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STATE OF HAWAI'I

ANALYSIS OF IMPEDIMENTS
Final Report *

Prepared by:

Research & Marketing Services, Inc.
August 21, 2003

CONTENTS

I. INTRODUCTION 1
BACKGROUND 1
METHOD 2

II. DEMOGRAPHICS 5
POPULATION PROFILE 5
INCOME 6
LINGUISTIC ISOLATION 7
PUBLIC ASSISTANCE 8

III. HAWAI'I HOUSING MARKET 9
TENANCY 9
MEDIAN GROSS RENT 10

IV. FAIR HOUSING COMPLAINTS 11
FREQUENCY OF COMPLAINTS AND CASES 11
TYPES OF FAIR HOUSING COMPLAINTS 13
GEOGRAPHIC DISTRIBUTION OF CASES 14

V. AGENCY INTERVIEWS 33

VI. DELPHI PROCESS 35

VII. DEVELOPING ACTION PLANS 40
COMPREHENSIVE GOALS 40
REASONABLE ACTION PLAN ELEMENTS 42
OVERVIEW OF THE ACTION PLANNING PROCESS 43
AFFORDABLE HOUSING 45

VIII. STATE OF HAWAI'I ACTION PLAN: 2003-2008 47
IMPEDIMENT 1: LIMITED SUPPLY OF REASONABLE UNITS FOR TARGET POPULATION 47
IMPEDIMENT 2: APPLICANTS ARE UNAWARE OF RIGHTS AND RESOURCES 50
IMPEDIMENT 3: LACK OF A COORDINATED, LONG RANGE PLAN INCLUDING OBJECTIVES, FOR ALL HAWAII FAIR HOUSING ISSUES. 55

IX. CONCLUSIONS 57
ACTION PLAN IMPLEMENTATION 57
FUTURE ANALYSIS OF IMPEDIMENTS PROJECTS 57
ADDITIONAL RECOMMENDATIONS 58
COMPLIANCE DATA REPORTING FORMATS 58
TESTING DATA 60

X. REFERENCES 61

APPENDIX A: GLOSSARY OF TERMS 63

APPENDIX B: PUBLIC AWARENESS SURVEY 65

APPENDIX C : DEMOGRAPHIC AND HOUSING MARKET MAPS 74

APPENDIX D: HAWAI'I CIVIL RIGHTS COMMISSION CASE LOAD 82

APPENDIX E: REASONS FOR LACK OF RESPONSE TO DISCRIMINATION 84

APPENDIX F: AGENCIES INTERVIEWED 91

APPENDIX G: HONOLULU STAR BULLETIN ARTICLE ON RENTAL RATES IN HAWAI'I . 93
APPENDIX H: CATEGORIZED LIST OF IMPEDIMENTS TO FAIR HOUSING 97

LIST OF FIGURES

FIGURE 1. STATE OF HAWAI'I POPULATION DENSITY 6
FIGURE 2. POPULATION DENSITY BY ISLAND 6
FIGURE 3. STATEWIDE MEDIAN HOUSEHOLD INCOME 6
FIGURE 4. STATEWIDE DENSITY OF LINGUISTIC ISOLATION 7
FIGURE 5. DENSITY OF RESIDENTS RECEIVEING PUBLIC ASSISTANCE INCOME 8
FIGURE 6. CONCENTRATION OF OWNER OCCUPIED UNITS 9
FIGURE 7. CONCENTRATION OF RENTER OCCUPIED UNITS 9
FIGURE 8. MEDIAN GROSS MONTHLY RENTAL RATES 10
FIGURE 8. VOLUME OF HOUSING COMPLAINTS, HAWAI'I CIVIL RIGHTS COMMISSION 11
FIGURE 9. AGE INCOME DISTRIBUTION OF PUBLIC AWARENESS SURVEY RESPONDENTS 15
FIGURE 10. INCOME DISTRIBUTION OF PUBLIC AWARENESS SURVEY RESPONDENTS 16
FIGURE 11. EMPLOYMENT STATUS OF PUBLIC AWARENESS SURVEY RESPONDENTS 16
FIGURE 12. ETHNICITY OF PUBLIC AWARENESS SURVEY RESPONDENTS 17
FIGURE 13. NUMBER OF HOUSEHOLD MEMBERS 17
FIGURE 14. CURRENT RESIDENCY STATUS OF PUBLIC AWARENESS SURVEY RESPONDENTS 18
FIGURE 15. NUMBER OF BEDROOMS IN RESPONDENTS' CURRENT DWELLING 18
FIGURE 16. SURVEY RESPONDENTS PERCEPTIONS OF IMPEDIMENTS SCENARIOS 24
FIGURE 17. NUMBER OF DISCRIMINATION INCIDENTS STATEWIDE DURING PAST FIVE YEARS 26
FIGURE 18. STATEWIDE RESPONSES TO DISCRIMINATION 27
FIGURE 19. RESPONDENTS' ANTICIPATED RESPONSES TO DISCRIMINATION 30
FIGURE 20. VOTING ON FAIR HOUSING LEGISLATION 31
FIGURE 21. MEDIUMS OF EXPOSURE TO FAIR HOUSING ADVERTISEMENTS 32
FIGURE 22. FISHBONE DIAGRAM UTILIZED IN ACTION PLANNING PROCESS 43

LIST OF TABLES

TABLE 1. HAWAI'I CIVIL RIGHTS COMMISSION CASES 12
TABLE 2. ALLEGED CAUSES, HCRC HOUSING CASES 13
TABLE 3. DISTRIBUTION OF CASES BY COUNTY, FISCAL YEARS 2000 TO 2002 14
TABLE 4. FAIR HOUSING AWARENESS BY COUNTY 21
TABLE 5. AWARENESS OF FAIR HOUSING LAWS AND DEMOGRAPHIC CHARACTERISTICS 25
TABLE 6. OTHER RESPONSES TO DISCRIMINATION 27
TABLE 7. INCIDENCE OF AND REACTION TO HOUSING DISCRIMINATION BY COUNTY 29
TABLE 8. DELPHI PHASE 1 LIST OF IMPEDIMENTS TO FAIR HOUSING 36
TABLE 9. TWENTY-SIX IMPEDIMENTS IDENTIFIED BY ROUND ONE RESPONDENTS 37
TABLE 10. TEN MOST CRITICAL IMPEDIMENTS STATEWIDE 38
TABLE 11. DELPHI PHASE 2 LIST OF TWENTY IMPEDIMENTS 38
TABLE 12. SEVEN MOST CRITICAL IMPEDIMENTS STATEWIDE 39

I. INTRODUCTION

Background

The United States Congress passed a variety of civil rights legislation in the 1960s prohibiting discrimination in the realms of education, public accommodation, employment, housing and voting on the basis of race, religion or nationality. Title VIII of the Civil Rights Act, known as the Fair Housing Act, specifically prohibits discrimination in housing for reasons of race, religion, gender, national origin, familial status or disability. For a glossary of terms, please refer to Appendix A.

The Department of Housing and Urban Development (HUD) requires states and entitlement communities receiving federal funding from Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG) programs to certify that they are actively working to Affirmatively Further Fair Housing (AFFH). To certify that a state of community is Affirmatively Furthering Fair Housing, HUD requires that they (a) conduct an Analysis of Impediments to Fair Housing, (b) identify and implement activities aimed at overcoming the identified impediments, and (c) develop a system by which the activities undertaken to overcome the identified impediments may be monitored and documented.

The Analysis of Impediments (AI) identifies existing barriers to fair housing and outlines a process for addressing those issues. It consists of four basic components:

1. An overview of the demographic and housing market conditions in the area, with particular attention devoted to the relevance of these topics to housing choice;

2. A profile of fair housing in the area, including current laws, policies and practices, as well as any fair housing complaints filed;

3. An overview of any market and public policy impediments to fair housing; and

4. A summary of actions, planned or recently undertaken, designed to eliminate identified impediments

Method

The Housing and Community Development Corporation of Hawai`i (HCDCH) and the County Housing agencies contracted with SMS Research to prepare and conduct an Analysis of Impediments to Fair Housing Choice in the State, develop a plan that identifies the impediments, establish a baseline measure, and recommend activities to remove the impediments. The objectives of this study included:

- Prepare a fair housing analysis of impediments statewide;
- Identify any impediments to housing choice;
- Establish a baseline measure from which to measure future change in AFFH status;
- Develop a plan to remove impediments identified in the analysis; and
- Provide the necessary support methodology and records reflecting the analysis and actions.

Housing Agency Interviews

The central data collection activity for the project covered all housing agencies and housing advocacy agencies in Hawai`i. The inquiry was designed to identify impediments, measure incidence of impediments, and discuss the root sources of the impediments. SMS began this task with a set of person-to-person interviews with target agency personnel. A broad range of persons and agencies on all islands were contacted in order to cover all sources of information about impediments to housing choice.

SMS developed an open-ended, semi-structured interview protocol to guide these interviews. The subjects were asked to self-identify housing choice impediments[1] and to make any recommendations concerning overcoming those impediments.

[1] All interviews asked for housing choice impediments to any protected class that occurred between July 1, 1996 and the present.

Secondary Data

As the AI guidelines require collection of a substantial amount of secondary population and housing issues at the community level, SMS collected and assembled that data for use in the current study and as the foundation for a long-range Fair Housing data system. The secondary data collection included, but was not limited to, the following types of data:

- Demographic data
- Income data
- Fair Housing complaint data
- Fair Housing testing data
- Home Mortgage Disclosure Act (HMDA) data
- Housing data
- Employment data
- Transportation data
- Education data

Data were compiled on: (a) Hawaii's population, economy, and housing supply, relying on the U.S. Census, State and County data, and survey data by SMS; (b) laws, policies, procedures and regulations shaping fair housing policy and practice in Hawai`i taken from public documents; (c) complaints and compliance with fair housing laws from fair housing complaint logs; (d) efforts by key agencies to assess the extent of discrimination, and ways in which they can minimize discriminatory actions; (e) information on housing choice, availability, and perceived discrimination from recent surveys in Hawai`i; and (f) accounts of housing access and availability problems by advocacy organizations.

Public Awareness Survey

Although identifying impediments to housing choice as reported by housing agencies and advocates is central to the AI analysis, their views may not correspond exactly to the public's perspective on the most pressing needs in this area. Understanding the public's awareness of the issues and how they get their information on housing law is essential to effective ameliorative action.

SMS conducted a 12-minute telephone survey (Appendix B) among a probability sample of Hawai`i households during the early part of 2003. The content of the survey was based on the

User Survey[2] developed by the U.S. Department of Housing and Urban Development's Office of Policy Development and Research.

The Office of Policy Development and Research (PD&R) supports the HUD's efforts to help create cohesive, economically healthy communities. PD&R is responsible for maintaining current information on housing needs, market conditions, and existing programs, as well as conducting research on priority housing and community development issues. The Office provides reliable and objective data and analysis to help inform policy decisions. The User Survey was designed by PD&R specifically to measure public awareness of fair housing laws and has been proven effective, thereby eliminating the need to dedicate resources to the development of a Hawai`i-specific survey. For the current study, modifications were made to the PD&R survey to include demographic information, indications of involvement in the housing market, any experience of discrimination in housing, and details of that experience.

The total sample size was 1,631, with over 400 completed interviews per county. This limited the county level sampling error to plus-or-minus 4.9 percentage points at the 95 percent confidence level. Sampling error for the entire state was less than 4.2 percentage points.

[2] U.S. Department of Housing and Urban Development, Office of Policy Development and Research. How Much Do We Know?; Public Awareness of the Nation's Fair Housing Laws, April 2002. See also HUD's website at www.huduser.org.

II. DEMOGRAPHICS

Population Profile

A comprehensive evaluation of the impediments to fair housing in any given area necessarily involves a review of the demographic characteristics of that location. The demographic elements of the State of Hawai'i represent the environment in which impediments to fair housing choice exist, and in which they must be overcome.

Based upon the U.S. Census data collected in 2000, 1.21 million people reside in the State of Hawai'i. The population is not evenly dispersed among the four counties in Hawai'i, but concentrated in a few distinct areas (Figure 1). A majority of the State's residents, approximately 72 percent, live on Oahu (Figure 2). The Big Island, Maui, and Kauai account for the remaining 28 percent.

Of the State's population, there are about 1.18 million people who live in approximately 403,400 households[3]. That is an average of close to 3 persons per household across the State. In examining the composition of Hawaii's households, about 87 percent of household members live in a family setting, while the remaining 13 percent live in a non-family setting. With regards to household members living in a family setting, 72 percent reside on Oahu, 12 percent on the Big Island, 11 percent on Maui, and 5 percent on Kauai. These statistics are consistent with the population percentage distribution for the State of Hawai'i.

[3] A household is defined as a dwelling with two or more residents.

Figure 1. State of Hawai'i Population Density[4]

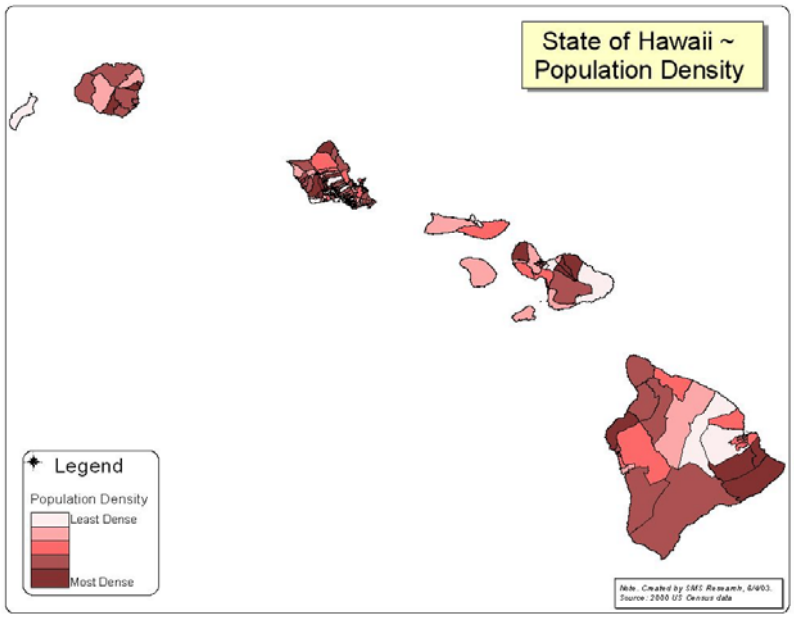
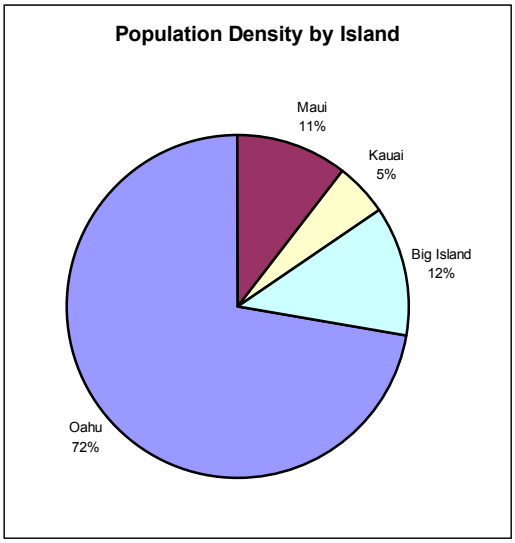


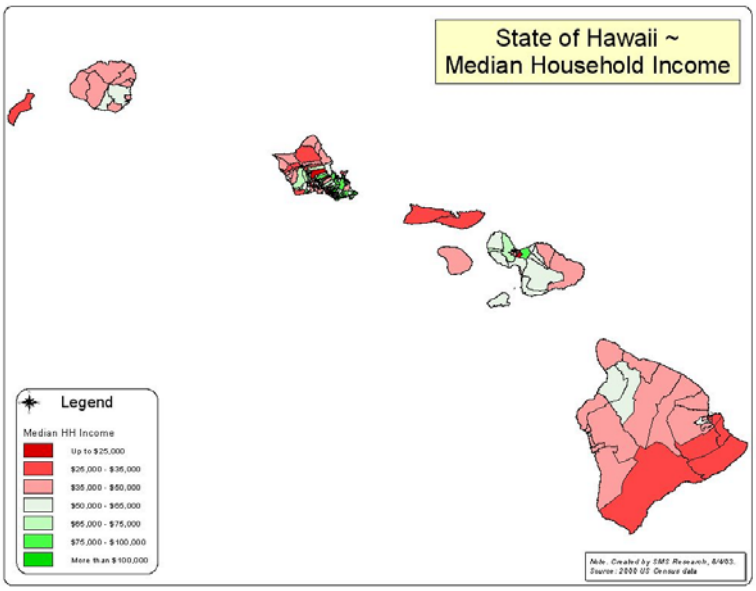
Figure 2. Population Density by Island



Income

In 2000, the median household income for the State of Hawai'i was $49,820, exhibiting a growth of 28% over the ten-year period between census measurements. The current State median was also 18% higher than the national median income. While State of Hawai'i median household income levels are comparatively higher than national figures, poverty remains a large impediment for many Hawai'i families.

Figure 3. Statewide Median Household Income



[4] For larger scale maps, see Appendix C.

In 2000, there were 126,095 persons below the HUD defined poverty level, representing roughly 10% of the State population.

Median household incomes varied significantly by racial and ethnic background. On an absolute number, those of Asian ancestry had a larger representation than their White counterparts. The median household income for White households in 2000 was $45,534, $43,619 for Blacks, and $55,276 for Asians in 2000.

Linguistic Isolation

Figure 4. Statewide Density of Linguistic Isolation

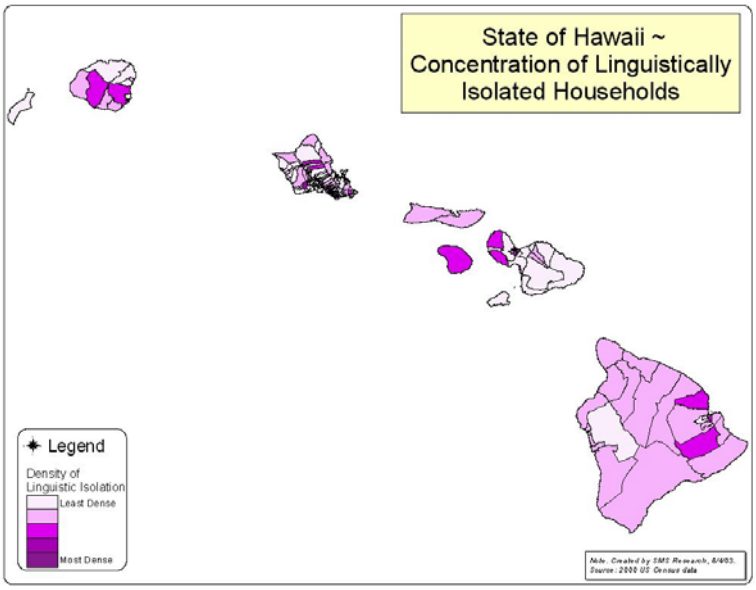
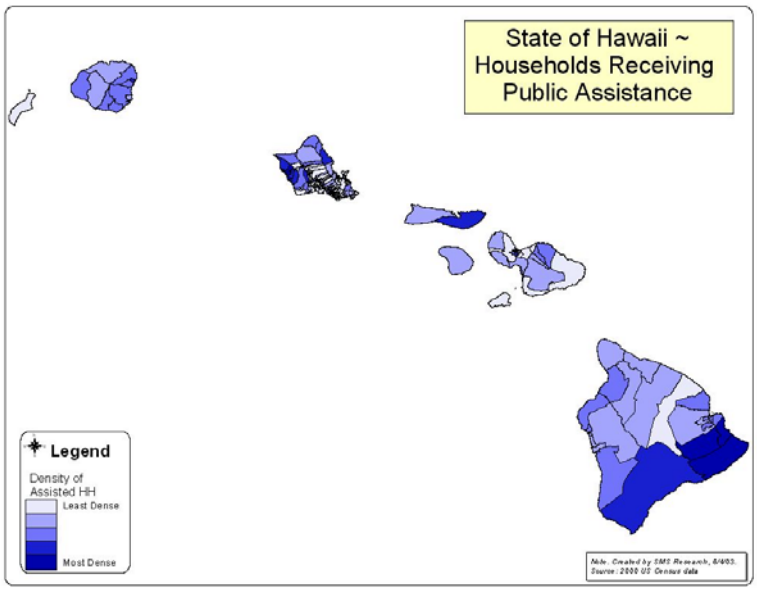


Figure 4 describes the concentration of linguistically isolated households in the State of Hawai'i. Households that utilize a non-English language as their primarily means of communication, and have no members who are skilled in the English language, are identified by the U.S. Census Bureau as 'linguistically isolated.' Throughout the State of Hawai'i, various Asian languages are the predominant languages spoken in lieu of English (94 percent), indicating higher concentrations of people of Asian ancestry. This is distantly followed by Spanish-speaking (3 percent) and Indo-European-speaking households (2 percent). Areas highlighted in dark purple represent those areas with higher overall concentrations of linguistically isolated households, while areas shaded in light purple indicates lower concentrations. The number of linguistically isolated households in the State of Hawai'i represents approximately seven percent of the total number of households.

