



## HAWA'I HOUSING FINANCE AND DEVELOPMENT CORPORATION

NEIL ABERCROMBIE  
GOVERNOR

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### **Groundbreaking for Affordable Homes in Waianae**

WAIANAE – A groundbreaking ceremony was held for Ma`ili Self-Help Housing Project III, an affordable subdivision of 72, 5,000 square-foot lots on a 9.5 acre parcel of vacant land in Ma`ili. It is the result of a public-private partnership between the State of Hawai'i's Hawai'i Housing Finance and Development Corporation (HHFDC), The City and County of Honolulu, U.S.D.A. Rural Development and Self Help Housing Corporation of Hawaii (SHHCH).

“The Ma`ili Self-Help Housing Project provides an example of how the public and private sectors can work together to deliver quality, affordable workforce housing in Hawai'i.” said Governor Abercrombie. Most importantly, this project empowers families by asking them to become equal partners, requiring investments of personal time, effort and commitment that result in their becoming not just occupants but homeowners who are truly vested in the long-term future of their homes and neighborhoods.”

Low-income families will all build their own houses presently being developed by the SHHCH. Developing the project as a 201 H project with special exemptions through the City and County of Honolulu, and with loans from the State's HHFDC, Rural Community Assistance Corporation, Housing Assistance Council, and a grant from U.S. Department of Housing and Urban Development, SHHCH will be able to offer fee simple house and lot packages from \$256,000-\$276,000.

*Leilani Weldon, an Educational Assistant on the Waianae Coast, is excited about the prospect of becoming a homeowner. As a single parent with two children, homeownership seemed to be an impossible dream. Now through the Ma'ili Self-Help Housing Project III she can become a homeowner for \$256,000 fee simple.*

*Ramona Tacadena is a single parent who raised 4 children, including a handicapped daughter, by herself with no child support. Having done several jobs to put food on the table, she is now able to qualify for a mortgage loan, and will be a homeowner. She will build a handicapped accessible home for her daughter.*

*Hoang Ta and Thuan Ta, sisters of Vietnamese descent, are both single parents raising five children, and supporting their elderly parents. As a seamstress and food worker respectively both have qualified for a mortgage loan through the subsidized RD 502 Program. After years of struggling to support their families coming from Vietnam, they will realize their dream of becoming homeowners in the Ma'ili Self-Help Housing Project III.*

*Brian Ellis, a family of three, and a second generation self-help family, will also have the opportunity to become a homeowner through the Ma'ili Self-Help Project sponsored by the SHHCH. Brian's parents were pioneers helping to launch the first self-help housing project undertaken by the SHHCH 28 years ago.*

These four and 68 other families will build six different models of one and two story three and four bedroom, two bath houses, all Douglas fir, and double wall. Under the auspices of the SHHCH, the families will learn all of the skills necessary to build the houses through the team self-help housing method. Each family will contribute 32 hours/week of labor and help each other build the houses. The families will complete 65% of the labor with the excavation, masonry, electrical, plumbing, and drywall work being sub-contracted out. In the Ma'ili Project III there will be seven teams of 10-12 self-help families with a Construction Supervisor for each team providing on-the-job instructions in home building skills.

The SHHCH, a non-profit housing corporation, has completed 46 projects assisting 591 families on Oahu, Kauai, Maui, and Molokai to build their own houses. In this project SHHCH will partner with Rural Development, First Hawaiian Bank, Territorial Savings, and Bank of Hawaii to provide mortgage financing for the families. Because the "sweat equity" serves as the down payment, SHHCH is able to assist very low and low income families who have limited savings. About 25% of the project participants will have incomes below 50% of the area median income by utilizing RD 502 Loan Program which provides subsidies on the interest rate. Scheduled to be

eliminated by current federal cuts, Shay has emphasized the need to retain the U.S.D.A.- Rural Housing Programs to continue homeownership programs in Hawaii.

The residential construction is projected to begin in August 2012. Prior to this time the families will be enrolled in a homeownership course taught by the SHHCH, a HUD certified housing counseling agency. Families interested in finding out about the project can call 842-7111.

The HHFDC currently has a production plan in place for over 5,000 workforce/affordable housing units over the next five years. In 2012, 980 workforce/affordable housing units are planned for completion, which will create 2,445 direct jobs and 3,602 indirect jobs, with over \$298M in income generated.

For more information, contact: Kent Miyasaki Information Officer, Hawai'i Housing Finance and Development Corporation at (808) 587-0597 or [Kent.K.Miyasaki@hawaii.gov](mailto:Kent.K.Miyasaki@hawaii.gov).