000 units—is from households who are considered low-income or below.<sup>22</sup> Yet on Oahu, there aren't even enough units being developed to accommodate overall population growth, creating a shortfall of 2,000 units annually.<sup>23</sup> Exacerbating the problem, many new units are for the high end of the market and appeal to non-resident buyers as vacation or investment properties.



Rental housing is particularly critical for low-income households, who often cannot save for down payments or secure a mortgage. Yet few affordable rentals are being built to meet this need, and other forms of rental assistance such as public housing or vouchers have lengthy waitlists.<sup>24</sup>

### Total Affordable Housing Units Needed by 2016

	Extremely Low Income (<30% AMI)	Very Low Income (30-50% AMI)	Low Income (50-80% AMI)	80-120% AMI	120-140% AMI
Ownership Units	2,248	1,149	2,833	1,364	1,297
Rental Units	5,888	3,742	3,388	1,493	647
<b>Total Units</b>	<b>8,136</b>	<b>4,891</b>	<b>6,221</b>	<b>2,857</b>	<b>1,944</b>

Hawai'i Housing Planning Study, 2011

# HOUSING NEEDS UNMET

## Statewide Affordable Housing Availability

The lower the income threshold, the greater the shortage of affordable and available units per 10 households.



For every 10 households at  $\leq 30\%$  AMI, there are only 2.9 affordable units available.

The unmet need clearly hits low-income populations the hardest. There are simply not enough units in an affordable range—for every 100 extremely low-income households in Hawai'i, there are only 29 affordable and available units. Even among those units affordable to lower income households, some are actually occupied by those with higher incomes.<sup>25</sup>

## Affordable Housing Availability by County



ELI = extremely low-income



# HOMELESSNESS

**H**awai'i faces a major homelessness crisis that has shown little sign of abating. While homelessness is a complicated social phenomenon, a lack of affordable housing is a fundamental cause—and ensuring we have sufficient housing is essential to ending homelessness.

Homelessness has a profound negative impact on our entire state. Each individual experiencing homelessness challenges our community's values. Ninety-nine percent of Oahu residents see homelessness as a problem, and four out of five consider it a “major” problem, making it the top concern on the island.<sup>26</sup>

Public cost estimates for unsheltered individuals living on the street range from \$35,000 to \$150,000 annually, per person. This estimate includes costs incurred by health care, including frequent emergency room visits; police and court costs; mental health and addiction services; emergency and temporary shelter; and other social services.<sup>27</sup> Our failure to end homelessness also leaves a negative impression on visitors and impacts tourism.<sup>28</sup>

Of course, these financial costs pale in comparison to the unquantifiable cost of homelessness to individuals and families. No matter which numbers we use, it is clear that the number of people currently experiencing homelessness is unacceptably high, while many of those who are sheltered could easily find themselves without somewhere to live. Even a well-resourced family who experiences a reduction in income or an emergency may find themselves unable to afford their current home or find a unit they can afford in light of their economic circumstances.

## Homelessness in Hawai'i

**#1** Hawaii's rate of homelessness among the states.<sup>29</sup>

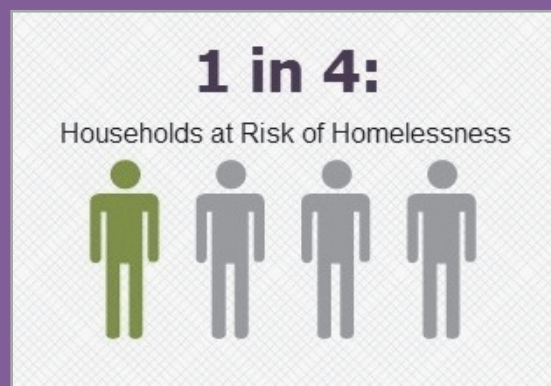
**13,639** individuals received shelter and outreach services in 2013, of whom **2,121** were chronically homeless individuals. **42%** of these were new clients.<sup>30</sup>

**15%** of all households say that if they were forced to move out of their current housing situation, they would have nowhere to turn and would need to move to a shelter, camp, or stay in another place not intended for human habitation.<sup>31</sup>

**30%** increase in the number of people experiencing homelessness on Oahu between 2009 and 2014. There was a **37%** increase in the number of people who were unsheltered.<sup>32</sup>

**Approximately half** of households in transitional shelters are employed upon entry.<sup>33</sup>

**One in four** households in Hawai'i are not adequately housed and report that they are either doubling-up or are three paychecks away from homelessness.<sup>34</sup>



## CONCLUSION

**H**awai'i has been struggling with affordable housing for years, and this challenge shows no signs of abating. Homeownership is a distant goal for many in our community, and minimal affordable rental housing is being built. Our rising land prices, high construction and development costs, and growing population are all driving up the costs of market housing. In the meantime, many of our residents struggle to pay for shelter and must make tradeoffs between housing and other necessities, double-up with another household, and at worst, risk homelessness.