Public Assistance

Figure 5. Density of Residents Receiveing Public Assistance Income



Household income levels and housing options available are highly related. As a component of income, public assistance in the form of housing subsidies and welfare can affect housing options. According to the year 2000 census, the State of Hawai'i had a total of 28,886 households receiving public assistance. The majority (67 percent) of households receiving public assistance are located on Oahu, followed by the County of Hawai'i (18 percent), the County of Maui (9 percent), and the County of Kauai (5 percent). Overall, the statewide number of households receiving public assistance comprised 7 percent of the total population.

The State of Hawaii is an extremely diverse state with a variety of races, ethnicities and nationalities. While these characteristics create a unique multi-cultural environment, they also serve as the basis for discrimination.

III. HAWAI'I HOUSING MARKET

The Housing market in the State of Hawai'i is unique due to the geographic constraints and demographic profile of its residents.

Tenancy

Of the 403,125 occupied housing units across the state of Hawai'i, 57 percent are owner occupied and 43 percent are renter occupied. The highest concentrations of owner occupied housing units are on the eastern coast of the Big Island and in Central Honolulu (Figure 6). The areas most densely populated with renter occupied units are the west coast of Maui and in central Honolulu (Figure 7).

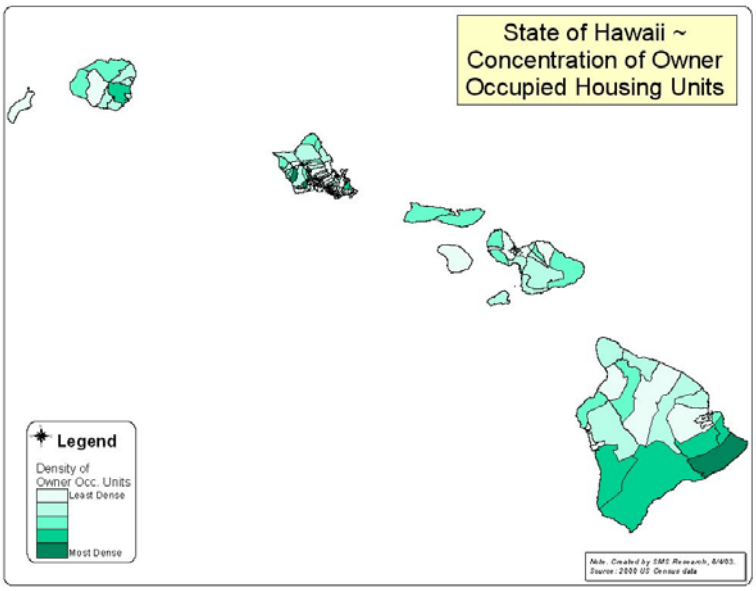


Figure 6. Concentration of Owner Occupied Units

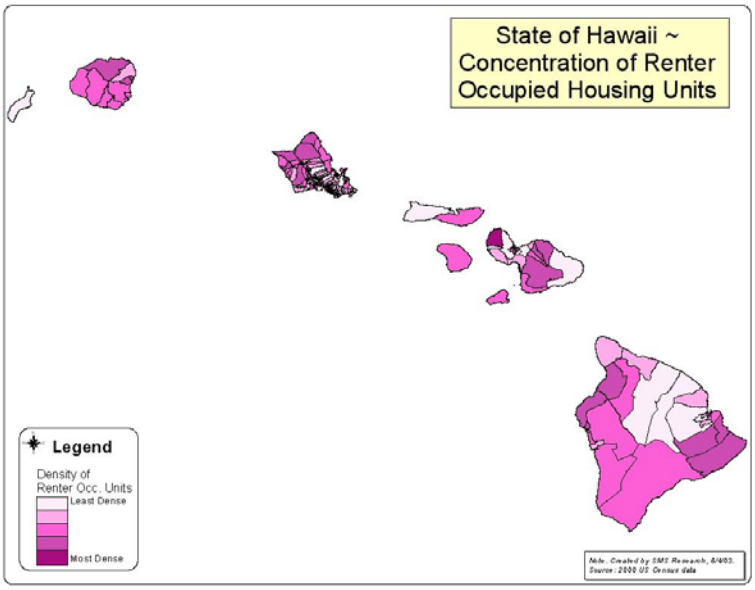
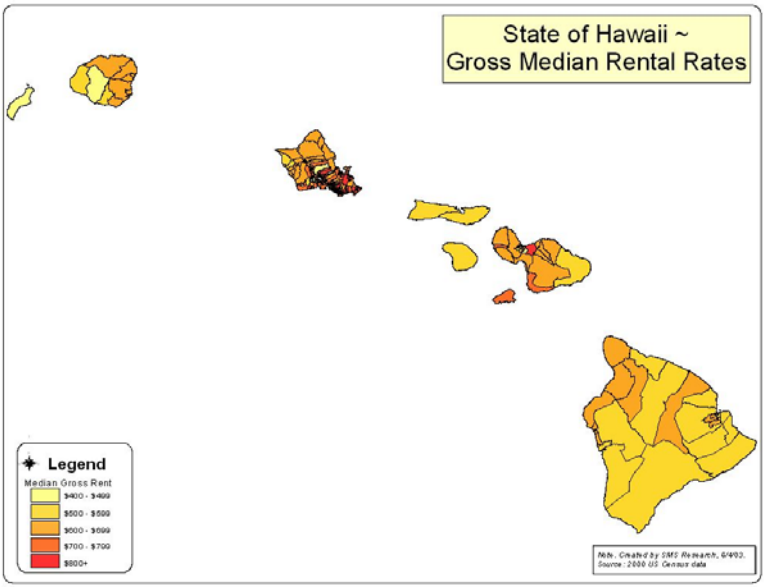


Figure 7. Concentration of Renter Occupied Units

Median Gross Rent

Across the State of Hawaii, median gross monthly rental rates range from $400 to over $800 (Figure 8). Rents tend to be highest in certain areas on Oahu and Maui, while median rent amounts are lowest on the islands of Molokai and Lanai in Maui County.

Figure 8. Median Gross Monthly Rental Rates



IV. FAIR HOUSING COMPLAINTS

Hawaii's fair housing law is H.R.S. Chapter 515. It prohibits discriminatory housing practices based on race, sex, color, religion, marital status, familial status, ancestry, disability, age, or HIV infection.

When state law is substantially equivalent to federal law, state agencies can enter into workshare agreements with the Department of Housing and Urban Development (HUD). In Hawai'i, the Hawai'i Civil Rights Commission (HCRC) has such an agreement. As a result, HUD refers most complaints it receives to the HCRC for investigation. For a comprehensive summary of the Hawai'i Civil Right Commission's caseload, please refer to Appendix D.

Frequency of Complaints and Cases

The number of Housing complaints filed varies considerably from year to year, as does the number of cases investigated. As shown in Figure 8, the number of cases investigated in 1995 and in 1999 was nearly double the average for other years between 1994 and 2002. In the last three years, the number of cases investigated has decreased somewhat from the previous decade. The trend is consistent with the number of contacts HUD and HCRC received during the same time period.

Figure 8. Volume of Housing Complaints, Hawai'i Civil Rights Commission

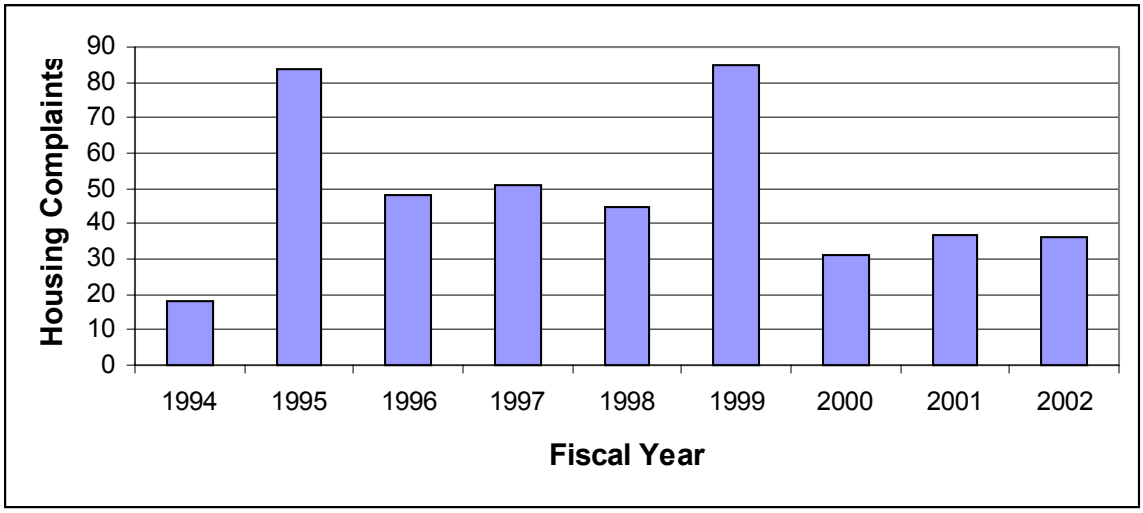


Table 1 compares the first and second halves of an eight-year period. It shows that the incidence of filings and closures related to housing concerns declined over the period. Charges and closures related to non-compliance with other civil rights issues increased notably during the same period.

Table 1. Hawai'i Civil Rights Commission Cases

	FY 1999 - 2002			FY 1995 - 1998			Percent
	total	avg/yr	pct	total	avg/yr	pct	Change
Contacts	13,853	3,463	100%	18,996	4,749	100%	-27%
Charges Filed	2,578	645	100%	2,058	515	100%	25%
Employment	2,132	533	83%	1,735	434	84%	23%
Public Accommodations	237	59	9%	85	21	4%	179%
Housing	189	47	7%	228	57	11%	-17%
State-funded Services	20	5	1%	10	3	0%	100%
Closures	2,244	561	100%	2,037	509	100%	10%
Employment	1,787	447	80%	1,719	430	84%	4%
Public Accommodations	259	65	12%	85	21	4%	205%
Housing	176	44	8%	220	55	11%	-20%
State-funded Services	21	5	1%	13	3	1%	62%

Source: Annual Reports, Hawai'i Civil Rights Commission.

The reduction in Fair Housing caseloads may reflect increased knowledge of and improvements in Fair Housing law, although the raw data is not currently available to test that hypothesis. One area in which increased awareness may have led to a reduction in the complaints involved Hawai'i newspapers. Before 1996, the Commission handled complaints about housing advertisements in Hawai'i newspapers that were deemed to be discriminatory. In settlements, respondent publications agreed to change their policies, train their staff, and sponsor public seminars on Fair Housing laws. Since the same newspapers still publish Hawaii's housing advertisements, these steps have worked to reduce an important contributing factor for housing complaints.

Types of Fair Housing Complaints

Fair Housing compliance complaints are filed by HCRC according to several different types of causes. Table 2 shows the distribution of cases filed between 1995 and 2002 by type of compliance problem. In the earlier half of the period, familial and disability cases were most numerous. In the latter half, disability cases were the most frequent type, followed by ancestry and race cases. The recent discussions with fair housing experts revealed the greatest concern with these two types of compliance issues.

Table 2. Alleged Causes, HCRC Housing Cases

	FY 1999 - 2002			FY 1995 - 1998			Percent
	total	avg/yr	pct	total	avg/yr	pct	Change
Housing Intake:							
Age	5	1	3%	9	2	4%	-44%
Ancestry	35	9	19%	12	3	5%	192%
Color	4	1	2%	5	1	2%	-20%
Disability	59	15	31%	55	14	24%	7%
Familial	18	5	10%	69	17	30%	-74%
Marital	8	2	4%	9	2	4%	-11%
Race	26	7	14%	36	9	16%	-28%
Religion	12	3	6%	11	3	5%	9%
Retaliation	16	4	8%	11	3	5%	45%
Sex	5	1	3%	5	1	2%	0%
Other	1	0	1%	6	2	3%	-83%
TOTAL	189	47	100%	228	57	100%	-7%

Source: Annual Reports, Hawai'i Civil Rights Commission.

"Ancestry" has increased substantially (192%) as a cause for filing complaints with HCRC. However, when race, ancestry and color are combined, the change between the two periods is only 23 percent -- a real, but less striking, increase.

Reports of case settlements provide examples of the situations which give rise to complaints:

- *Disability:* After the case was settled, a condominium owner was given a reserved parking stall as an accommodation to his disability.

- *Familial Status:* In several cases, people showed that they were not allowed to see housing units or were denied rentals because the landlord did not wish to rent to families with children. In other cases, landlords and associations refused to allow children on the premises, citing conditions that were unsafe for children. Similarly, one family received repeated warnings about excessive noise made by the children, and the apartment

owner eventually refused to renew the lease. It was determined that the warnings were a pretext for evicting the family based on familial status, and the apartment owners had engaged in a pattern of action against families with children.

One landlord raised the rent after discovering that the tenant was pregnant. The case was resolved with affirmative relief plus monetary damages. In another case, two single men were not allowed to rent a house because the landlord was looking for a married couple or family to rent it. A similar case involved a single father with two children.

In a case involving religious practice, a homeowners' association ordered owners to remove a mezuzah from the doorframe of their own house, and threatened fines and eviction after they refused to remove it. The association further threatened a lawsuit if the homeowners were not silent about their complaints. Settlement of the case included changes in the association rules, training of association staff, an agreement that the mezuzah could remain in place, and a monetary payment.

Geographic Distribution of Cases

The Commission has shared the distribution of cases by county in which charges were filed for the last three fiscal years. Table 3 shows that the large majority of cases comes from the City and County of Honolulu. The distribution of cases is, however, very similar to the distribution of population in the State of Hawaii. This suggests that incidents and reports leading to charges are equally distributed in the population, i.e., that there is little geographic variance in abuses or reporting.

Table 3. Distribution of Cases by County, Fiscal Years 2000 to 2002

	Charges Filed			Population Distribution (1)	
(FY 2000 - 2002)	Count	Avg./yr	Share	Count	Share
County	1,916	639	100%	1,211,537	
Hawaii	227	76	12%	148,677	12%
Honolulu	1,387	462	72%	876,156	72%
Kauai	77	26	4%	58,463	5%
Maui	193	64	10%	128,241	11%

NOTES: (1) From US Census, 2000.

V. PUBLIC AWARENESS SURVEY

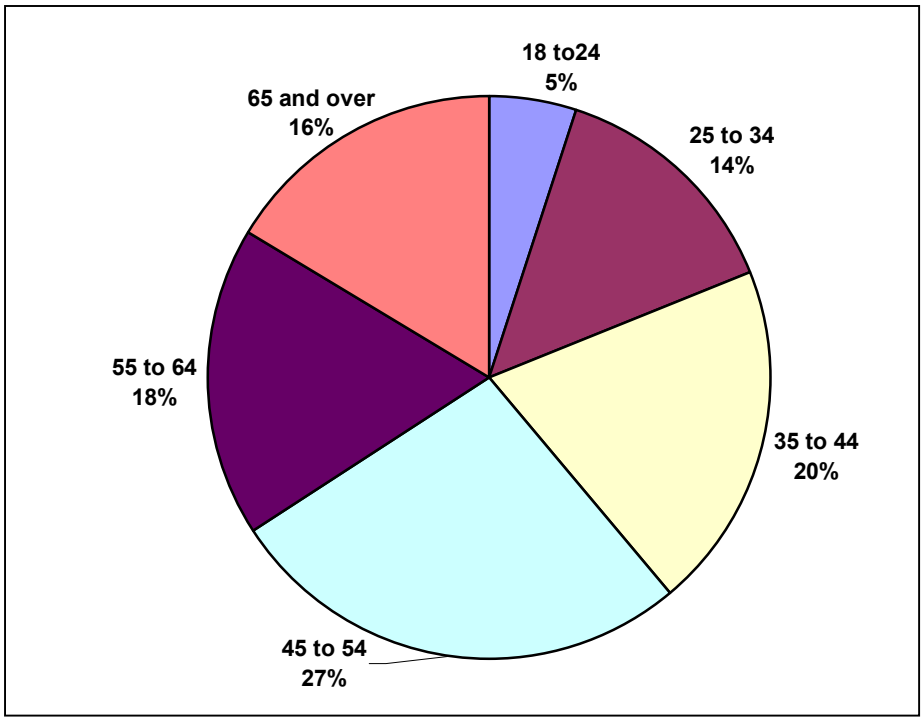
In order to evaluate the understanding of Fair Housing laws among Hawai'i residents, a survey of 1631 individuals was conducted between March 4, 2003 and April 14, 2003. Respondents were selected using a Random Digit Dialing (RDD) method and consisted of Hawai'i residents age 18 or older. The survey instrument was based upon a survey developed for the U.S. Department of Housing and Urban Development's Office of Policy Development and Research. It was designed to measure the level of awareness and nature of understanding of impediments to fair housing in Hawai'i.

Demographics of the Sample

Quotas were applied to the sample to ensure equal representation of each county in the resulting data. Residents of O'ahu accounted for a slightly larger proportion of the sample (26.2 percent) than did residents from each of the other three counties (24.6 percent each).

Of the 1631 persons surveyed, 45.4 percent were male and 54.6 percent were female. Respondents ranged in age from 18 to over 65, with the median age equal to 49.5 (Figure 9).

Figure 9. Age Income Distribution of Public Awareness Survey Respondents



Persons at all standards of living were evaluated and the distribution of respondents' income was roughly proportionate to that of the population statewide (Figure 10). Additionally, respondents were asked about their current employment status. More than half of the study participants were employed full-time (57.6 percent), with an additional ten percent employed on a part-time basis (Figure 11).

