

# LATE TESTIMONY

**Testimony in Support of SB1277**  
**Senate committee on Education and Housing**  
**February 13, 2009 1:30 p.m. Room 225**

Thank you for including the Self Help Housing Trust Fund and a funding mechanism for it in this omnibus housing bill. Self Help Housing offers a housing solution to families who have not only been priced out of the housing market, many of them have been priced out of the rental market also. By using "sweat equity" as they build their own homes, very low and low income families lay the foundation for the security, success and happiness of their families. Most importantly the children have pride in their parents and their new homes. They do better in school. Their parents often go back to school too. A legacy for the future has been created.

Last year Self Help Housing programs in Hawaii came together in a coalition to increase the number of homes being built with low and very low-income families in our state. Self Help Housing programs have built approximately 1,500 homes in Hawaii and are poised to build more homes to help alleviate the housing crisis across the islands.

There are currently seven Self Help Housing programs building or hoping to soon build. They are: Self Help Housing Corporation of Hawaii, Hawaii Habitat for Humanity, Hawaii Island Community Development Corporation, Hawaii Intergenerational Community Development Corporation, Molokai Home Ownership Made E-affordable Corporation and Hawaii County Economic Opportunity Council and Lokahi Pacific.

What Self Help Housing programs have in common is that they are non-profit housing development corporations, which work with low and very low income families to build their own homes. All together we are a vital but little known piece of the housing solution. There are so many families across the islands who are working poor. Good, solid families with respectable jobs as teachers aids, hairdressers, hotel housekeepers etc. are teetering on the brink of homelessness. Some lose their rental apartment, some can't afford new rents, some can't even find places that will rent to them because of family size or income. Why should this happen when there is such an elegant solution in self help housing? Of course it is true that we can't build homes with all of the families in need of homes. However, we can do more than we are doing now. We are ready to do more.

SB 1277 establishes a Self Help Housing Trust Fund (SHHTF) This fund will make critical money available to the Self Help Housing Programs to enable programs currently building to ramp up the number of homes we build and would enable three

newer programs to begin building. It does this by making funding available for Technical Assistance (TA), construction and for land acquisition.

These funds will make it possible for us to build with families who are waiting and hoping for their families to have the benefits of homeownership and who are ready to build that future with their own hands.

Speaking for Habitat for Humanity, we need access to funds such as these. In the case of Habitat, we don't borrow from banks or from interest bearing programs. We carry our own zero percent interest 20 year mortgages with the families. Every penny that the state would make available to us would be paid back to us in the mortgage of the Habitat Homeowner and would be used to build more homes with families in need.

Thank you for your consideration.

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