



# HAWAII APPLESEED

## CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice  
Supporting SB 2092 Relating to Housing  
Senate Committee on Housing  
Scheduled for Hearing Thursday, February 4, 2016, 2:45 PM, Room 225

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*Hawai'i Appleseed Center for Law and Economic Justice Hawai'i Appleseed is committed to a more socially just Hawai'i, where everyone has genuine opportunities to achieve economic security and fulfill their potential. We change systems that perpetuate inequality and injustice through policy development, advocacy, and coalition building.*

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Dear Chair Harimoto, Vice Chair Galuteria and Members, Committee on Housing:

Thank you for the opportunity to testify in support of SB 2092, which will make appropriations for the Rental Housing Revolving Fund (RHRF). The RHRF is a critical resource for developing affordable housing.

Hawai'i's housing needs are well documented: The 2014 Housing Study finds that 27,224 rental units are needed by 2020 for people under 80% of the Area Median income (AMI). The need for housing for those at 60% or less of the AMI rose dramatically between 2011 and the 2014 study. 50% more units are needed for these households than in 2011 (over 20,000 units vs 13,000 in the 2011 study). Furthermore, Hawai'i has the highest homelessness rate in the nation, and the problem continues to worsen.



To address the current housing and homelessness crisis, we need to be devoting all available resources toward creation of affordable housing. Without affordable, stable, and decent housing, low-income individuals and families will continue to face insurmountable barriers to their financial self-sufficiency. Almost 80 percent of extremely low-income households are paying more than half of their income toward housing, an immense strain on their budgets. The consequences of their inability to make ends meet include worse health and educational outcomes, as well as the most visible consequence, homelessness.

The RHRF is a major tool for the creation of affordable housing and has a long record of success, funding over 5,000 units since its creation, and functions as an economic driver. The availability of these affordable housing units gives low income individuals and families in Hawai'i an alternative to becoming homeless, and also provides infrastructure for programs which rehabilitate those who are currently homeless.

Thank you very much for hearing and considering this important bill to help end homelessness and provide relief for low-income families.