Figure 10. Income Distribution of Public Awareness Survey Respondents

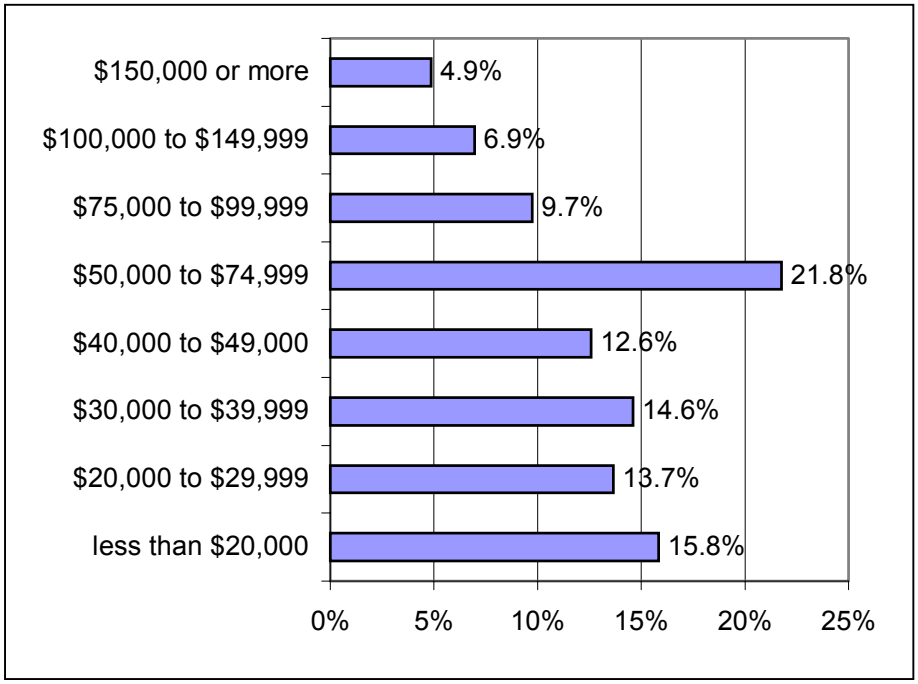
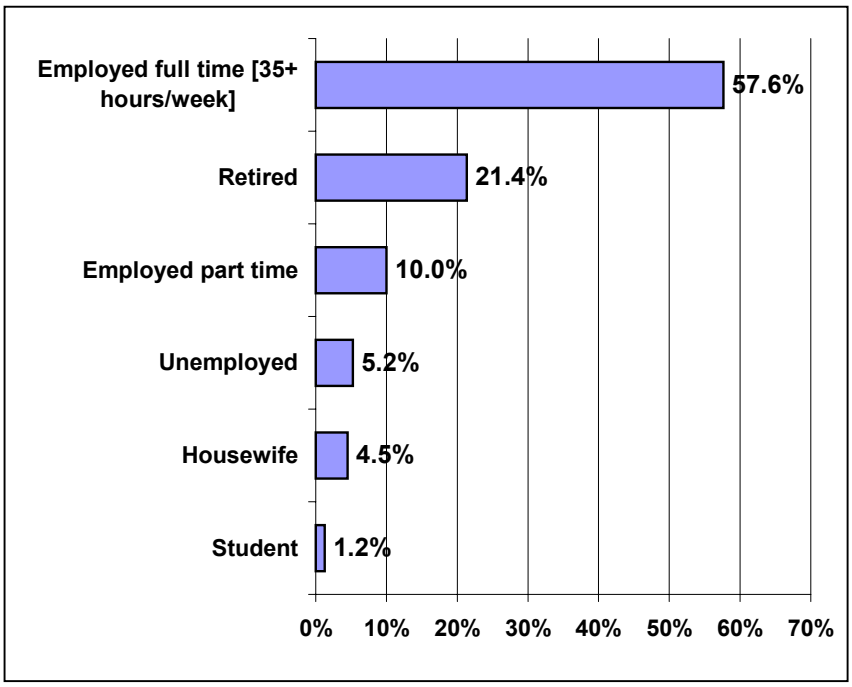
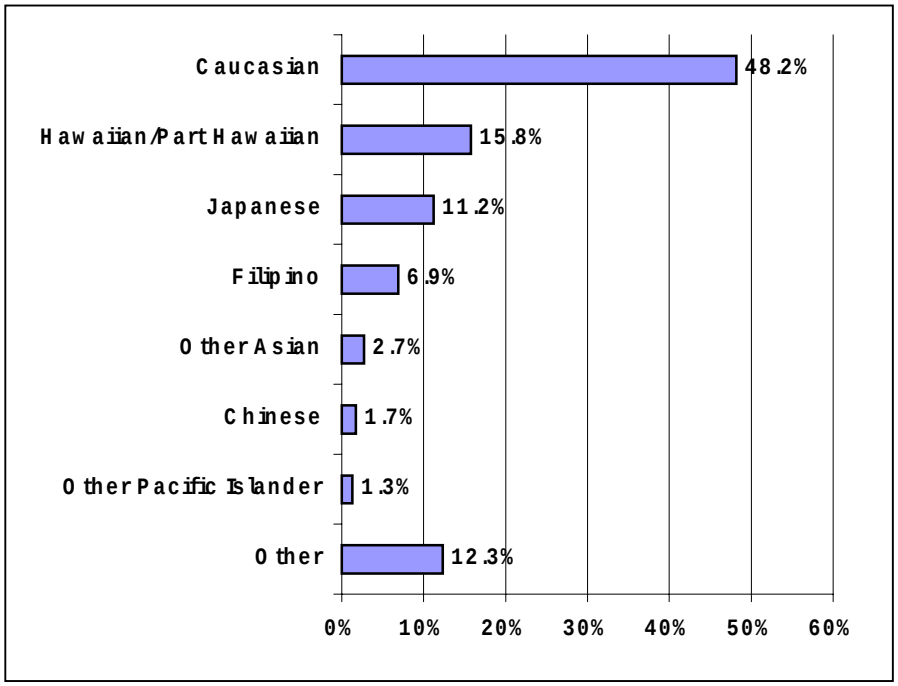


Figure 11. Employment Status of Public Awareness Survey Respondents



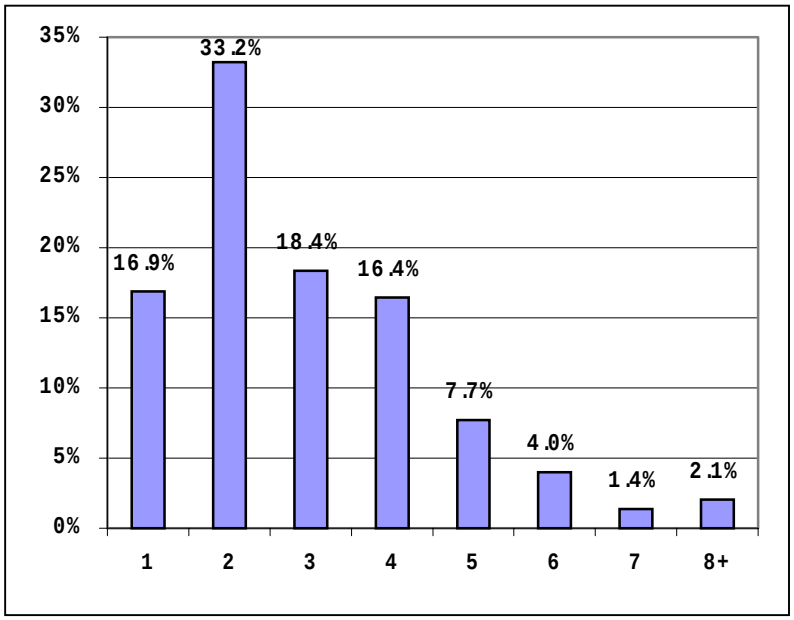
Although a large portion of the study participants were Caucasian (48.2 percent), the remainder of the sample ranged in ethnicity, thereby ensuring an accurate representation of the experiences and perceptions of the members of various ethnic groups (Figure 12).

Figure 12. Ethnicity of Public Awareness Survey Respondents



Several additional demographic questions were included in the present survey to determine the nature of respondents' household structure and current housing situation. As indicated in Figure 13, the number of persons living in the respondents' households ranged from one to eight or more, with the mean number of household members statewide equal to three.

Figure 13. Number of Household Members



The majority of those surveyed reported that they currently own their home (61percent). Nearly one-third, however, classified themselves as renters (Figure 14). When asked about the number of bedrooms in their residence, respondents most often reported living in a moderate size home. The largest portion of the households surveyed currently reside in three-bedroom homes (38.9 percent), while one-quarter of the sample lives in homes with two bedrooms (Figure 15).

Figure 14. Current Residency Status of Public Awareness Survey Respondents

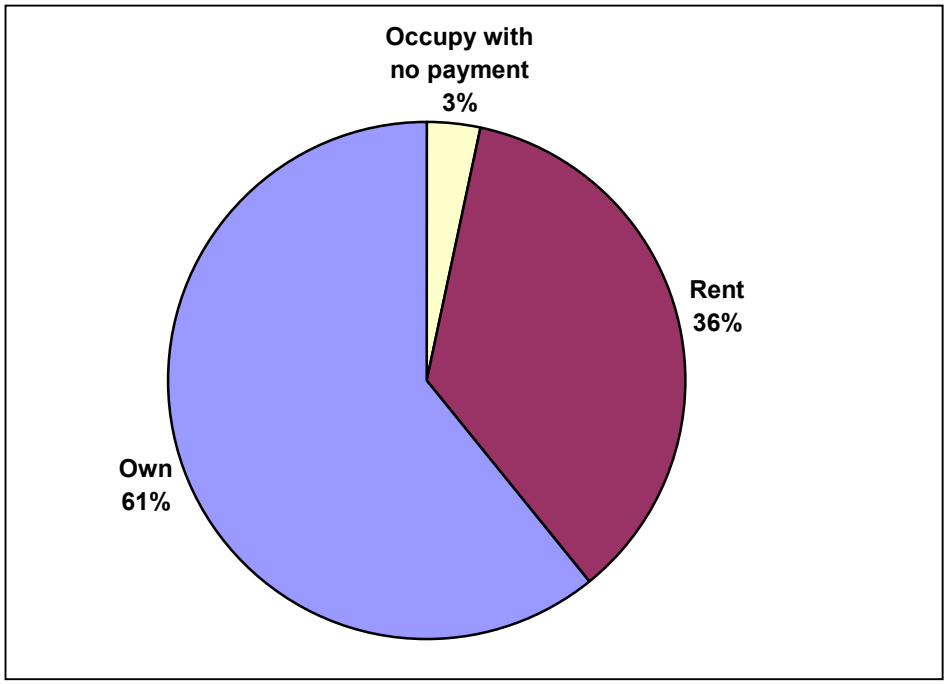
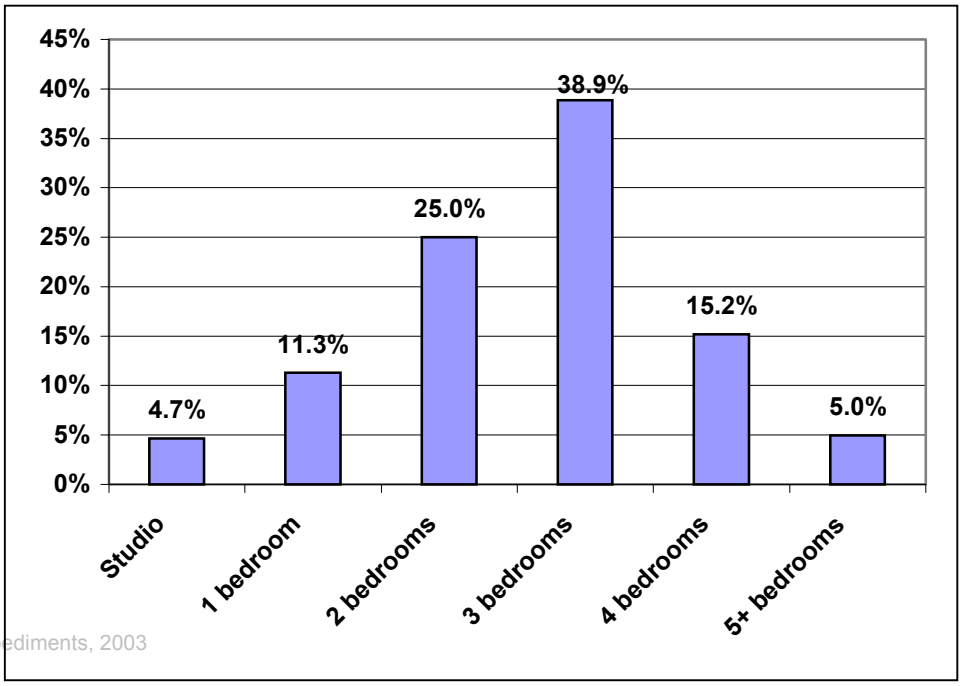


Figure 15. Number of Bedrooms in Respondents' Current Dwelling



Survey Scenarios

Survey respondents were presented with ten brief scenarios involving various Impediments to Fair Housing. Once the survey participants were familiar with each hypothetical situation, they were asked whether they thought each decision *should be* allowed, and whether they believed such a decision was currently permissible under federal law. The ten scenarios included:

- An apartment owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in others, because younger children tend to make lots of noise and may bother other tenants.

- In checking references on an application to rent a home, a homeowner learns that an applicant does not have the best housekeeping habits; they do not always keep their current home neat or clean. The owner does not want to rent to such a person.

- A home owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp, and the tenant wants a small wooden ramp constructed at the building door to more easily access the building. He asks the owner if it is okay to build the ramp. The tenant says he will pay all the costs, and agrees to have the ramp removed at his own expense when he leaves. The owner, however, believes that such a ramp will not look good on his building, and decides he does not want it constructed on his property.

- A home owner places a notice on a community bulletin board to find a tenant for a vacant apartment. The notice says "Christians preferred."

- In checking references on an application for a rental unit, a home owner learns that the applicant has a history of mental illness. Although the applicant is not a danger to anyone, the owner does not want to rent to such a person.

- An apartment owner learns that an applicant for a vacant unit has a different religion than all the other tenants in the building. Believing that other tenants would object, the owner does not want to rent to such a person.

- The next question involves a family selling their house through a real estate agent. They are Caucasian, and have only Caucasian neighbors. Some of the neighbors tell the family that, if a non-Caucasian person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer.

- A Caucasian family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where white people live, the agent decides to show them only houses in all-white neighborhoods, even though there are many houses in their price range that are in other parts of the community.

- A Hawaiian person applies to a bank for a home mortgage. He does not have a steady job or enough income to pay a monthly mortgage payment. When the applicant did work, the job did not pay very much. Because of the lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage.

- A Samoan family goes to a bank to apply for a home mortgage. The family qualifies for a mortgage but, in the bank's experience, Samoan borrowers have been less likely than others to repay loans. For that reason, the loan officer requires that the family make a higher down payment than would be required of other borrowers before agreeing to give the mortgage.

For all of the scenarios, there was some disparity between what people felt should be permissible and what they believed was allowed under federal law (Table 4). Respondents consistently rated the decisions presented in the hypothetical situations as more acceptable than what the law would allow.

Table 4. Fair Housing Awareness By County

			Location			
		State Total	**Hawai`i**	**Honolulu**	**Kaua`i**	**Maui**
		Col %	*Col %*	*Col %*	*Col %*	*Col %*
OPINION: Reject for poor housekeeping record	yes	**72**	72	73	70	73
	no	**20**	22	18	22	18
	not sure	**8**	7	10	8	8
LAW: Reject for poor housekeeping record	yes	**25**	28	23	23	27
	no	**32**	30	33	35	30
	not sure	**43**	41	44	43	43
OPINION: Assign families with children to one building	yes	**51**	54	47	51	51
	no	**40**	40	42	39	38
	not sure	**9**	6	11	10	11
LAW: Assign families with children to one building	yes	**14**	15	15	14	14
	no	**42**	44	39	41	43
	not sure	**44**	41	46	45	44
OPINION: Reject applicant for mental illness	yes	**41**	41	41	41	42
	no	**46**	48	45	47	44
	not sure	**13**	11	14	12	14
LAW: Reject applicant for mental illness	yes	**14**	16	13	12	16
	no	**49**	50	50	52	46
	not sure	**36**	34	37	36	38
OPINION: Advertise for Christians only	yes	**37**	36	37	35	40
	no	**56**	57	54	59	54
	not sure	**7**	8	9	6	5
LAW: Advertise for Christians only	yes	**13**	13	14	12	12
	no	**62**	58	60	66	63
	not sure	**26**	29	26	23	25
OPINION: Refuse to allow wheelchair ramp	yes	**36**	37	37	36	35
	no	**54**	54	52	54	57
	not sure	**10**	9	12	10	9
LAW: Refuse to allow wheelchair ramp	yes	**18**	22	21	14	17
	no	**45**	43	43	48	48
	not sure	**36**	35	36	38	36
OPINION: Reject applicant because of religion	yes	**13**	12	14	14	13
	no	**82**	84	82	82	82
	not sure	**4**	4	3	6	4

			Location			
		State Total	**Hawai`i**	**Honolulu**	**Kaua`i**	**Maui**
		Col %	*Col %*	*Col %*	*Col %*	*Col %*
LAW: Reject applicant because of religion	yes	**6**	7	6	5	6
	no	**74**	74	72	75	74
	not sure	**20**	18	22	20	20
OPINION: OK to focus search on all-Caucasian areas	yes	**84**	81	86	84	84
	no	**10**	11	8	12	12
	not sure	**6**	8	6	5	5
LAW: OK to focus search on all-Caucasian areas	yes	**67**	62	72	68	66
	no	**10**	10	9	11	11
	not sure	**23**	28	20	21	23
OPINION: Sell to a Caucasian	yes	**27**	22	34	26	23
	no	**64**	66	57	63	70
	not sure	**10**	12	9	11	7
LAW: Sell to a Caucasian	yes	**17**	16	18	17	16
	no	**51**	51	47	53	54
	not sure	**32**	33	35	30	30
OPINION: Reject loan app. for lack of job and steady income	yes	**84**	85	86	84	84
	no	**11**	12	7	12	12
	not sure	**6**	3	7	4	5
LAW: Reject loan app. for lack of job and steady income	yes	**67**	83	72	68	66
	no	**10**	13	9	11	12
	not sure	**23**	4	19	21	22
OPINION: OK to require higher down payment for Samoan family	yes	**12**	12	12	14	9
	no	**82**	83	80	81	84
	not sure	**6**	6	8	5	6
LAW: OK to require higher down payment for Samoan family	yes	**8**	7	8	10	7
	no	**67**	69	66	66	67
	not sure	**25**	24	26	24	25

Note. Survey data weighted to number of households.

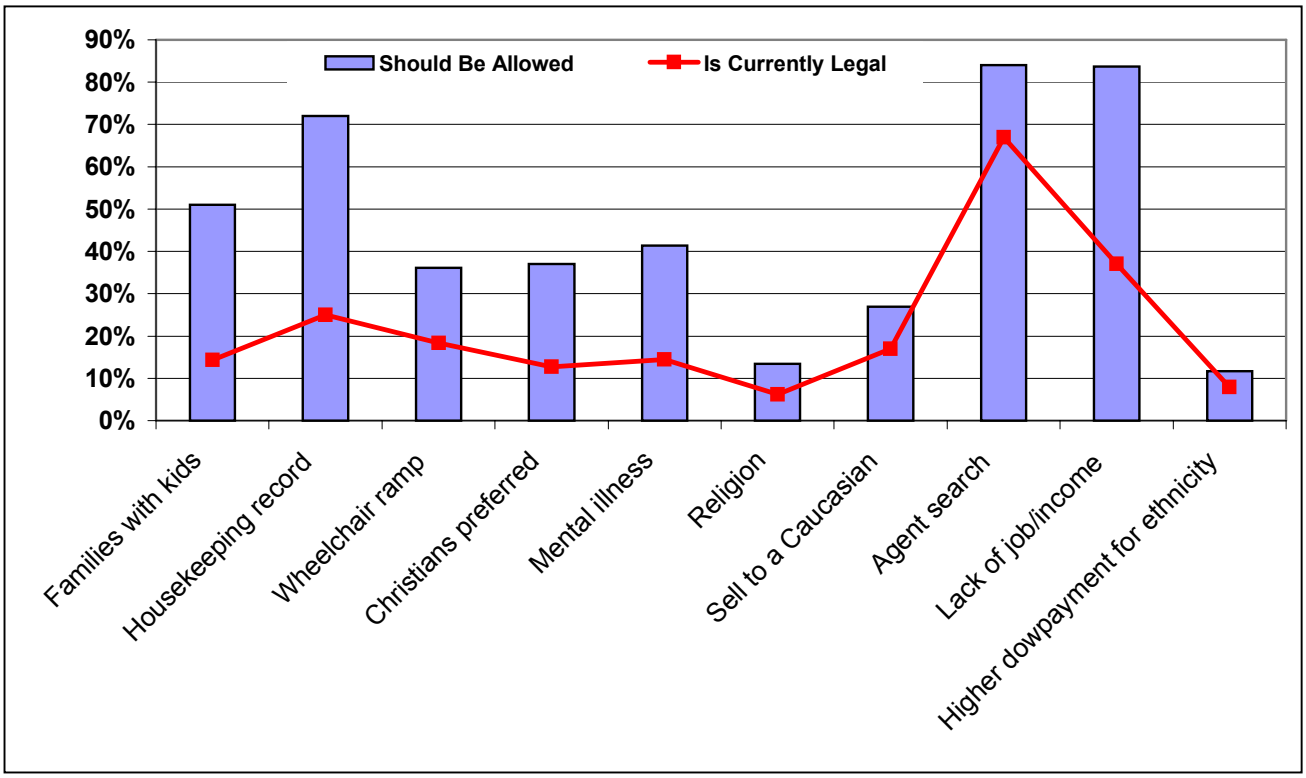
Fair Housing Awareness

Statewide Perceptions

The bars in Figure 16 display the affirmative responses to whether the decision presented in each scenario *should* be allowed, with the line depicting the percentage of respondents who believed that such a decision was legal. Nearly three-quarters of the sample felt that it was acceptable for a home owner to reject an applicant based upon that individual's poor housekeeping habits. Only one-quarter of those surveyed, however, believed that this decision would not be a violation of current laws. Similarly, the overwhelming majority of survey participants (85 percent) felt that rejecting a mortgage loan application on the basis of insufficient employment and income was justifiable, while only 65.7 percent thought that such a decision was legal.

