



HAWAII

COVID-19 FAMILY HOUSING

CDFI SUPPORT FOR HAWAIIAN OHANAS HELPS FAMILIES THREATENED BY COVID-19

HOMESTEAD COMMUNITY DEVELOPMENT CORPORATION

**Two Completed Ohana Units**

Hawaii, with its tropical climate and rich Polynesian culture, is known as the American paradise. Among its inhabitants are Native Hawaiians that are the Aboriginal Polynesian people of the Hawaiian Islands or their descendants. According to the US Census 2019 American Community Survey 1-Year Estimates, 90,070 people identify themselves as solely Native Hawaiian. Their culture places major emphasis on the importance of family or “ohana,” which is an extended family unit that includes multi-generational family members living together as one unit. The emphasis of this living arrangement is on the overall well-being of the whole family, as well as a reverence for elderly members who play a valued role in passing down knowledge and cultural practices.

The arrival of the COVID-19 pandemic created a major threat and endangered the Native Hawaiian tradition of ohana. Because COVID-19 is highly contagious and poses an especially lethal threat to the elderly and persons affected with pre-existing conditions such as diabetes, obesity, cancer and other illnesses, the extended family unit places vulnerable family members at greater risk of contracting the virus.

CDFI Fund Lender:

Homestead Community Development Corporation (HCDC)

Loan Recipients:

Eligible Hawaiian Families

Loan Product:

Personal loan to construct a dwelling for COVID-19 at-risk family members

Community Profile:

According to the U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates, with respect to Native Hawaiians:

- Population: 90,070
- Unemployment: 4.19%
- Median Income: \$66,175 (The state median income is \$83,102)
- Poverty Rate: 12.9%

Project Highlights:

- Family members at higher risk for COVID-19 infection are able to self-isolate
 - Affordability of structures
 - Extended families are able to stay together during the pandemic
 - The creation of 20 individual ohana units over a nine-month period
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Limited physical space in family dwellings can make social distancing difficult or impractical. Homestead Community Development Corporation (HCDC), a Certified Native Community Development Financial Institution (CDFI), formulated a creative way to help protect vulnerable family members by developing a loan product that finances the construction of small-sized dwelling units, known specifically as ohana units in Hawaii.

Ohana units are a type of secondary suite that are usually part of the main living structure of a house or a separate structure on the same lot that may contain a relative but, according to municipal ordinances in Hawaii, may not be rented to the general public. Ohana units have long been used to create a multi-generational living space. Because they are placed in relative proximity to a main house and provide a place for the most vulnerable to socially distance or quarantine while still receiving family support, ohana units have taken on added importance and functionality during the pandemic.

Ohana units are simple to build and inexpensive with a cost between \$2,500 and \$7,500. Their smaller size and limited facilities translates into faster construction times and allows families to quickly implement social distancing or quarantine protocols. Over a nine-month period, from 2020 into 2021, HCDC provided over \$102,000 in financing to construct roughly 20 ohana units.

Founded in 2009, the Homestead Community Development Corporation (HCDC) nonprofit, dba Homestead Housing Authority, mission is to develop affordable housing and economic opportunities on or near the trust lands of the Native Hawaiian people, known as "homesteads" or Hawaiian Home Lands. For more information go to www.hawaiianhomesteads.org.

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