Meaningful change will require dedicated efforts. To increase housing affordability and reduce homelessness, our communities, counties, and state should commit to:

- ◆ Supporting affordable housing development through the state's Rental Housing Trust Fund, which helps subsidize affordable housing developments for low-income households.
- ◆ Exploring innovative and lower-cost alternatives to traditional housing development such as micro-apartments, accessory dwelling units built by homeowners on their properties, and adaptive reuse of existing buildings.
- ◆ Preserving current affordable housing stock and increasing financial assistance for households to pay rent and remain in their homes.
- ◆ Analyzing county housing policies, infrastructure availability, affordable housing requirements on new developments, and potentially burdensome regulatory and permitting requirements.
- ◆ Creating county-wide housing plans that include both government interventions and private sector solutions to create affordable housing.
- ◆ Using opportunities such as transit-oriented development and urban infill development to create affordable housing while also reducing sprawl.
- ◆ Developing public support and political will to address affordable housing and homelessness through grassroots campaigns and public participation in the political process.
- ◆ Quickly placing individuals and families experiencing homelessness into permanent housing and adopting a Housing First approach for people experiencing chronic homelessness, which places them into permanent housing and provides services without preconditions.

Many of these solutions are not novel and have been discussed for years, but they still require adoption and implementation. Making them happen will require setting affordable housing as a top priority that informs our plans, policies, and practices.

Our growing shortfall of affordable housing inventory hurts families and our economy. As this report demonstrates, we are at a critical juncture on housing and homelessness and must resolve to meet the need for affordable housing. The future of our workers, families, children, and community depends on it.

## ENDNOTES

<sup>1</sup> For background information on this metric, see the U.S. Census Bureau’s “Who Can Afford to Live in a Home?” by Mary Schwartz and Ellen Wilson at [www.census.gov/housing/census/publications/who-can-afford.pdf](http://www.census.gov/housing/census/publications/who-can-afford.pdf).

<sup>2</sup> Cost of Living Data Series Annual Average 2013, Missouri Economic Research and Information Center, [www.missourieconomy.org/indicators/cost\\_of\\_living/index.stm](http://www.missourieconomy.org/indicators/cost_of_living/index.stm); *Consumer Expenditures in 2012*, U.S. Bureau of Labor Statistics, Mar. 2014, p. 3, [www.bls.gov/cex/csxann12.pdf](http://www.bls.gov/cex/csxann12.pdf).

<sup>3</sup> *Out of Reach 2014*, National Low Income Housing Coalition, p. 16–17, [nlihc.org/oor/2014](http://nlihc.org/oor/2014). See [www.trulia.com/home\\_prices/](http://www.trulia.com/home_prices/) for average listing prices by state.

<sup>4</sup> Based on fair market rent for a two-bedroom apartment. *Out of Reach 2014*, p. 11–12.

<sup>5</sup> See Excel Appendix Tables to *The State of the Nation’s Housing 2013*, Joint Center for Housing Studies of Harvard University, [www.jchs.harvard.edu/research/state\\_nations\\_housing](http://www.jchs.harvard.edu/research/state_nations_housing).

<sup>6</sup> 2014 Income Limits for Hawai’i, U.S. Department of Housing and Urban Development, [www.huduser.org/portal/datasets/il/il2014/select\\_Geography.odn](http://www.huduser.org/portal/datasets/il/il2014/select_Geography.odn).

<sup>7</sup> *Out of Reach 2014: Hawai’i*, National Low Income Housing Coalition, [www.nlihc.org/oor/2014/HI](http://www.nlihc.org/oor/2014/HI).

<sup>8</sup> *Something’s Gotta Give: Working Families and the High Cost of Housing*, Center for Housing Policy, Apr. 2005, [www.nhc.org/media/documents/somethings\\_gotta\\_give.pdf](http://www.nhc.org/media/documents/somethings_gotta_give.pdf).

<sup>9</sup> *The Impacts of Affordable Housing on Health*, Center for Housing Policy, May 2011, [www.nhc.org/media/files/Insights\\_HousingAndHealthBrief.pdf](http://www.nhc.org/media/files/Insights_HousingAndHealthBrief.pdf).

<sup>10</sup> *Hawai’i Housing Planning Study, 2011*, prepared by SMS for the Hawai’i Housing Finance and Development Corporation, Nov. 2011, p. 11–12, [files.hawaii.gov/dbedt/hhfdc/resources/HHPS2011%20study.pdf](http://files.hawaii.gov/dbedt/hhfdc/resources/HHPS2011%20study.pdf).

<sup>11</sup> Average Retail Price of Electricity to End-Use Consumers, Feb. 2014 Electric Monthly, U.S. Energy Information Administration, [www.eia.gov/electricity/monthly/epm\\_table\\_grapher.cfm?t=epmt\\_5\\_6\\_a](http://www.eia.gov/electricity/monthly/epm_table_grapher.cfm?t=epmt_5_6_a).

<sup>12</sup> Data from the H+T Affordability Index, Center for Neighborhood Technology’s Housing and Transportation, [htaindex.cnt.org/map/](http://htaindex.cnt.org/map/).