Least acceptable to participants in the present study were decisions made on the basis of ethnicity, religion and race. Only 10.4 percent of those asked reported that a bank should be allowed to require higher down payments on home mortgage loans for members of certain ethnic groups, and only six percent thought such a practice was legal. Also unacceptable to a majority of respondents was the practice of refusing to rent to a person due to their particular religious beliefs or practices.

Figure 16. Survey Respondents Perceptions of Impediments Scenarios



Mean Fair Housing Law Awareness Levels

The current fair housing law awareness data was examined in relation to the various demographic elements ascertained for each participant (Table 5). The mean scores are reported against a 10-point scale, with 1 being the least aware and 10 indicating the highest level of awareness. According to the current survey data, women exhibited a greater level of awareness than did men. Examinations of the average scores by county of residence revealed that the City & County of Honolulu boasts the highest level of awareness, with a mean score of 7.18. Maui County and Kaua`i County were only slightly lower with mean scores of 7.06 and 7.05, respectively. Hawai'i County trailed behind the other three counties, although not significantly so, with a mean fair housing law awareness score of 6.90.

Individuals between the ages of 18 and 44, as well as those in the middle income brackets, tend to have a greater awareness of the fair housing laws. Residents of Hawaiian or Part-Hawaiian ancestry exhibited greater awareness of the fair housing laws than did any other ethnic group. Finally, renters tended to have a higher level of awareness about the fair housing laws than home owners.

Table 5. Awareness of Fair Housing Laws and Demographic Characteristics

	Average Score
Location	
Honolulu	7.18
Maui	7.06
Kaua`i	7.04
Hawai`i	6.90
Gender	
Female	7.21
Male	6.85
Income	
less than $20,000	6.97
$20,000 to $29,999	7.14
$30,000 to $39,999	7.15
$40,000 to $49,000	7.28
$50,000 to $74,999	7.05
$75,000 to $99,999	6.63
$100,000 to $149,999	6.83
$150,000 or more	6.49
Ethnicity	
Part/Part Hawaiian	7.21
Chinese	7.14
Caucasian	7.14
Other Asian	7.02
Other	7.02
Japanese	6.90
Filipino	6.48
Other Pacific Islander	6.48

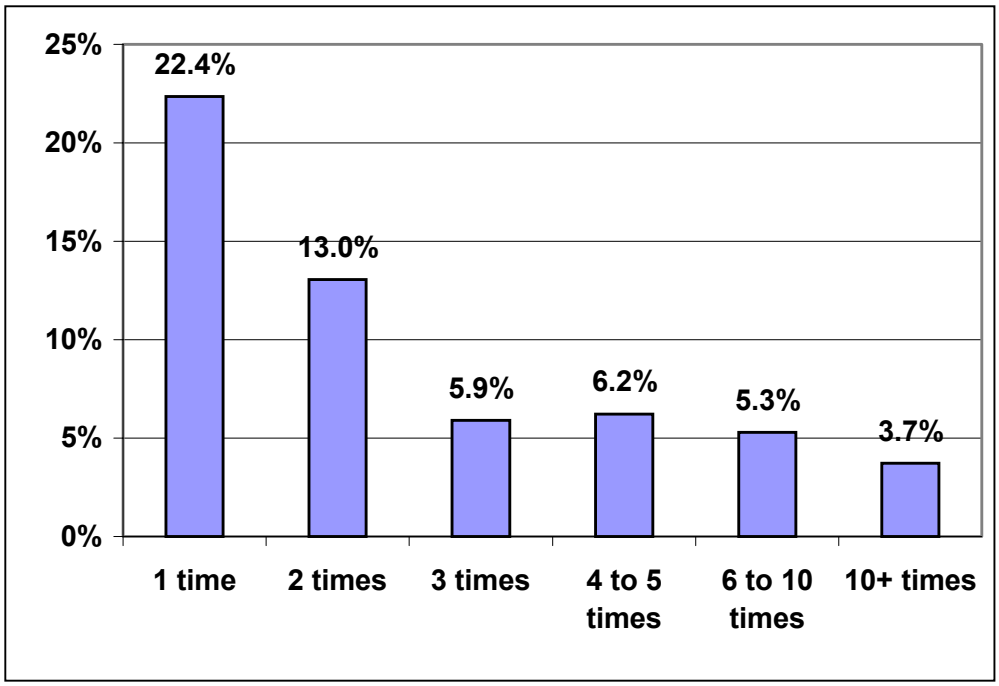
	Average Score
Tenancy	
Rent	7.24
Own	6.95
Occupy without payment	6.83
Age	
18-24	7.10
25-34	7.10
35-44	7.10
45-54	7.06
55-64	7.02
65 and over	7.01
Experienced Discrimination	
Not Sure	7.18
Yes	7.06
No	7.05
Haven't tried to buy/rent a house or apartment	6.94

Personal Experience

Statewide Responses

After answering the series of questions concerning the fictitious scenarios, survey participants were asked whether they had ever been discriminated against when trying to rent a house or apartment. Approximately one-fourth of all respondents (23.1 percent) believed that they had been discriminated against while trying to rent a house or apartment. Of those people, 56.5 percent reported that they had experienced discrimination at least once within the past five years, with some claiming to have encountered such a situation on ten or more occasions (Figure 17).

Figure 17. Number of Discrimination Incidents Statewide During Past Five Years



Those individuals who reported having encountered discrimination during the rental process were asked whether they chose to take any action with regard to what they perceived as discriminatory practices. The vast majority (83.5 percent) reported they did not choose to take any action. Reasons for not taking any action ranged from uncertainty about their legal recourse to simply avoiding any further difficulties (Appendix E).

When interviewers inquired about the action taken by the remaining 11.3 percent of respondents, a variety of responses were revealed (Figure 18). Approaching one-third of these individuals (31 percent) opted for addressing the issue directly with the person they felt was responsible. Filing a formal complaint and seeking the assistance of a fair housing group or other organization were also common responses to discrimination. A variety of other responses, listed in Table 6 below, accounted for an additional one-third of the actions taken.

Figure 18. Statewide Responses to Discrimination

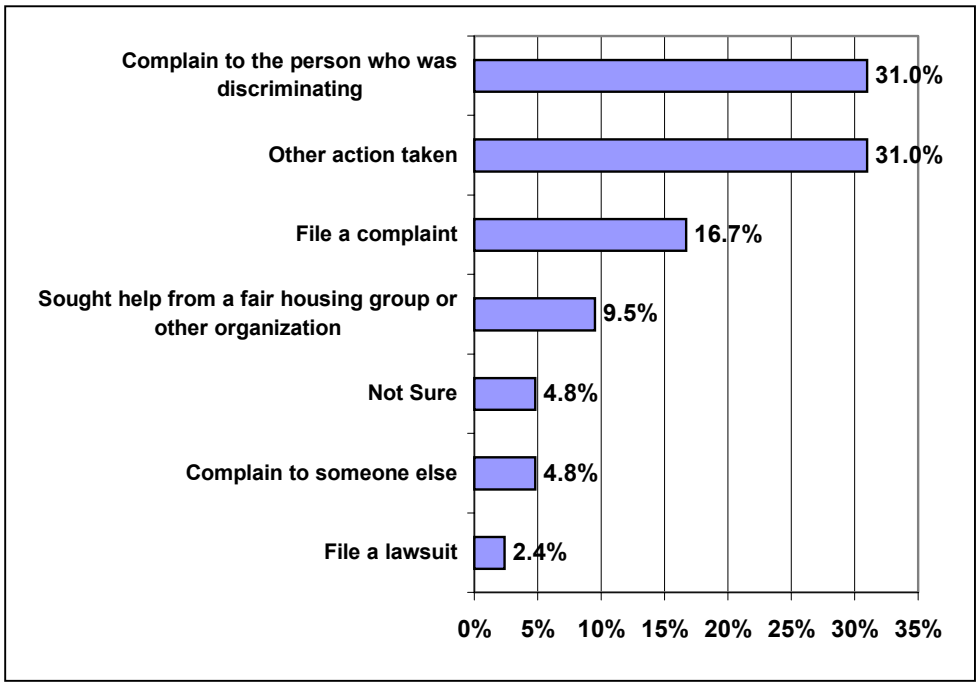


Table 6. Other Responses to Discrimination

- BECAME VICE PRESIDENT OF NAACP IN MARINA COUNTY, CALIFORNIA
- GOT A CO-SIGNER
- PAID THE WHOLE YEARLY LEASE, IN CASH UP FRONT, TO THE OWNER
- LIED ABOUT MY INCOME
- MOVED ON TO ANOTHER PLACE SO I WOULDN'T HAVE TO DEAL WITH THE SITUATION
- TALKED TO POLITICIANS AND ASKED FOR HELP IN ORDER THE BUY A HOUSE
- TOOK MY HUSBAND TO DEAL WITH THEM BECAUSE HE KNOWS THE PEOPLE
- WE WENT TO ANOTHER REAL ESTATE AGENT.
- WENT SOMEWHERE ELSE WHERE IWE WOULD BE MORE COMFORTABLE
- WENT TO A COMMUNITY MEETING

County-level Responses

While the pattern of responses evident across the state was in keeping with that of the individual counties, some differences did exist between each of the four counties (Table 7). Maui residents were least likely to report having experienced discrimination in housing, and those who had encountered discrimination were less likely to have experienced it on more than one occasion. Respondents residing on the Big Island, however, reported the most consistent experience of discriminatory housing practices.

Kaua`i residents were most likely to take some sort of action in response to perceived discrimination, and their most common response was to address the issue with the responsible party. Individuals living in the City & County of Honolulu were most likely to file a formal complaint following an incident of housing discrimination.

Table 7. Incidence of and Reaction to Housing Discrimination by County

			Location			
		Group Total	**Hawai`i**	**Honolulu**	**Kaua`i**	**Maui**
		Col %	*Col %*	*Col %*	*Col %*	*Col %*
Ever experienced discrimination in housing	yes	**23.1%**	24.8%	26.3%	22.2%	19.4%
	no	**76.9%**	75.2%	73.7%	77.8%	80.6%
# times incidents during past 5 years	never	**43.5%**	40.7%	40.9%	47.4%	45.7%
	once	**22.4%**	24.4%	22.7%	16.7%	25.7%
	2 times	**13.0%**	9.3%	17.0%	15.4%	10.0%
	3 times	**5.9%**	7.0%	4.5%	2.6%	10.0%
	4 or 5 times	**6.2%**	7.0%	4.5%	7.7%	5.7%
	6 to ten times	**5.3%**	4.7%	8.0%	6.4%	1.4%
	10+ times	**3.7%**	7.0%	2.3%	3.8%	1.4%
Did you do anything about it?	yes	**11.3%**	11.5%	10.9%	12.8%	10.0%
	no	**83.5%**	83.3%	84.2%	86.0%	80.0%
	cannot recall	**5.2%**	5.2%	5.0%	1.2%	10.0%
Action taken	Complain to the person who was discriminating	**31.0%**	27.3%	27.3%	41.7%	25.0%
	Complain to someone else	**4.8%**			8.3%	12.5%
	File a complaint	**16.7%**	9.1%	36.4%	8.3%	12.5%
	File a lawsuit	**2.4%**		9.1%		
	Sought help from a fair housing group/other org.	**9.5%**	18.2%	9.1%	8.3%	
	Other action	**31.0%**	45.5%	18.2%	33.3%	25.0%
	Not Sure	**4.8%**				25.0%
Reasons for inaction on discrimination	Pointless, not worth it, no big thing	**38.8%**	41.8%	44.4%	40.9%	25.5%
	Just kept looking, need to find a place	**6.5%**	6.0%	2.8%	6.1%	12.7%
	Did not want to rent from unfriendliness	**3.8%**	3.0%	1.4%	6.1%	5.5%
	I was young	**3.8%**	1.5%	2.8%	9.1%	1.8%
	Foreigner/newcomer	**3.1%**	3.0%	4.2%	1.5%	3.6%
	Did not know what to do	**9.2%**	10.4%	12.5%	6.1%	7.3%
	Assumed it was landlord's right	**8.5%**	7.5%	9.7%	12.1%	3.6%
	No choice, cannot win	**5.0%**	3.0%	9.7%	1.5%	5.5%
	Cost too much money to pursue	**4.2%**	4.5%	1.4%	6.1%	5.5%
	Other reasons	**7.7%**	10.4%	6.9%	4.5%	9.1%
	Just didn't, can't remember why	**9.2%**	9.0%	4.2%	6.1%	20.0%

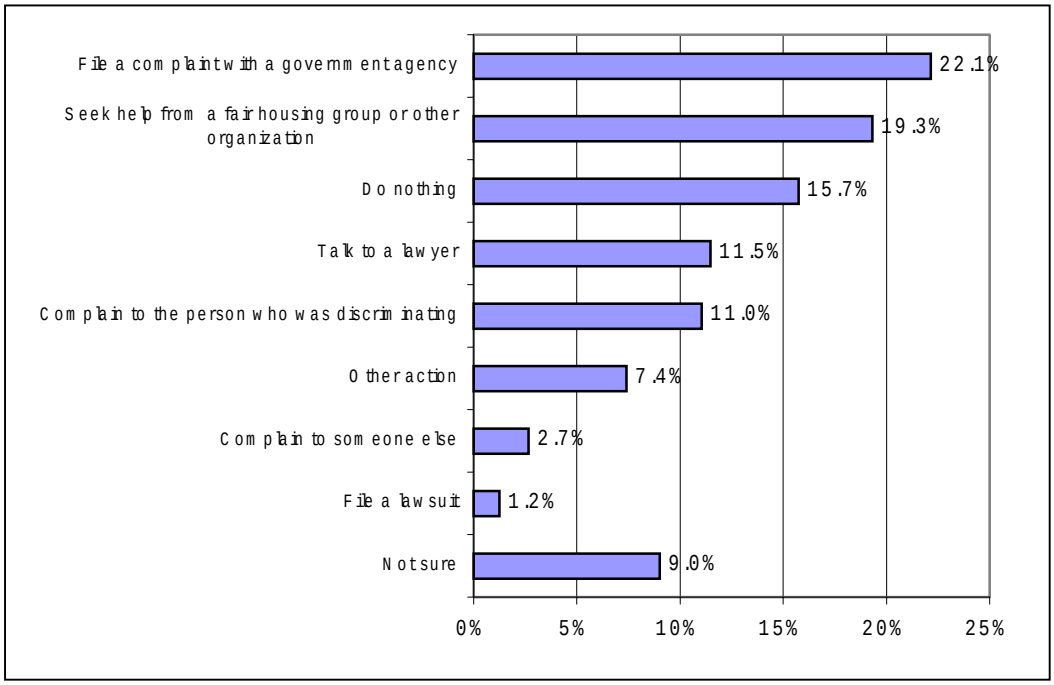
Note. Survey data weighted to number of households.

Anticipated Responses

Personal Discrimination

All of the 1631 respondents to the current survey were asked what they thought they would do now if the felt they were being discriminated against while trying to rent a house or apartment. Filing a complaint with a government agency (22.1 percent) and seeking assistance from a fair housing group or other organization (19.3 percent) were the most common responses (Figure 19). A notable portion of the group, however, indicated that they would still elect to do nothing in response to discrimination (15.3 percent).

Figure 19. Respondents' Anticipated Responses to Discrimination



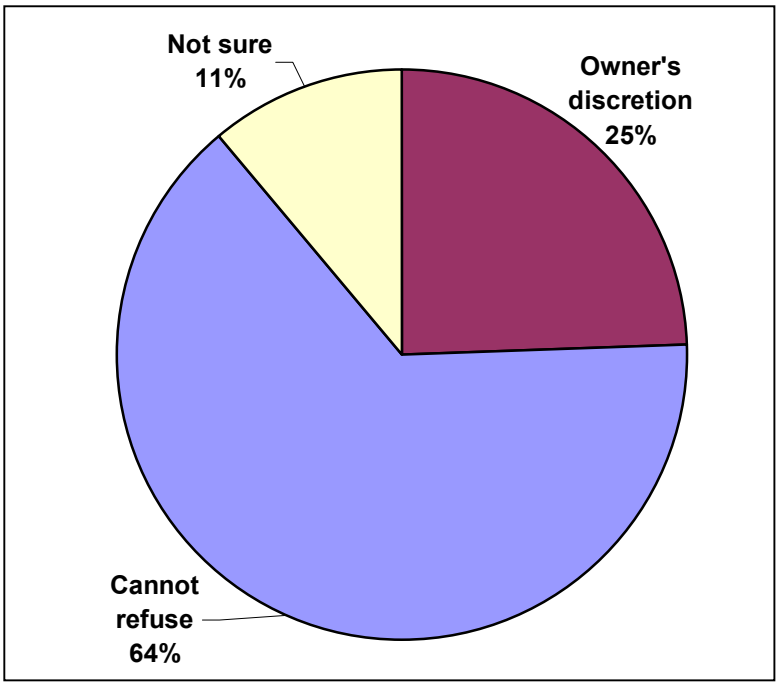
Fair Housing Legislation

Participants in the current study were provided with one additional hypothetical situation and asked to anticipate their response. The interviewers posed the following question to the respondents:

> Suppose there's a community-wide vote on housing issues, and there are two possible laws to vote on. One law says that homeowners can decide for themselves whom to sell their house to, even if they prefer not to sell to people of a certain race, religion, or nationality. Another law says that homeowners cannot refuse to sell to someone else because of their race, religion, or nationality. Which law would you vote for?

Although 64 percent of the respondents indicated that they would vote to prevent owners from selling their house only to people of certain races, religions, or ethnicities, one-quarter of the group stated that they would support the homeowners' right to decide to whom to sell their house (Figure 20).

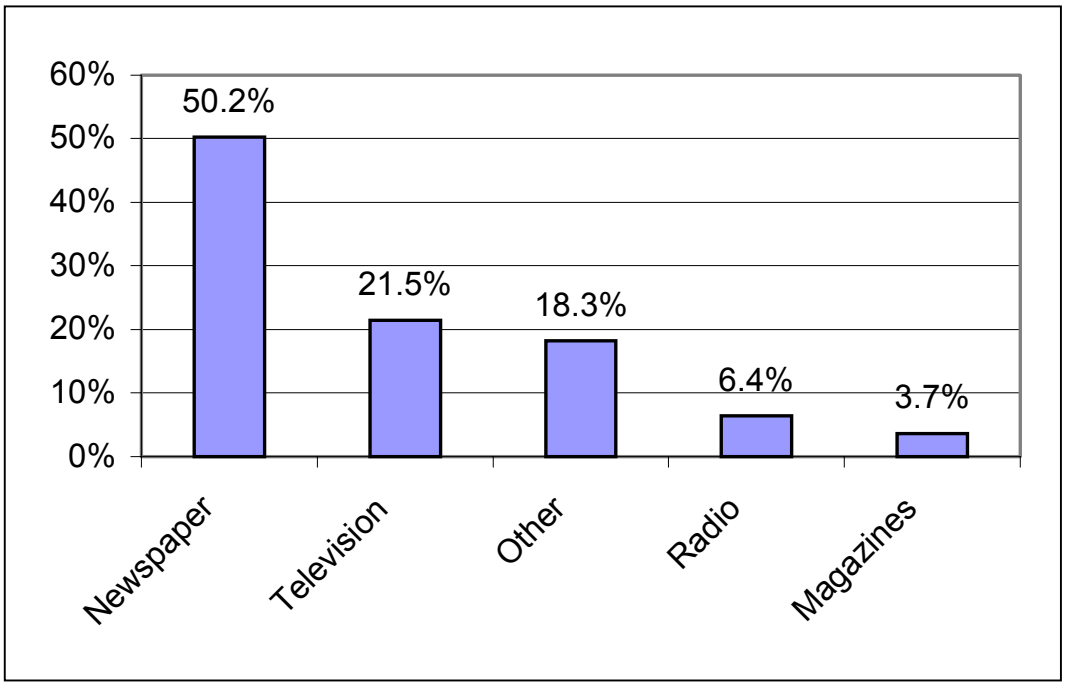
Figure 20. Voting on Fair Housing Legislation



Exposure

In order to determine the degree of familiarity with impediments to fair housing that Hawai'i state residents' possess, interviewers asked whether they had seen or heard any advertising within the past three months that pertained to fair housing. Only 13.4 percent indicated that they had been exposed to such advertising recently. Of these 219 individuals, 50.2 percent read the ads in a newspaper and 21.5 percent saw them on television (Figure 21).

Figure 21. Mediums of Exposure to Fair Housing Advertisements



V. AGENCY INTERVIEWS

A central aspect of the present AI study was the numerous interviews conducted with staff members at housing agencies and advocacy groups deemed "experts" in issues related to Fair Housing. SMS conducted interviews with staff members at agencies across the state to determine what they perceived as major impediments to fair housing in Hawai'i. Interviews were initially focused on those agencies charged with the responsibility for producing shelter for HUD-eligible programs. Upon completing those discussions, the focus was expanded to include individuals from insurance agencies, financial institutions, and other types of businesses that may encounter impediments to fair housing. For a complete list of agencies interviewed, please refer to Appendix F.

The data gathered from each agency included any indication of housing choice impediments to any protected class between July, 1996 and June, 2003. Agents were asked to comment on a list of possible impediments in order to identify complaints, violations, or civil actions against housing providers and to determine the nature, extent, and disposition of the housing discrimination. That list included:

- Policies related to building, occupancy, and health/safety codes.
- Accessibility standards that do not meet requirements of the Fair Housing Act.
- Local zoning laws and policies that restrict the number of persons occupying dwellings, or impose minimum lot sizes for group homes in single-family areas.
- Policies that restrict housing or development to areas of minority concentration, or that discourage employment of minorities and persons with disabilities.
- Policies on application of site and neighborhood standards for new construction.
- Policies affecting displacement (neighborhood revitalization, property tax increases, demolition of subsidized housing), that may affect housing selection inside or outside of areas of minority concentration or housing which are accessible.
- Policies for providing transportation and social services that affect housing choice.
- Policies that affect representation of minorities and persons with disabilities on planning and zoning boards and commissions.
- Policies regarding equalization in the provision of government services.
- Policies of public housing agencies and housing assistance providers that affect tenant selection, reasonable accommodation, service delivery, maintenance, and accessibility.

In the course of these interviews, two impediments were mentioned by essentially every expert. The most often cited impediment to fair housing in the state of Hawai'i was the shortage of affordable housing units. When asked about the causes of this insufficient inventory of appropriate units, housing experts referred to four major factors:

1. An overall lack of housing units of all types throughout the state of Hawai'i;
2. Insufficient incentives for developers to build affordable housing;
3. Site standards make it prohibitively expensive to develop affordable housing; and
4. Developers failure to comply with affordable housing guidelines.

The second most frequently mentioned impediment to fair housing concerned inadequate disability access. This impediment was attributed to the following:

- Reluctance of developers to provide accommodations for disabled people;
- Landlords' unwillingness to rent to individuals with service animals;
- Dangerous facilities for the frail elderly; and
- State and County accessibility standards that do not comply with the conditions set forth in the Fair Housing Act.

The nature of the application process to obtain public housing was also the subject of a great deal of discussion. A common complaint centered around the fact that the application process for public housing was complicated long and the wait lists were long, inflexible, and unfair in their priority. Extensive background checks also served to slow this process. In several cases, the applicant was evicted from their current dwelling before their application for public housing has been approved leading to homelessness or overcrowding when they moved in with family or friends. It was also noted by many experts that applicants are told that they will receive a unit, provide notice to their current landlord, and then learn that there is a delay with their application. This delay forces them to live with friends or family in overcrowded conditions, or to be homeless for a period of time.

The housing experts who were interviewed had the following recommendations for overcoming impediments to fair housing:

- Clarify the regulations;
- Educate developers, landlords and applicants about Fair Housing;
- Enforce existing laws;
- Streamline process of obtaining public housing; and
- Obtain additional funding for programs and development.

VI. DELPHI PROCESS

The next phase undertaken in the AI process was designed to obtain a general consensus among the experts regarding the most severe impediments to fair housing in Hawaii. The Delphi Technique, developed by the RAND Corporation at the end of World War II, is a survey method which uses a series of questionnaires to pool experts' judgments on a subject. Responses to one round of surveys are used to formulate the questions included in the next round. This iterative process continues until an issue has been sufficiently explored and a convergence of experts' opinions has emerged. The Delphi Technique is effective for identifying goals and objectives, evaluating alternatives, and gaining insight into values and preferences. While traditionally done by mail, the Web now offers an effective and efficient platform for Delphi implementation and was the method utilized in the present study.

Information gathered from the secondary data, public awareness survey, and agency interviews was used to generate a list of 63 impediments to fair housing for the state of Hawai'i. Several items on this master list were determined to be redundant and the list was reduced to fifty impediments (Table 8). In Round One of the Delphi process, that list was then distributed to 58 individuals identified as experts on issues related to fair housing for their review, of whom 11 were unreachable. These individuals were asked to rank the top ten impediments to fair housing choice. A total of 18 experts responded, for a response rate of 38 percent.

Table 8. Delphi Phase 1 List of Impediments to Fair Housing

- Insufficient inventories of affordable housing units on each island
- Applicants do not know their rights
- Too few incentives for developers to build affordable units
- Insufficient education of the general population aimed at reducing discrimination
- Lack of coordinated, long-range plan, objectives for all Hawai'i Fair Housing issues
- Too few incentives for developing rental units
- No policy to encourage developers to build units for disabled
- Process of obtaining subsidized housing is too lengthy and complicated
- All of the Fair Housing policies are too complicated and not standardized
- Lack of coordination of agencies, zoning, enforcement, codes in a single system
- Lack of coordination between housing and with other agencies
- Lack of funding for housing agencies to deal with compliance issues
- Lack of a single statewide authority for Fair Housing issues
- Too few units suited to the needs of the frail elderly
- Insufficient education provided to advocacy groups
- No clear understanding of the relation between Fair Housing Law and homelessness
- Lack of county-wide fair market rental rates
- Lack of public transportation for subsidized housing tenants
- No clear and simple Fair Housing Objectives across agencies
- The construction and use of wait lists is too complicated and not standardized
- Difficulty accessing information about Fair Housing Law
- No good way to make developers comply with affordable housing guidelines, in general
- Not enough independent and full-time Fair Housing Officers for each jurisdiction
- There is a need for a forum for sharing ideas and success stories for Fair Housing
- Human services agencies are not included as contributors to the Consolidated Plan
- Inadequate protection against discrimination of mentally ill persons
- Insufficient protection against discrimination as retaliation
- Lack of a policy that allows use of Section 8 vouchers for home ownership
- Lack of local Fair Housing ordinances that allow local action to bring about compliance
- Inadequate protection against discrimination due to race, color, and/or ancestry
- Inadequate protection against discrimination of disabled persons
- The emphasis of enforcement over education
- Failure of HCRC and HUD to publish the outcomes of compliance complaints
- Lack of policies that require landlords to admit pets who assist the disabled
- Geographic concentration of subsidized housing
- Lack of access standards in housing units for the disabled
- Lack of testing for Fair Housing compliance actions
- Banks fail to consider the needs of the poor and disabled
- Inadequate protection against discrimination due to familial status
- Insufficient protection against discrimination due to age
- HUD rejection of persons with any history of drug abuse
- Inadequate protection against discrimination due to gender (including harassment)
- No clear understanding of the relation between Fair Housing Law and homelessness
- Insufficient protection against discrimination due to marital status
- Insufficient protection against discrimination due to religion
- Lack of lending testing for CRA
- Insurance (required for mortgage) has restrictions that jeopardize Fair Housing
- SSI payments aren't portable so they cannot be used for non-group housing
- Displacement of low income groups by immigrants

Table 9 below details the 26 items that were identified as among the top ten impediments for the state by any of the first round respondents. Those deemed the ten most important impediments by all of the respondents are displayed in Table 10. Of the 26 items that resulted from Round One, six were related to the shortage of available affordable housing units. As this was clearly the primary impediment identified by the Round One participants, these six items were removed from the list, leaving twenty impediments to be evaluated during Round Two.

Table 9. Twenty-six Impediments Identified by Round One Respondents

- Insufficient inventories of affordable housing units on each island
- Applicants do not know their rights
- Too few incentives for developers to build affordable units
- Insufficient education of the general population aimed at reducing discrimination
- Lack of coordinated, long-range plan, objectives for all Hawaii Fair Housing issues
- Too few incentives for developing rental units
- No policy to encourage developers to build units for disabled
- Process of obtaining subsidized housing is too lengthy and complicated
- All of the Fair Housing policies are too complicated and not standardized
- Lack of coordination of agencies, zoning, enforcement, codes in a single system
- Lack of coordination between housing and with other agencies
- Lack of funding for housing agencies to deal with compliance issues
- Lack of a single statewide authority for Fair Housing issues
- Too few units suited to the needs of the frail elderly
- Insufficient education provided to advocacy groups
- Lack of public transportation for subsidized housing tenants
- Lack of county-wide fair market rental rates
- No clear understanding of the relation between Fair Housing Law and homelessness
- No clear and simple Fair Housing Objectives across agencies
- Insufficient protection against discrimination as retaliation
- Lack of a policy that allows use of Section 8 vouchers for home ownership
- There is a need for a forum for sharing ideas and success stories for Fair Housing
- Difficulty accessing information about Fair Housing Law
- Not enough independent and full-time Fair Housing Officers for each jurisdiction
- Inadequate protection against discrimination of mentally ill persons
- Failure of HCRC and HUD to publish the outcomes of compliance complaints

Table 10. Ten Most Critical Impediments Statewide

Impediment	Rank
Insufficient inventories of affordable housing units on each island	**1**
Applicants do not know their rights	**2**
Too few incentives for developers to build affordable units	**3**
Insufficient education of the general population aimed at reducing discrimination	**4**
Lack of coordinated, long-range plan, objectives for all Hawai'i Fair Housing issues	**5**
Too few incentives for developing rental units	**6**
No policy to encourage developers to build units for disabled	**7**
Process of obtaining subsidized housing is too lengthy and complicated	**8**
All of the Fair Housing policies are too complicated and not standardized	**9**
Lack of coordination of agencies, zoning, enforcement, codes in a single system	**10**

The list of experts for Round Two included all of the full list of 58 persons who were included in the previous Delphi iteration. To that list, another 39 experts were added who were either identified by the original set of experts, or added by SMS in order to balance lists for all five jurisdictions. These 97 individuals were asked to review the twenty impediments identified during Round One (Table 11) and identify the three most critical impediments to fair housing choice in Hawai'i.

Table 11. Delphi Phase 2 List of Twenty Impediments

- Insufficient education provided to advocacy groups
- Applicants do not know their rights
- Process of obtaining subsidized housing is too lengthy and complicated
- Lack of funding for housing agencies to deal with compliance issues
- Inadequate protection against discrimination of mentally ill persons
- Not enough independent and full-time Fair Housing Officers for each jurisdiction
- Lack of public transportation for subsidized housing tenants
- Lack of coordination of agencies, zoning, enforcement, codes in a single system
- Insufficient education of the general population aimed at reducing discrimination
- No clear understanding of the relation between Fair Housing Law and homelessness
- Lack of county-wide fair market rental rates
- Insufficient protection against discrimination as retaliation
- Lack of a policy that allows use of Section 8 vouchers for home ownership
- Difficulty accessing information about Fair Housing Law
- Failure of HCRC and HUD to publish the outcomes of compliance complaints
- Lack of coordinated, long-range plan, objectives for all Hawaii Fair Housing issues
- Lack of a single statewide authority for Fair Housing issues
- All of the Fair Housing policies are too complicated and not standardized
- Lack of coordination between housing and with other agencies
- No clear and simple Fair Housing Objectives across agencies
- Insufficient education provided to advocacy groups
- Applicants do not know their rights
- Process of obtaining subsidized housing is too lengthy and complicated
- Lack of funding for housing agencies to deal with compliance issues
- Inadequate protection against discrimination of mentally ill persons
- Not enough independent and full-time Fair Housing Officers for each jurisdiction

Table 12. Seven Most Critical Impediments Statewide

➢ Lack of coordination of agencies, zoning, enforcement, codes in a single system
➢ Process of obtaining subsidized housing is too lengthy and complicated
➢ Applicants do not know their rights
➢ Process of obtaining subsidized housing is too lengthy and complicated
➢ Insufficient education of the general population aimed at reducing discrimination
➢ Lack of coordinated, long-range plan, objectives for all Hawaii Fair Housing issues
➢ All of the Fair Housing policies are too complicated and not standardized

This impediment identification and prioritization effort produced a short list of items for review and consideration by Fair Housing Officers in all five of Hawaii's Fair Housing jurisdictions. The list was derived from experts' responses to Round 2 of the Delphi Survey and served as the basis for discussions and development of Fair Housing Actions plans as described in the following section.

At several points in the AI development process, the SMS team and the Fair Housing Officers considered the implications of "leaving behind" a very large number of important issues related to Fair Housing Law. Included among these issues was the provision of reasonable housing for all and the elimination of discrimination due to race, color, religion, gender, age, familial status, or disability. It should be recognized that the selection of a smaller set of items for action plans was prompted solely by the need for feasible and effective action plans. The fact that any one of the original 63 items was not selected for the 2003 Action Plan is not meant to suggest that the items are not important, nor that they will not be dealt with in the future. In fact, the master list of items was mandated by the project Request For Proposal (RFP) and was expected to form the baseline list of impediments for future reference. In future Hawai'i Analysis of Impediments efforts, the master lists of impediments generated will be compared against the current list to evaluate the changing environment for Fair Housing in Hawai'i and to identify changes in that environment that can be attributed to the results of Hawaii's Action Plans.

VII. DEVELOPING ACTION PLANS

Comprehensive Goals

The Action Plan for the State of Hawaii was developed by the State's Fair Housing Officer (FHO), in consultation with other Fair Housing Officers throughout the State, and with the SMS team. The specific elements of the plan were based on all of the identification and prioritization efforts described earlier, and were designed specifically to address the most pressing needs of the State.

The project outline for this project called not only for identification of impediments and recommendations for consideration, but also for the actual development of Action Plans. During the course of the project, several characteristics of effective Fair Housing action plans were identified by the group members. It was decided that Action Plans would be jurisdiction-specific. There was no need to have identical action plans for all jurisdictions and it was unlikely that the housing community in every jurisdiction would report identical priorities for action. The State of Hawaii Fair Housing Action Plan reflects the overarching roles of the HCDCH in developing policy, handling statewide compliance issues, coordination, and leadership.

At the same time, it was felt that Hawaii Action Plans would benefit from a degree of integration. The AI project was conducted by a single contractor under contract to all jurisdictions, and there were frequent interactions among the team members throughout the process. Cooperation has been the central feature of Fair Housing Officers' interactions since they were appointed, and it was understood that integration brings about synergy that strengthens all plans. The State of Hawaii Action Plan sets forth several actions that relate directly to the integration of efforts statewide and across counties.

Finally, Fair Housing Officers saw a need to generate Fair Housing Action Plans that were fully integrated into their overall list of responsibilities. Previous AI studies in Hawaii and other states often tended to identify a list of particular impediments and recommend them for consideration and action. The result was an action plan that dealt with issues in an isolated fashion and did not take into consideration a myriad of interrelated issues. More important, the Action Plan might become an "add-on" to FHO responsibilities that could potentially conflict with the fundamental priorities of the job.

During the course of the project we identified several major responsibilities of fair Housing Officers that corresponded directly to the general classification of impediments identified by the housing community[5]. Those included:

Supply and Demand Issues: A set of issues and responsibilities that concern the limited supply of housing units suited to target populations as an impediment to Fair Housing. In general it was felt that a tight market for any targeted subpopulation increased the threat of discrimination against that group. More favorable ratios of supply to demand tend to increase competition for tenants and thereby reduce discrimination.

Management, Coordination, and Standards Issues: A set of issues and responsibilities that describe problems with the housing program rules and regulations that negatively impact clients or that impedes efforts at education and enforcement of Fair Housing Law. Complicated or unclear rules and procedures cause problems for clients and may seem to contradict the need for fairness and equal treatment. Poorly coordinated or even contradictory policies and procedures make the State's compliance enforcement role a difficult one. The lack of appropriate standards for housing and for Fair Housing enforcement can reduce the effectiveness of Fair Housing efforts.

Education Issues: A set of issues and responsibilities related to the need to educate people about Fair Housing Law. Fair Housing Law will be effective only if clients know their rights, landlords know their responsibilities, advocacy groups know their options, and lenders and insurers understand how the law affects their operations.

Enforcement Issues: A set of issues and responsibilities that surround the enforcement of Fair Housing Law for each of the targeted subpopulations. Fair Housing Law can be properly enforced only if we have the appropriate laws for the intended clients, if reporting procedures are understood and utilized, if early diagnosis can be used to avoid discrimination before it occurs, cases are investigated quickly, prosecuted effectively, guilty persons punished, and would-be discriminators are made aware of the consequences of their actions.

[5] Note that most lists of impediments developed in this AI are rendered according to this general classification scheme. See the categorized list of impediments Appendix H, and the results of Delphi Rounds.

Policy Development Issues: These include a set of individual issues, often directly related to one or more of the previous classifications, that take on a life of their own when specific Fair Housing policies need to be generated or changed. Recent interest in petitioning for use of countywide Fair Market Rents for the Section 8 Voucher program and the expressed need to alter HUD policies regarding drug histories are examples of policy development issues and responsibilities.

There are many individual issues within each of the classifications noted above. They are often, if not always, interrelated and they differ in emphasis from one jurisdiction to another.

An effective Fair Housing Action Plan must be grounded in the entire system of issues that make up the Fair Housing policy and procedures in the jurisdiction. Each action plan element has a position in this system and will affect overall system effectiveness in its own way. The action plan will also make clear what is not currently being addresses. Impediments that are not slated for action in the current time period are those that are not viewed as critical problems by the local housing community, or those that are outside the authority or resource constraints of the agency.