<sup>13</sup> *Out of Reach 2014*, p. 60.

<sup>14</sup> Fair Market Rent for a two-bedroom apartment in Honolulu was \$1,087 in 2005; in 2013, it was set at \$1,833. Chart based on Honolulu Fair Market Rent for a two-bedroom apartment, U.S. Department of Housing and Urban Development’s Fair Market Rent Documentation System ([www.huduser.org/portal/datasets/fmr.html](http://www.huduser.org/portal/datasets/fmr.html)); U.S. Bureau of Labor Statistics Consumer Price Index for Honolulu ([www.bls.gov/cpi/](http://www.bls.gov/cpi/)); and median hourly wages for all occupations for Honolulu ([www.bls.gov/oes/tables.htm](http://www.bls.gov/oes/tables.htm)).

<sup>15</sup> Assets & Opportunities Scorecard: Hawai’i, Corporation for Enterprise Development, [scorecard.assetsandopportunity.org/2014/state/hi](http://scorecard.assetsandopportunity.org/2014/state/hi).

<sup>16</sup> Cost of Living Data Series Annual Average 2013.

<sup>17</sup> Real Personal Income for States and Metropolitan Areas, 2008–2012, U.S. Dept. of Commerce Bureau of Economic Analysis, Apr. 2014, [www.bea.gov/newsreleases/regional/rpp/rpp\\_newsrelease.htm](http://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm).

<sup>18</sup> *The Research Supplemental Poverty Measure: 2012*, U.S. Census Bureau, [www.census.gov/prod/2013pubs/p60-247.pdf](http://www.census.gov/prod/2013pubs/p60-247.pdf).



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- <sup>19</sup> “Worst States to Make a Living 2013,” moneyrates.com, Apr. 1, 2013, [www.money-rates.com/research-center/worst-states-to-make-a-living/2013.htm](http://www.money-rates.com/research-center/worst-states-to-make-a-living/2013.htm).
- <sup>20</sup> *Who Pays? A Distributional Analysis of Tax Systems in All 50 States*, Institution on Taxation and Economic Policy, Jan. 2013, p. 15, [www.itep.org/pdf/whopaysreport.pdf](http://www.itep.org/pdf/whopaysreport.pdf).
- <sup>21</sup> *Hawai'i State & Local Taxes*, Institute on Taxation and Economic Policy, Jan. 2013, [www.itep.org/pdf/hi.pdf](http://www.itep.org/pdf/hi.pdf).
- <sup>22</sup> *Hawai'i Housing Planning Study, 2011*, p. 24–25. The total need could be as high as 50,000 units between 2012 and 2016.
- <sup>23</sup> “Housing production is left in the dust as population grows,” *Honolulu Star-Advertiser*, May 5, 2014.
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- <sup>25</sup> *2014 State Housing Profile: Hawai'i*, National Low Income Housing Coalition, [nlihc.org/sites/default/files/2014-SHP-HI.pdf](http://nlihc.org/sites/default/files/2014-SHP-HI.pdf).
- <sup>26</sup> *The National Citizen Survey: Honolulu, HI 2013*, Office of the City Auditor, City and County of Honolulu, p.12, [www.honolulu.gov/rep/site/oca/oca\\_docs/FY2013\\_NCS\\_Report-FINAL.pdf](http://www.honolulu.gov/rep/site/oca/oca_docs/FY2013_NCS_Report-FINAL.pdf).
- <sup>27</sup> For a discussion of homelessness cost estimates, see “HUD secretary says a homeless person costs taxpayers \$40,000 a year,” PolitiFact, March 12, 2012, [www.politifact.com/truth-o-meter/statements/2012/mar/12/shaun-donovan/hud-secretary-says-homeless-person-costs-taxpayers/](http://www.politifact.com/truth-o-meter/statements/2012/mar/12/shaun-donovan/hud-secretary-says-homeless-person-costs-taxpayers/).
- <sup>28</sup> “Solutions demanded for Waikiki homeless,” Allison Schaefer, *Honolulu Star-Advertiser*, May 19, 2014.
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- <sup>30</sup> *Homeless Service Utilization Report, Hawai'i 2013*, University of Hawai'i Center on the Family, p. 2, [uhfamily.hawaii.edu/publications/brochures/402d5\\_HomelessServiceUtilization2013.pdf](http://uhfamily.hawaii.edu/publications/brochures/402d5_HomelessServiceUtilization2013.pdf)
- <sup>31</sup> *Housing Policy Study, 2006: The Hidden Homeless and Households at Risk of Homelessness*, p. 2, [www.hpha.hawaii.gov/documents/Homeless%20Study%20Report\\_Feb%202007.pdf](http://www.hpha.hawaii.gov/documents/Homeless%20Study%20Report_Feb%202007.pdf).
- <sup>32</sup> *City and County of Honolulu Homeless Point-in-Time Count 2014 Methodology and Results*, p.9, May 2014.
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