Reasonable Action Plan Elements

Action Plans that target many impediments in one time period are not likely to be optimally effective. In selecting elements for its Action Plan, the State of Hawaii HCDCH proceeded according to the following objectives:

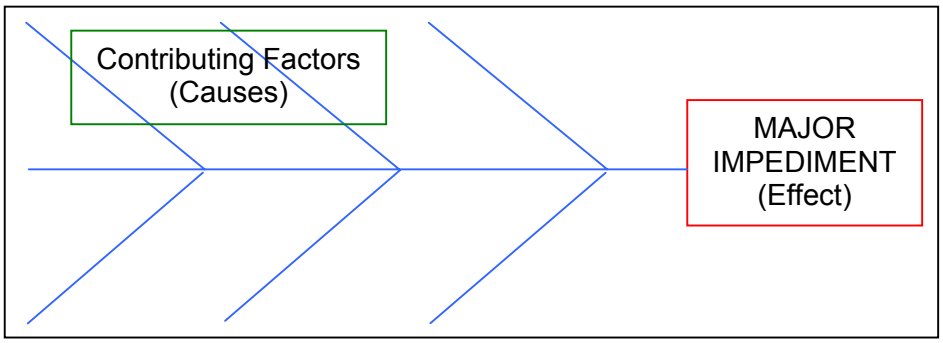
1. Select a manageable number of impediments that are:
    a. perceived by the statewide housing community to be important problems;
    b. within the authority of the State agency;
    c. feasible within current resource and time constraints; and
    d. have definable, measurable outcomes.
2. Develop a feasible action plan with tasks, subtasks, and timelines for each item
3. Produce written, feasible, time-oriented objectives regarding each item
4. Develop measures of effectiveness that will gauge the success or failure of the plan

Overview of the Action Planning Process

The State of Hawaii Fair Housing Action Plan was developed using the following procedures. First, throughout the project, the State Fair Housing Officer reviewed impediments lists for all counties and for the State as a whole. Second, major planning sessions were conducted during which the Fair Housing Office and SMS staff discussed each major impediment and its possibilities for inclusion in the plan. Using the criteria described above, the Fair Housing Officer selected a set of items to be included in the Action Plan. SMS staff then developed a draft Action Plan that included the impediment, actions to address it, and measures of effectiveness to be used. The draft plan was reviewed by the Fair Housing Officer and changes or clarifications were requested. Finally, SMS produced the final copy of the plan.

During the Action Planning Process, the Delphi Factors for the State were reviewed and the "Effects" separated from the "Causes" using the Fishbone Diagramming method to clarify the relationships between factors (Figure 22). In some cases, additional categories of causes were added to more clearly understand the issues contributing to the major impediment, or "Effect." By understanding the difference between causes and effects, an action plan could be developed that directly addresses the issues contributing to each impediment. This method allows the planner to more clearly identify the areas in which they can make a direct, significant impact on the reducing or eliminating an impediment.

Figure 22. Fishbone Diagram Utilized in Action Planning Process



For the State of Hawaii Fair Housing Office, seven of the top ten Delphi impediments have been included in the following plan to be addressed over the next five years. Three of the impediments will be addressed directly, while the remaining four impediments will be incorporated into the overall planning process as factors that cannot be remedied by the Fair Housing Office alone.

Each of the three major sections is organized as follows:

- Background on the nature of each impediment;
- Recommended actions to be taken in order to overcome that impediment; and
- Measures of effectiveness to evaluate the success of the action plan.

Affordable Housing

Impediments to fair housing choice are factors (actions, omissions, or decisions) whose intent or effect is to restrict housing choice for members of a protected class (defined by race, color, religion, sex, disability, familial status, national origin, age, marital status, and HIV infection). The intent or effect must be demonstrated by a nexus of relationship between the proposed impediment and discrimination against a protected class. Any such nexus will include two elements: (1) a theoretical rationale for a connection; and (2) observed or statistical evidence that the connection has produced discriminatory action affecting members of a protected class.

Research conducted for the AI in all Hawaii jurisdictions showed clearly that lack of affordable housing units was seen as a very important problem affecting Fair Housing choice. A majority of experts in the field mentioned it as important without prompting. The Fair Housing Officers have noted its importance. The Delphi technique showed it to be the number one problem in producing safe and suitable housing for all protected classes. It was clearly thought to be an issue closely related to realizing equitable housing choice for protected classes.

Housing and Fair Housing experts across the State reported that there is a rationale for the connection between a lack of affordable housing and discrimination against protected classes. A tight housing market provides greater opportunity for discrimination and an excess of supply over demand provides an impetus to accept applicants regardless of protected class status. Rent held constant, if a landlord has very many applicants for a unit, the landlord can exercise personal judgment to pick an applicant that will be “the best tenant”. If that judgment includes discrimination against a protected class, it can easily result in the protected class member being rejected unfairly. The reverse would be true in a buyer’s market. Landlords would be induced by the tight market to ignore their bias in favor of getting someone into their unit.

Statistical evidence that the lack of affordable units produces discrimination is more difficult to find. Indirect evidence is available. Census data in Hawaii and across the nation indicate that persons in each of the protected classes tend to be disproportionately identified as low- or very low-income families. Lower income families face greater housing choice problems in a tight rental housing market, so protected classes will be among the first to feel the pinch. In Hawaii, rising rents since 2000 produced restricted choice among protected classes. Section

8 Housing Officers report that in 2000, about 80 percent of those with housing vouchers were able to find appropriate units. In 2003, that figure was reduced to about 50 percent.

The "effect" of higher rents and fewer suitable units, therefore, has been to reduce housing choice among the protected classes. Other attempts to secure statistical evidence of the link between restricted choice and discrimination met with failure. In the opinion of the authors of this report, that fact may reflect the inadequate quality of available data rather than the lack of any link between supply and restricted Fair Housing choice among protected classes. The lack of any empirical nexus is, however, a fact.

For those who leave it in:

In (COUNTY NAME), Fair Housing Officers have decided that insufficient affordable housing choice rises to a level of importance that demands action. As a result, it was selected as a plank in the (COUNTY) Fair Housing Action Plan. The high level of concern within the housing assistance community, the reasonable theoretical nexus, and indirect evidence, are sufficient to warrant at least supportive action at this time.

VIII. STATE OF HAWAI'I ACTION PLAN: 2003-2008

Impediment 1: Limited Supply of Reasonable Units for Target Population

Discussion

The most significant barrier to fair housing in the State of Hawaii was identified in the Delphi survey as "insufficient inventories of affordable housing units on each island, especially rental units." This is the result of multiple factors, including several listed in the top ten Delphi list for the State:

- Too few incentives for developers to build affordable units;
- Too few incentives for developing rental units; and
- No policy to encourage developers to build units for disabled.

The State of Hawaii has a finite housing market extending from core employment centers. Unlike on the Mainland where residents can reside in one state and commute to work fulltime in another state, Hawaii's location effectively eliminates that as an option for residents. Further, this situation also exists within each island. Although there are some individuals who commute daily between islands, the rising cost of air transportation makes this increasingly problematic. Therefore, as the demand for housing units exceeds supply on each island, the price of the housing units increases and the vacancy rate is virtually eliminated. During the past several years, Hawaii real estate agents have been reporting that the demand for housing has increased significantly. This increasing demand, which has now been documented in the Hawaii Housing Policy Study,[6] is contributing to climbing purchase prices in each county.

The implications of a tight housing market for Fair Housing issues are significant. First, in a time of rising prices, the availability of units at affordable prices becomes more limited and those that exist are typically farther from the employment centers. The fewer the number of units available for sale, the more buyers a seller can select from. While not encouraging discrimination, a tight housing market allows the seller to "choose" who they will sell to, and to sell for the highest offer – leaving fewer options for those at the lower economic strata.

[6] Scheduled for release in July, 2003.

Development currently underway in Hawai'i is focused on building visitor accommodations and middle-to-upper income housing options that are in high demand throughout the state. The higher price of land and construction in Hawaii makes affordable housing developments less profitable, and therefore less desirable, for the private sector. In the past it was left to the State and Counties to develop affordable housing options for those households not directly served by the private sector. Since the 1990s, however, the State and Counties have moved away from the development business, opting instead to encourage private developers to finance affordable housing options as a part of the planning and permitting process for new housing projects. This process has been relatively slow in providing sufficient units to meet the needs of the underserved population.

The impact of the rising demand for housing and reduced development of housing units has had an even greater impact on the availability of affordable rental housing options. Higher prices mean higher rental rates as illustrated by Hawaii having the highest median rental rate in the United States based on the 2000 Census (Appendix G). At a gross median rental rate[7] of $779 per month, Hawaii easily tops the rest of the nation. Although this figure is lower than the $830 per month rate attributed to the state in 1990, it suggests that Hawaii consistently has rental rates that exceed affordability for many residents. During the few years, low mortgage rates have also negatively impacted the availability of affordable rental units. Investors who held rental units are now selling their properties to people for whom home ownership has been brought into reach by the falling mortgage rates. The result is fewer rental units overall, higher demand and higher rents for units closer to employment centers. The remaining landlords now have more options with regard to who they rent to and at what rate. This leads to a greater likelihood that the tenant who can pay more, have fewer demands and is less likely to exact significant wear on a unit will be preferred over a tenant with a limited amount to spend on rent, those in need of certain accommodations such as ramps or a dog to assist with their living, or a household with children. While not encouraging discrimination directly, the current rental housing market in Hawaii enables landlords to be more selective in their tenants and still have occupied units.

The lack of public transportation in the Counties of Maui, Kaua'i and Hawai'i further aggravates the availability of affordable rental units in their respective markets. Households that cannot

[7] As defined by the U.S. Census Bureau, the gross rental rate includes the average cost of utilities with the rental amount.

afford an automobile and do not have public transportation as an option must live close to their place of employment. This creates added demand on housing near employment centers, further increasing rental rates and availability of units. This lack of public transportation greatly contributes to the concentration of low income housing near employment centers for each of these islands at the same time there is an inadequate supply of units in those markets.

Overall lack of sufficient numbers of affordable rental housing units Statewide results in a lack of affordable rental units for the disabled and frail elderly, all issues identified in the Delphi survey.

Action Plan

When a Fishbone Diagram was developed, the Fair Housing Officers and the SMS team we recognized that, while developer incentives and policies may take up two of the "bones" or causes, there are many more causes contributing to the insufficient inventory of affordable housing in Hawaii as a whole and in each County. Federal, State and County leaders, Housing agencies, non-profits, Developers and all entities involved in providing affordable rental housing units must come together to understand and develop meaningful strategies to address this impediment.

The Fair Housing Office alone cannot address this issue. They can, however, facilitate and advocate for more affordable rental units overall and especially those that can meet the needs of individuals often challenged to find adequate housing that they can afford including: mentally and physically disabled, families with children and those with dogs to assist them with their day-to-day living. Political leaders must understand the connection between adequate housing supply and fair housing and be prepared to support the efforts that can make more housing units a reality. The Fair Housing Office must play a proactive role in raising awareness of the need for additional affordable housing units, including rentals. The Office must also be the lead in advocating for the needs of the underserved.

Measures of Effectiveness

Because this is a multifaceted issue, it will take years for different groups to come together, develop the appropriate legislation and/or policies and gain approval. An interim measure of the progress of this action plan will be an increase in the number of legislators and senior officials in housing-related agencies who understand the connection between affordable

housing availability and fair housing. These individuals will also continue to recognize the Fair Housing Office as the leading advocate for the underserved.

Impediment 2: Applicants are Unaware of Rights and Resources

Discussion

An examination of the issues identified in the research process yielded the following contributing causes of this impediment:

- Applicants are not aware of their rights;
- Applicants do not follow up with authorities if they are denied their rights;
- Landlords are not aware of the laws;
- Landlords are not aware of the consequences of not following the law;
- Advocacy groups who work with applicants are not totally aware of all the laws; and
- Experts (i.e. attorneys, realtors) are not aware of all the laws.

Before Landlords can be expected to follow the laws of Fair Housing they must be aware of the laws and understand the impact of non-compliance. Likewise applicants must know what they should expect in dealings with potential Landlords.

The Public Awareness Survey undertaken by SMS clearly shows that the general public is unsure of what the laws are relating to fair housing. In most of the housing scenarios evaluated, the majority of the respondents were unsure of what is legal, with the remainder split between believing the specific action was or was not permissible. In addition to this uncertainty of the basic laws, there is also a disparity between what people think the laws may be and what actions they believe should be permissible.

This lack of understanding of the laws, and people's desire for them to be different, undermines the likelihood that landlords will follow the laws because they do not know them, want to follow them, nor do they understand the consequences of not following the laws. Likewise applicants are not likely to know the laws, to press for their rights, nor do they understand how to report violations of the laws.

Language is one barrier to awareness. As seen in the demographics section, there are households in every county that exist in "linguistic isolation." These are households whose

primary language is not English and there is no one in the household who speaks English. These households tend to be more recent immigrants to the islands and therefore more likely to be in need of housing, especially affordable housing.

The reduced number of Civil Rights complaints related to housing may be a result of greater compliance, however it may also be a result of less awareness that violations have occurred or people's decreased willingness to report a violation. The 2003 Public Awareness Survey was a benchmark and future surveys will be able to track whether awareness is increasing, staying the same or decreasing and whether there is a direct correlation to Civil Rights complaints.

The Public Awareness survey indicates that few people (16%) who were involved in a discriminatory situation in a rental process actually took an action to report or rectify the situation. The reasons for not acting ranged from uncertainty of knowing what actions were possible to not wanting any further difficulties with the landlord. This lack of action is one contributing factor to continuing discrimination – there are no repercussions for lack of compliance.

Greater awareness of the laws and why they are in place, understanding how to report violations and the consequences for non-compliance will result in more equal housing opportunity for all of Hawaii's residents.

The major impediments identified in the Delphi survey and supported by the research are that:

- Applicants do not know their rights; and
- Insufficient education of the general population aimed at reducing discrimination.

The overall effect is that "Applicants and Landlords do not fully understand the legal rights of applicants looking for a rental unit and the implications of Landlords not complying with these rights."

Action Plan

The challenges in reducing this impediment are significant:

- Reaching those most in need of this information – landlords and applicants, and those who interact with and provide services to them;
- Providing the message in a manner and language to enhance comprehension;
- Repeating the message enough times for people to comprehend; and

- Maximizing limited resources to finance this communications effort.

The maximum benefit will be gained by coordinating the communications efforts at the State and County levels. Those efforts that involve personally interacting with the applicants and landlords should be left to the Counties, because they can better identify and provide training to their constituents. Those efforts that are broader in scope and can benefit the State as a whole should be the responsibility of the State office of Fair Housing.

A. Non-English Informational Packets

The Fair Housing Office, working in conjunction with the Counties, needs to confirm and prioritize the non-English languages in Linguistically Isolated Households in the State. Based on the 2000 Census the languages to be explored as possible needs include: Tagalog; Japanese; Chinese; Spanish or Spanish Creole. "Other Pacific Island" languages is actually the largest group, but since it is composed of several smaller groups, this need to be identified and quantified to determine how big these individual groups may be.

The materials will support the education of applicants as to their rights and why and how they should report any violations of these rights. Materials may not be able to be directly transferred from English and need to be reviewed by a respected translator to ensure that the nuances of the language have been taken into consideration, especially considering the delicate nature of defining rights and how to manage violations.

One challenge to be addressed is to identify where each of the selected groups can go for assistance if they have problems. They will need a contact that speaks the same language or at least can access translation services. During the development process for the materials, perhaps advocacy groups for each of these non-English households can be identified and referred to in the materials.

Another critical element for these new materials is to ensure they reach the right households. This represents another area where the State can work with the Counties to ensure that the distribution of these materials flow through channels that touch these households. Fortunately it appears by the maps that many of the households are in the same neighborhoods and here again identified advocacy groups may be the best resource for reaching to these households.

Measures of Effectiveness

The measure of how well this action has been done is the number of new brochures developed and distributed each year. The goal will be to develop one new informational packet each year.

B. Encourage Applicants to Report Violations

Applicants are hesitant to report violations and they may not know how best to report violations. HUD provides a toll free "1-800" number to report violations; however given that few of those people who said they experienced discrimination reported they had used the number, greater awareness of this number must be generated.

The State Fair Housing Office should work with HUD to increase awareness of the toll-free number by researching and developing a joint marketing campaign to promote the line. First, focus groups should be conducted to understand why the number is not being used, and then a plan can be developed to overcome these barriers.

One more key element to maximize the reach of these households is to work with HUD to arrange for their "1-800" Hotline advertisements to be run periodically in languages other than English as prioritized above. As new materials are developed in other languages the advertising for the toll free number can be printed.

Measures of Effectiveness

The measures for these actions will be:

- Conduct the research and develop the plan in 2004;
- Assuming the plan can be financed without new funding, implementation in 2004.

C. Upgrade Presentations and Training on Fair Housing

Several major "causes" to lack of awareness included needing to better educate applicants, landlords, advocacy groups, and experts. It is best that the Counties prioritize and contact these groups and arrange for presentations. To address the impediment of awareness, more training sessions and more presentations on Fair Housing will have to be given by the Counties.

To support these sessions and presentations, the State Fair Housing Office will review and upgrade the training materials and presentations to make them fresher, more interesting and the information more accessible. Certain components of the presentation may have to be developed or fine-tuned to make them more relevant to key advocacy groups and experts. Material review should include review of handout materials, graphics or PowerPoint used in the presentation, the actual outline of the speech, and even consider training for the Trainer and/or Presenter. The State Office is perfect to handle this assignment because what they develop can then be shared with each of the Counties.

Measures of Effectiveness

The measure of successfully implementing this action will be the improved evaluations of training sessions and presentations. At the end of every training session and presentation a short questionnaire will be distributed to participants to evaluate the presenter and presentation. The evaluation form will include space for feedback to improve the presentation even more in the future. Over time the ratings on these evaluations should continue to improve as new materials are added, presentations updated and presenters trained.

D. Website

To maximize the exposure of Fair Housing laws to the targeted audiences, the State Office will work to link its Fair Housing site to a greater number of related housing websites. This may include not only government sites, but also lending institutions, realtors, brokers, and other related websites. The link to Fair Housing will add credibility to these websites, and the exposure for Fair Housing will be significantly increased.

Measures of Effectiveness

The measure of effectiveness of this action will be the increased number of hits on the Fair Housing website.

Impediment 3: Lack of a coordinated, long range plan including objectives, for all Hawaii Fair Housing Issues.

Discussion

The impediments that have been identified in this AI report are major and they cannot be easily overcome. One Office alone cannot manage all that is required. Overcoming the impediments will require a long-term commitment and coordinated efforts between the Federal, State and County departments and agencies.

In the past when a plan has been developed the action steps have not been clearly delineated, nor have there been specific measures to track how well the implementation is progressing.

To ensure that the commitment is sustained and that actions are coordinated and continued, a long-range plan must be developed. This plan must include specific actions, timetables, and measures of success. The plan must be shared with all agencies and anyone who contributes to and/or benefits from the plan.

The impediment that was identified in the Delphi process was that there is a "Lack of a coordinated, long-range plan with objectives for all Hawaii Fair Housing issues." A connected impediment also identified in the Delphi was the "Lack of coordination of Agencies."

To begin to overcome the impediments addressed earlier in this plan will require a multi-year, coordinated effort between Federal, State, County and non-profit agencies. Only by sharing a long-term plan can this be accomplished.

Action Plan

The AI planning process this year was designed to address the need for a long-term, coordinated plan. The State plan and the County plans are developed to be coordinated and complementary based on maximizing resources to increase the impact on the diminishing each impediment.

This plan once finalized will be proactively shared with Federal, other State, County, Housing, Development and non-profits agencies. Fair Housing will place a PDF format of the plan on its website so anyone who is interested can easily access the plan. Fair Housing will issue a press

release to announce that the plan is complete and how people can access the plan. The availability of the plan will be announced at presentations and training sessions. The objective is to encourage everyone to get involved in ensuring that Fair Housing objectives are known and followed.

The measure of success for this action will be that the plan availability is announced by Fall, 2003 and that anyone who is interested can access the plan via the Fair Housing website by that time.

To ensure long-term implementation of the plan, the State and Counties will draft and sign a formal agreement to coordinate activities Statewide. The State Office will be responsible for working with the County Fair Housing Officers to draft the Memorandum of Understanding between the State and each of the Counties.

Measures of Effectiveness

The measure of success for this action is that the Formal agreement is drafted by mid-2004 and signed by the end of 2004.

IX. CONCLUSIONS

This section of the AI report covers additional comments and recommendations related to the implementation of the State of Hawaii Fair Housing Action Plan.

Action Plan Implementation

The Action Plan will begin implementation immediately upon approval. Within 30 days following implementation, the State Fair Housing Officer will begin negotiations with The State of Hawaii HCDCH Housing Coordinator to include the Fair Housing Action Plan in the State of Hawaii Consolidated Housing Plan (Con Plan). Several informants for the 2003 AI noted that including the Action Plan (or even the entire AI report) in the Con Plan will serve to recognize the importance of Fair Housing Action Plans in comprehensive statewide housing planning, enhance cooperation among members of the housing community in pursuit of Fair Housing objectives, and provide HUD with a single document summarizing Hawaii's integrated housing planning effort.

Progress toward Fair Housing Action Plan objectives will be placed on the agenda for each monthly meeting of Fair Housing Officers in Hawaii's five jurisdictions. Regular discussion of action plan issues will assure a constant level of attention to plan objectives and activities. Because Hawaii's Fair Housing Officers meet on a regular basis, action plan elements will also benefit from integration and cooperation that are the hallmark of local operations.

We recommend that written interim annual progress reports be prepared and shared with appropriate partners (Fair Housing Officers, Housing Coordinators) on a regular and announced basis.

We also recommend that progress toward State of Hawaii Fair Housing Action Plan objectives be documented for inclusion in future AI projects. It will suffice that progress, problems, and activity changes be recorded in monthly meeting notes and that detailed summaries are included in annual interim progress reports.

Future Analysis of Impediments Projects

HUD suggests that AI projects be repeated very three to five years. We strongly recommend that the next State of Hawaii Analysis of Impediments be scheduled for two years from the date

of this project (Spring of 2005). The 2003 AI produced the first formal Fair Housing Action Plan rooted in a comprehensive review of impediments to fair housing in Hawaii. First-time action plans always benefit from short time frames with early review and adjustment.

Baseline data from the 2003 AI have been submitted under separate cover. These include: (1) a copy of the results of the 2003 Fair Housing Survey; (2) a copy of the data from Hawaii Civil Rights Commission data on complaints filed since 1994; (3) a copy of housing community experts interviewed and the impediments they identified in 2003; (4) copies of Delphi participant lists; and other data related to the project. SMS will maintain backup copies of these documents for three years without charge.

For each of the documents noted above, we have identified as deliverables those specific items that are recommended as measures of effectiveness for action plan elements.

Additional Recommendations

The 2003 AI produced some additional recommendations for adjusting existing compliance data to be consistent with the need to measure Action Plan outcomes and the need to generate a comprehensive approach to compliance monitoring.

Compliance Data Reporting Formats

In Hawaii, Fair Housing complaints are filed with HUD and The Hawaii Civil Rights Commission. In recent years, HUD has transferred all complaints actions to HCRC. The single annual report of HCRC activities and accomplishments (fn) represents a major and effective effort on the part of HCRC staff and makes compliance monitoring a relatively simple matter for Fair Housing Officers. With the adoption of 2003 Action Plan, some additional reporting will be useful, however.

We recommend that the State of Hawaii Fair Housing Officer begin negotiations with HUD and HCRC to provide additional compliance data reporting suited to Action Plan data requirements and designed to support development of more comprehensive education and enforcement activities. Specifically, the following data will be needed:

1. ***Data Reports by Jurisdiction:*** In 2002, HCRC began reporting some compliance data (charges filed) by county and for the State as a whole. If HCRC can report other data by county (cases investigated, closed cases, etc.) compliance can be investigated in all jurisdictions and progress toward Action Plan objectives can be effectively measured.

2. ***Reports of Disposition of All Calls Received:*** Action Plan objectives for education require an understanding of how cases are brought to the attention of authorities and how those calls are treated in subsequent processing. Discussion between Fair Housing Officers and HUD/HCRC officials should be directed at increasing the data reported by HCRC and enhancing the value of those data for compliance assessment and action planning.

3. ***Reports of Disposition of All Closed Cases:*** Reporting the number of closed cases provides an appropriate measure of HCRC activities each year. By providing greater detail on the disposition of each of those cases, Fair Housing Officers can come to understand how the system is monitoring and disposing of compliance transgressions. Discussion should be held with HUD and HCRC managers to improve and enhance data reporting.

4. ***Reports of Cases Outcomes in a Format Suitable for Publication:*** Several of our 2003 AI informants noted that the most effective method of improving both education and enforcement activities was to publicize the outcomes of Fair Housing complaints. A cooperative effort by Fair Housing Officers, HUD, and HCRC to expand public reporting of those outcomes should be undertaken as soon as possible,

There is need to clarify the intent of these recommendations. Nothing presented here is intended to suggest criticism of HCRC, its compliance activity or reporting procedures. In fact, our review of HCRC reports over the last 14 years shows clearly that those reports have continuously progressed toward greater levels of activity, higher completion rates, increasingly effective reporting procedures, and greater accountability. The need at this time is for specific changes in reporting formats to suit the needs of 2003 Fair Housing Action Plans. It is with

respect for HCRC's continuously improving performances that we approach the issues described above.

We recommend that the State of Hawaii Fair Housing Officer investigate a means of securing comprehensive reporting of Community Reinvestment Act (CRA) reports from all Hawaii lenders. The CRA data represent the best current data on the degree to which lenders are meeting the financial needs of underserved communities. CRA reports are maintained separately by each lender in Hawaii. They are not summarized or publicized, but are made available to the public upon request. What is needed is a method for providing regular feedback on lender compliance.

Testing Data

Testing is another of the important tools in the effort to reduce and eliminate impediments to fair housing. Fair housing testing in Hawaii, which has been conducted by the Legal Aid Society of Hawai'i (LASH) for the past several years, is a controlled method of measuring and documenting differences in the quality, content, and quantity of information and services afforded to different home seekers by a housing provider. Although HUD does not require testing data, the value of this information is clear. Although LASH has taken on the responsibility for testing fair housing compliance in Hawai'i, additional support and resources are required to make this effort maximally effective.

The ultimate test of compliance – complaints filed, investigated, and closed – is subject to certain measurement problems. The number of complaints filed may not be the best measure of compliance because not all cases of discrimination are reported. Our population survey suggests that the grand majority of cases are not reported. Hawaii's Fair Housing Action Plans have taken note of this fact by proposing increased effort to educate applicants and advocacy groups on Fair Housing rights and the need to report perceived infractions. The more straightforward method of dealing with the problem in the short run is to implement additional testing programs.

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APPENDIX A: GLOSSARY OF TERMS

Affirmatively Further Fair Housing (AAFH) – Agencies involved in housing administration at all levels of government are required “to administer the programs and activities relating to housing and urban development in a manner to affirmatively further the policies” of the Fair Housing Act. The policies of fair housing are intended to put a stop to discrimination and to promote the integration of protected class members throughout the community. This means that governmental agencies that receive certain federal housing funds must review their policies and practices to determine their impact on housing access for protected class populations and to take affirmative steps to eliminate barriers to access.

Analysis of Impediments (AI) - The Analysis of Impediments (AI) to fair housing choice is required by all state and local units of government that receive certain federal funds from the U. S. Department of Housing and Urban Development (HUD), including Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The AI is a comprehensive review of a jurisdiction’s laws, regulations, administrative policies, procedures and practices to determine how they affect the location, availability and accessibility of housing. This includes an assessment of both public and private practices.

Fair Housing - Under the federal Fair Housing Act (FHA), discrimination in the sale or rental of housing, or in the creation and implementation of housing policies and programs, on the basis of race, color, religion, sex, handicap/disability, familial status, or national origin is illegal. Fair housing means access to housing that is unrestricted by discrimination on these grounds.

Impediments to Fair Housing Choice – any actions, omissions or decisions taken because of race, color, religion, gender, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or
any actions, omissions or decisions that have the effect of restricting housing choices on the basis of race, color, religion, gender, disability, familial status or national origin

Protected Class Members - Fair housing laws provide protection from discrimination in housing for certain groups, generally referred to as "protected classes." These groups have been included in fair housing laws because individuals have been identified over time as having difficulties in obtaining housing due to their status as a member of one of these groups.

APPENDIX B: PUBLIC AWARENESS SURVEY

Q.1 Hello, I'm _____ from SMS, a Hawai'i research company. We are conducting a survey about housing and housing issues in Hawai'i. May I speak to the
head of the household 18 years or older?

- ❑ 1 Yes, I am 18 years or older
- ❑ 2 No, He/She is...
- ❑ 3 No: Terminate

Q.2 [REINTRODUCE] Hello, I'm _____ from SMS, a Hawai'i research company. We are conducting a survey about impediments to fair housing. I understand that you are the head of the household 18 years or older. [IF YES, ENTER (1) TO START]

- ❑ 1 Yes
- ❑ 2 No, no such person

Q.3 Please be advised that my supervisor may be taping or monitoring this conversation for internal quality control purposes

- ❑ 1 ENTER [1] TO CONTINUE

Q.4 I'm going to tell you about several decisions made by owners of rental apartment buildings. For each decision, Id like your opinion about whether the owner should or should not be allowed to make that decision. Id also like to know whether you think the decision is legal or not legal under federal law. If you're not sure, just say so.

Q.5 An apartment owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in others, because younger children tend to make lots of noise and may bother other tenants.

Q.6 Regardless of what the law says, do you think the owner of the apartments should be able to assign families with younger children to one particular apartment?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Don't know
- ❑ 4 REFUSED

Q.7 Under federal law, is it currently legal for an apartment building owner to assign families with younger children to one particular building?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't know
- ❑ 5 REFUSED

Q.8 Here's another situation. In checking references on an application to rent a home, a homeowner learns that an applicant does not have the best housekeeping habits; they do not always keep their current home neat or clean. The owner does not want to rent to such a person

Q.9 Regardless of what the law says, do you think the home owner should be able to reject this applicant because of his/her housekeeping habits?

- ❑ 1 Yes

❑ 2 No
❑ 3 Depends
❑ 4 Don't know
❑ 5 REFUSED

Q.10 Under federal law, is it currently legal for a home owner to reject the applicant because of housekeeping habits?

❑ 1 Yes
❑ 2 No
❑ 3 Depends
❑ 4 Don't know
❑ 5 REFUSED

Q.11 A home owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp, and the tenant wants a small wooden ramp constructed at the building door to more easily access the building. He asks the owner if it is okay to build the ramp. The tenant says he will pay all the costs, and agrees to have the ramp removed at his own expense when he leaves. The owner, however, believes that such a ramp will not look good on his building, and decides he does not want it constructed on his property

Q.12 Regardless of what the law says, do you think the home owner should be able to decide not to allow a wheelchair ramp to be constructed on the owner's property?

❑ 1 Yes
❑ 2 No
❑ 3 Depends
❑ 4 Don't know
❑ 5 REFUSED

Q.13 Under federal law, is it currently legal for a home owner to decide not to allow a wheelchair ramp to be constructed on the owner's property?

❑ 1 Yes
❑ 2 No
❑ 3 Depends
❑ 4 Don't Know
❑ 5 REFUSED

Q.14 An home owner places a notice on a community bulletin board to find a tenant for a vacant apartment. The notice says "Christians preferred."

Q.15 Regardless of what the law says, do you think the home owner should be able to advertise an available apartment using the phrase "Christians preferred."

❑ 1 Yes
❑ 2 No
❑ 3 Depends
❑ 4 Don't Know
❑ 5 REFUSED

Q.16 Under federal law, is it currently legal for a home owner to indicate a preference based on religion in advertising an available unit?

❑ 1 Yes
❑ 2 No
❑ 3 Depends
❑ 4 Don't Know
❑ 5 REFUSED

Q.17 In checking references on an application for rental unit, a home owner learns that the applicant has a history of mental illness. Although the applicant is not a danger to anyone, the owner does not want to rent to such a person.

Q.18 Regardless of what the law says, do you think the home owner should be able to reject this application because of the applicant's mental illness?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.19 Under federal law, is it currently legal for a home owner to reject this application because of the applicant's mental illness?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.20 An apartment owner learns that an applicant for a vacant unit has a different religion than all the other tenants in the building. Believing that other tenants would object, the owner does not want to rent to such a person.

Q.21 Regardless of what the law says, do you think the apartment owner should be able to reject this application because of the applicant's religion?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.22 Under federal law, is it currently legal for an apartment owner to reject this application because of the applicant's religion?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.23 The next question involves a family selling their house through a real estate agent. The are Caucasian, and have only Caucasian neighbors. Some of the neighbors tell the family that, if a non-Caucasian person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer.

Q.24 Regardless of what the law says, do you think the home owner should be able to sell their house to a Caucasian buyer?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.25 Under federal law, is it currently legal for the family to sell their house only to a Caucasian buyer?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.26 Take another situation. A Caucasian family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where white people live, the agent decides to show them only houses in all-white neighborhoods, even though there are many houses in their price range that are in other parts of the community

Q.27 Regardless of what the law says, should the real estate agent be able to decide to focus the home search on all-Caucasian areas?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.28 Under federal law, is it currently legal for a real estate agent to decide to focus the home search on all-Caucasian areas?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.29 Here's another situation: A Hawaiian person applies to a bank for a home mortgage. He does not have a steady job or enough income to pay a monthly mortgage payment. When the applicant did work, the job did not pay very much. Because of the lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage.

Q.30 Regardless of what the law says, do you think the loan officer should be able to turn down the Hawaiian applicant because of the applicant's lack of a steady job and income?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.31 Under federal law, is it currently legal for the loan officer to turn down the Hawaiian applicant because of the applicant's lack of steady job and income?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.32 A Samoan family goes to a bank to apply for a home mortgage. The family qualifies for a mortgage but, in the bank's experience, Samoan borrowers have been less likely than others to repay loans. For that reason, the loan officer requires that the family make a higher down payment than would be required of other

borrowers before agreeing to give the mortgage.

Q.33 Regardless of what the law says, do you think the loan officer should be able to require higher down payments by Samoan families in order to get a mortgage?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.34 Under federal law, is it currently legal for the loan officer to require higher down payments from Samoan families in order to get a mortgage?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Depends
- ❑ 4 Don't Know
- ❑ 5 REFUSED

Q.35 Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Have not tried to buy or rent a house or apartment
- ❑ 4 Don't know
- ❑ 5 REFUSED

Q.36 How many times in the last five years were you discriminated against while trying to buy or rent a house or apartment?

- ❑ 1 0
- ❑ 2 1
- ❑ 3 2
- ❑ 4 3
- ❑ 5 4 TO 5
- ❑ 6 6 to 10
- ❑ 7 more than 10
- ❑ 8 [HAVE NOT TRIED TO BUY OR RENT APARTMENT IN LAST 5 YEARS]
- ❑ 9 DON'T KNOW/REFUSED

Q.37 Did you do anything about it?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 Don't know
- ❑ 4 REFUSED

Q.38 What did you do about it? Did you...[READ ANSWERS]

- ❑ 1 Complain to the person who was discriminating
- ❑ 2 Complain to someone else
- ❑ 3 File a complaint
- ❑ 4 File a lawsuit
- ❑ 5 Sought help from a fair housing group or other organization
- ❑ 6 Something else
- ❑ 7 DON'T KNOW
- ❑ 8 REFUSED

Q.39 Please specify

_____

Q.40 Why did you not do anything about it?

_____

Q.41 Suppose you believed you were being discriminated against when you went to buy or rent a house or apartment. What do you think you would do? Would you...[READ LIST]

- ❑ 1 Do nothing
- ❑ 2 Complain to the person who was discriminating
- ❑ 3 Complain to someone else
- ❑ 4 File a complaint with a government agency
- ❑ 5 Talk to a lawyer
- ❑ 6 File a lawsuit
- ❑ 7 Seek help from a fair housing group or other organization
- ❑ 8 Something else
- ❑ 9 DON'T KNOW
- ❑ 0 REFUSED

Q.42 Please specify

_____

Q.43 Suppose there's a community-wide vote on housing issues, and there are two possible laws to vote on. One law says that homeowners can decide for themselves whom to sell their house to, even if they prefer not to sell to people of a certain race, religion, or nationality. Another law says that homeowners cannot refuse to sell to someone else because of their race, religion, or nationality. Which law would you vote for?

- ❑ 1 Can decide whom to sell
- ❑ 2 Cannot refuse
- ❑ 3 Neither
- ❑ 4 Depends
- ❑ 5 Don't know
- ❑ 6 REFUSED

Q.44 Have you heard or seen advertising about housing impediments in the last three months?

- ❑ 1 Yes
- ❑ 2 No
- ❑ 3 DON'T KNOW/REFUSED

Q.45 Where did you see or hear the advertising pertaining to fair housing law?

- ❑ 1 Newspaper

- ❑ 2 Magazines
- ❑ 3 Radio
- ❑ 4 Television
- ❑ 5 Other
- ❑ 6 DON'T KNOW/REFUSED

Q.46 We have a few census type questions for classification purposes

Q.47 What is your age?

- ❑ 1 18-24
- ❑ 2 25-34
- ❑ 3 35-44
- ❑ 4 45-54
- ❑ 5 55-64
- ❑ 6 65 and over
- ❑ 7 DON'T KNOW/REFUSED

Q.48 How many people live in your household?

- ❑ 1 1
- ❑ 2 2
- ❑ 3 3
- ❑ 4 4
- ❑ 5 5
- ❑ 6 6
- ❑ 7 7
- ❑ 8 8 or more
- ❑ 9 DON'T KNOW/REFUSED

Q.49 Do you own or rent your home or apartment?

- ❑ 1 Own
- ❑ 2 Rent
- ❑ 3 Occupy with no payment
- ❑ 4 DON'T KNOW/REFUSED

Q.50 How many bedrooms is your house or apartment?

- ❑ 1 Studio
- ❑ 2 1 bedroom
- ❑ 3 2 bedrooms
- ❑ 4 3 bedrooms
- ❑ 5 4 bedrooms
- ❑ 6 5 or more bedrooms
- ❑ 7 DON'T KNOW/REFUSED

Q.51 What is your employment status?

- ❑ 1 Employed full time [35+ hours/week]
- ❑ 2 Employed part time
- ❑ 3 Unemployed
- ❑ 4 Student
- ❑ 5 Housewife
- ❑ 6 Retired
- ❑ 7 DON'T KNOW/REFUSED

Q.52 What is your ethnicity?

- ❑ 1 Caucasian
- ❑ 2 Chinese

- ❑ 3 Filipino
- ❑ 4 Part/Part Hawaiian
- ❑ 5 Japanese
- ❑ 6 Other Asian
- ❑ 7 Other pacific islander
- ❑ 8 Other

Q.53 Please specify

_____

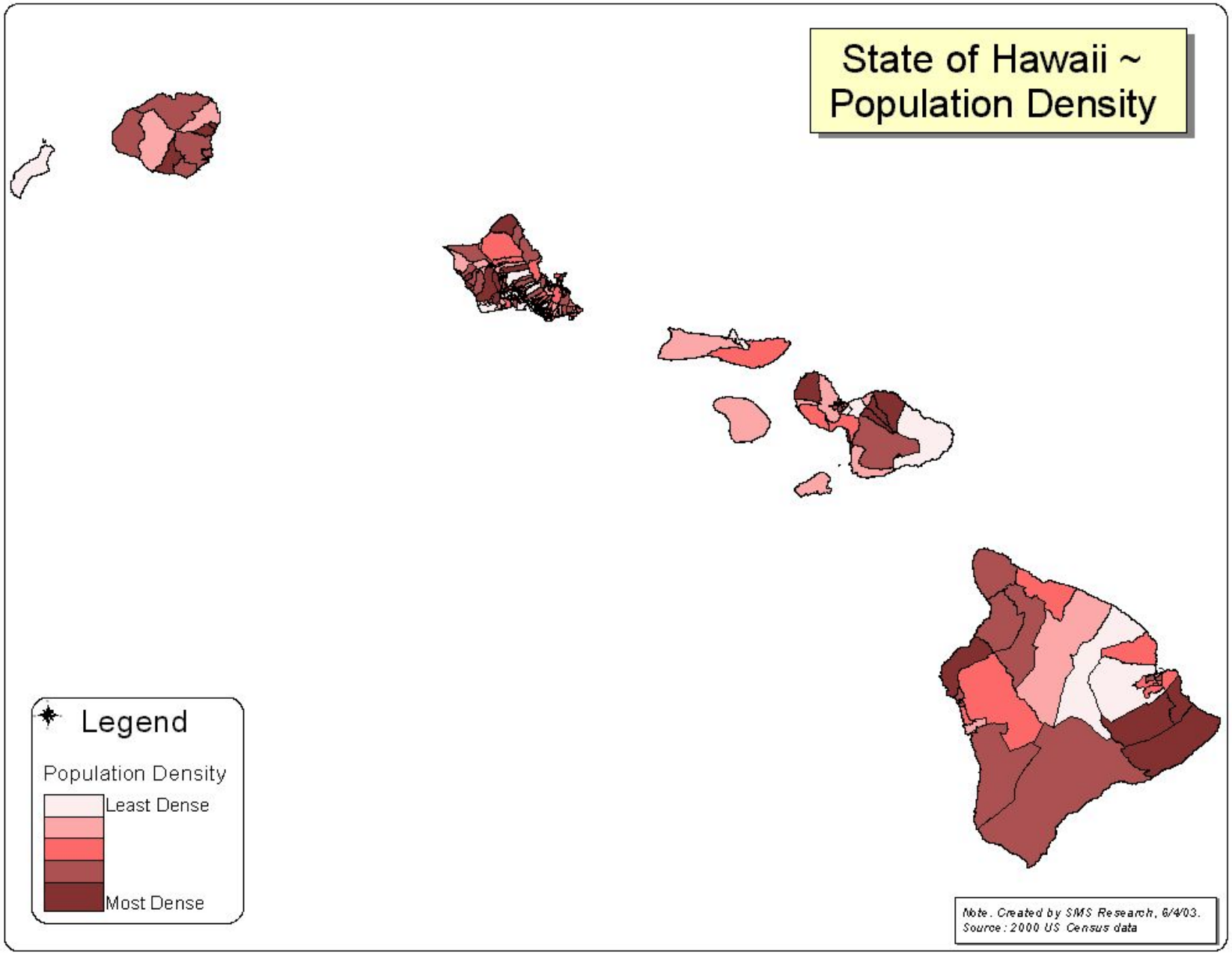
Q.54 What was your household income last year, before taxes?

- ❑ 1 less than $20,000
- ❑ 2 $20,000 to $29,999
- ❑ 3 $30,000 to $39,999
- ❑ 4 $40,000 to $49,000
- ❑ 5 $50,000 to $74,999
- ❑ 6 $75,000 to $99,999
- ❑ 7 $100,000 to $149,999
- ❑ 8 $150,000 or more
- ❑ 9 DON'T NOW/REFUSED

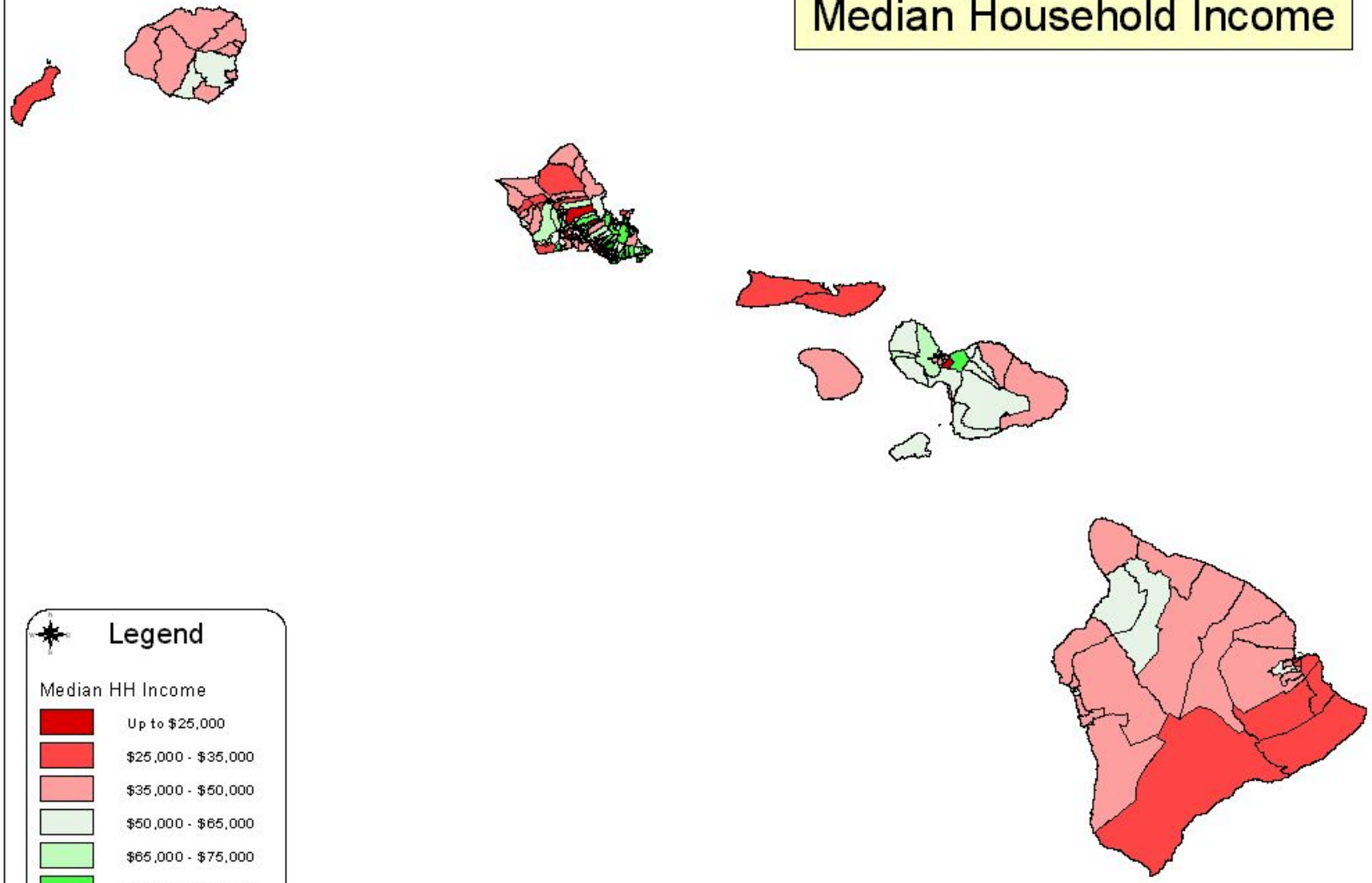
Q.55 RECORD GENDER [DO NOT ASK]

- ❑ 1 Male
- ❑ 2 Female

APPENDIX C : DEMOGRAPHIC AND HOUSING MARKET MAPS


State of Hawaii ~
Population Density
Legend
Population Density
Least Dense
Most Dense
Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data

State of Hawaii ~ Median Household Income



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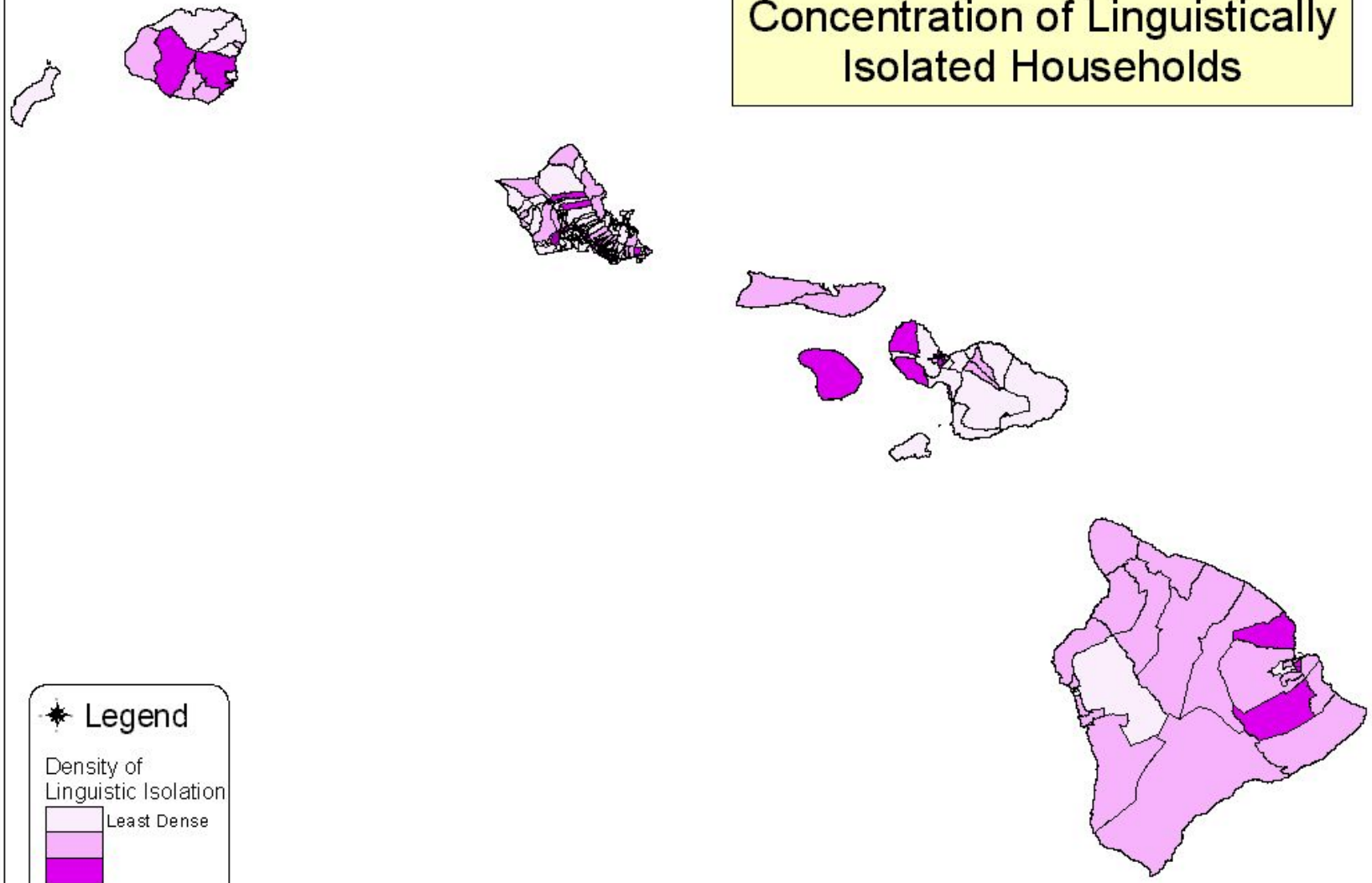
Median HH Income

- Up to $25,000
- $25,000 - $35,000
- $35,000 - $50,000
- $50,000 - $65,000
- $65,000 - $75,000
- $75,000 - $100,000
- More than $100,000

Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data

State of Hawaii ~ Concentration of Linguistically Isolated Households



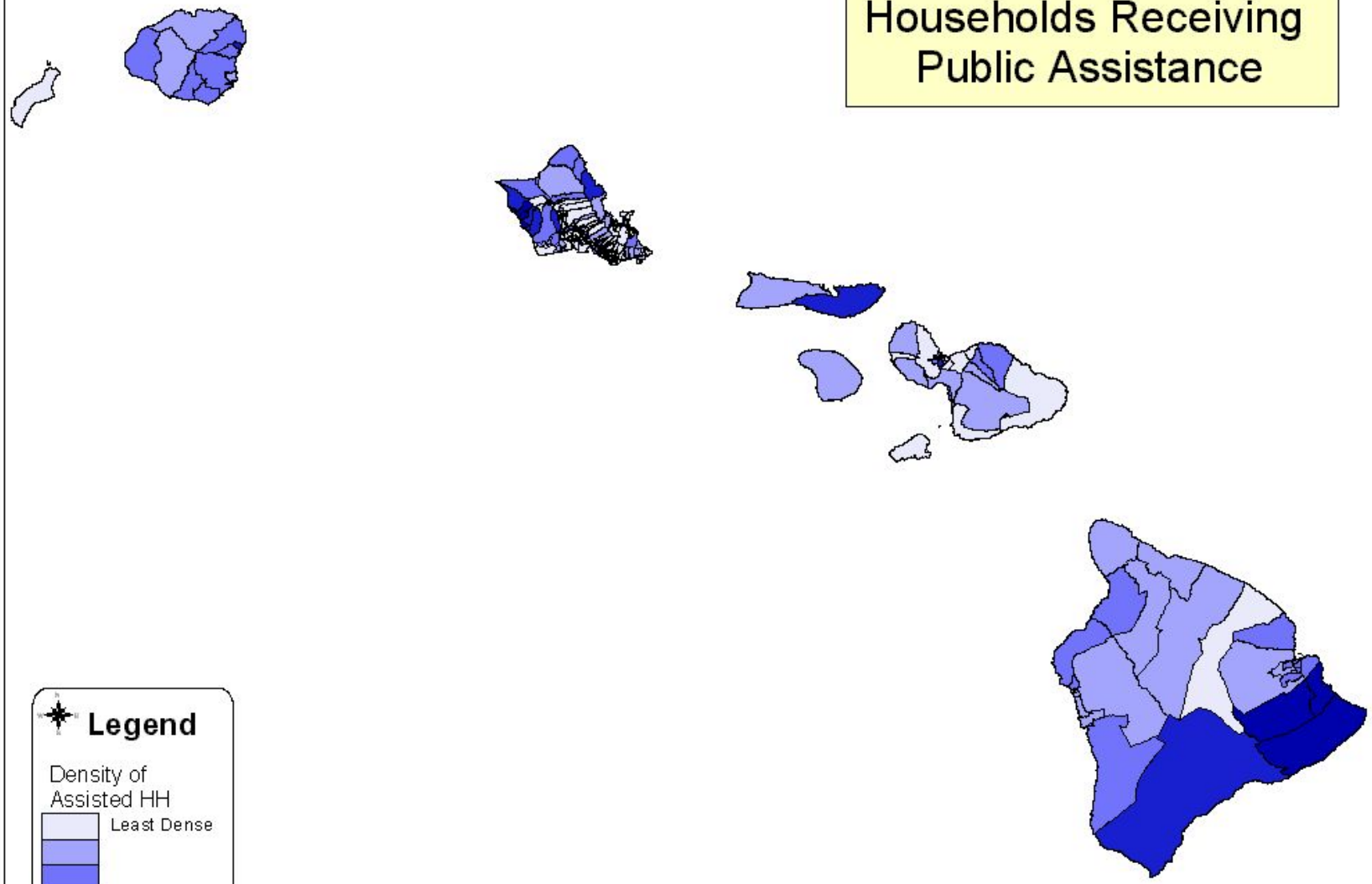
Legend

Density of Linguistic Isolation

- Least Dense
- Most Dense

Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data

State of Hawaii ~ Households Receiving Public Assistance



Legend

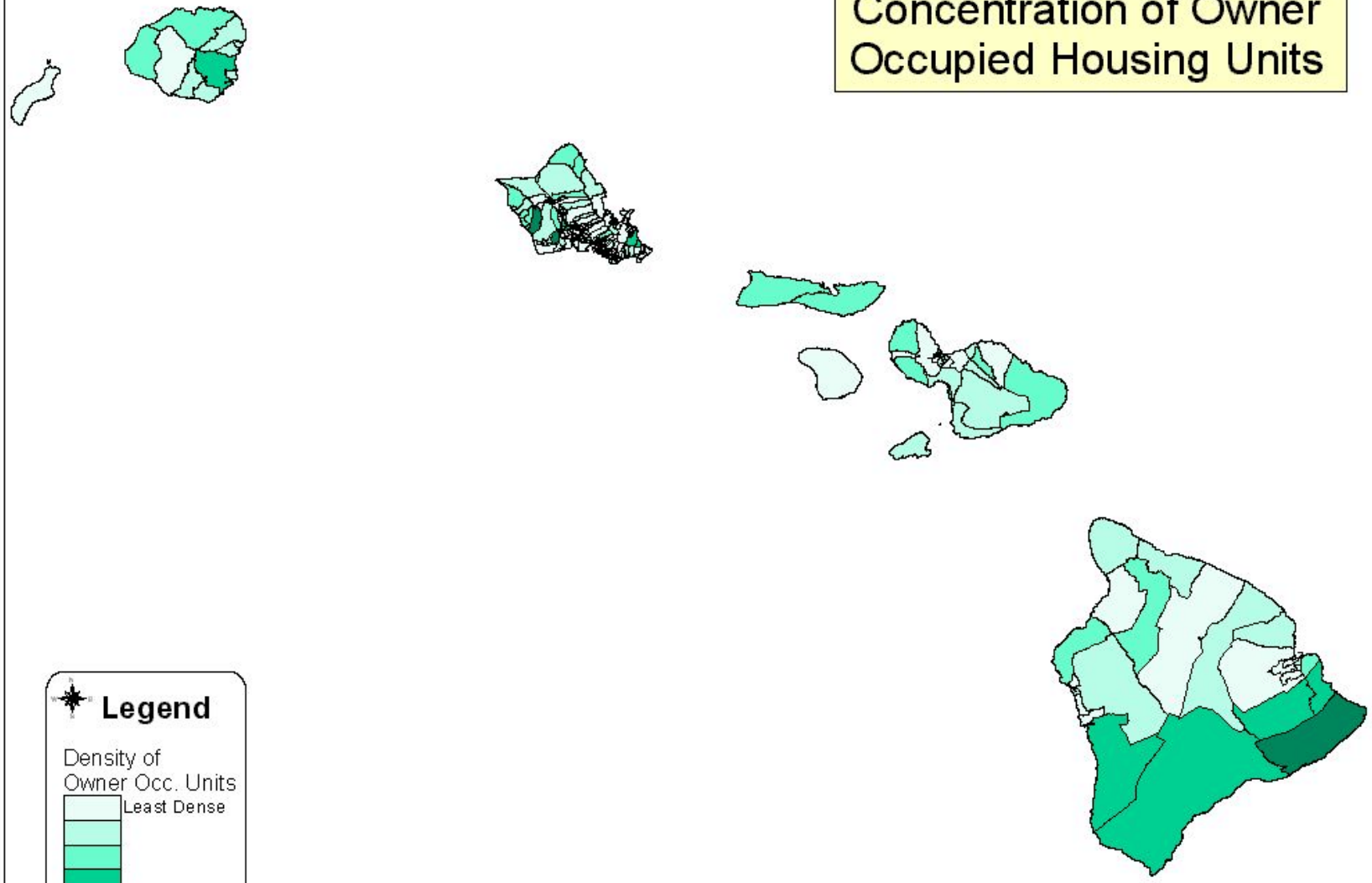
Density of Assisted HH

Least Dense

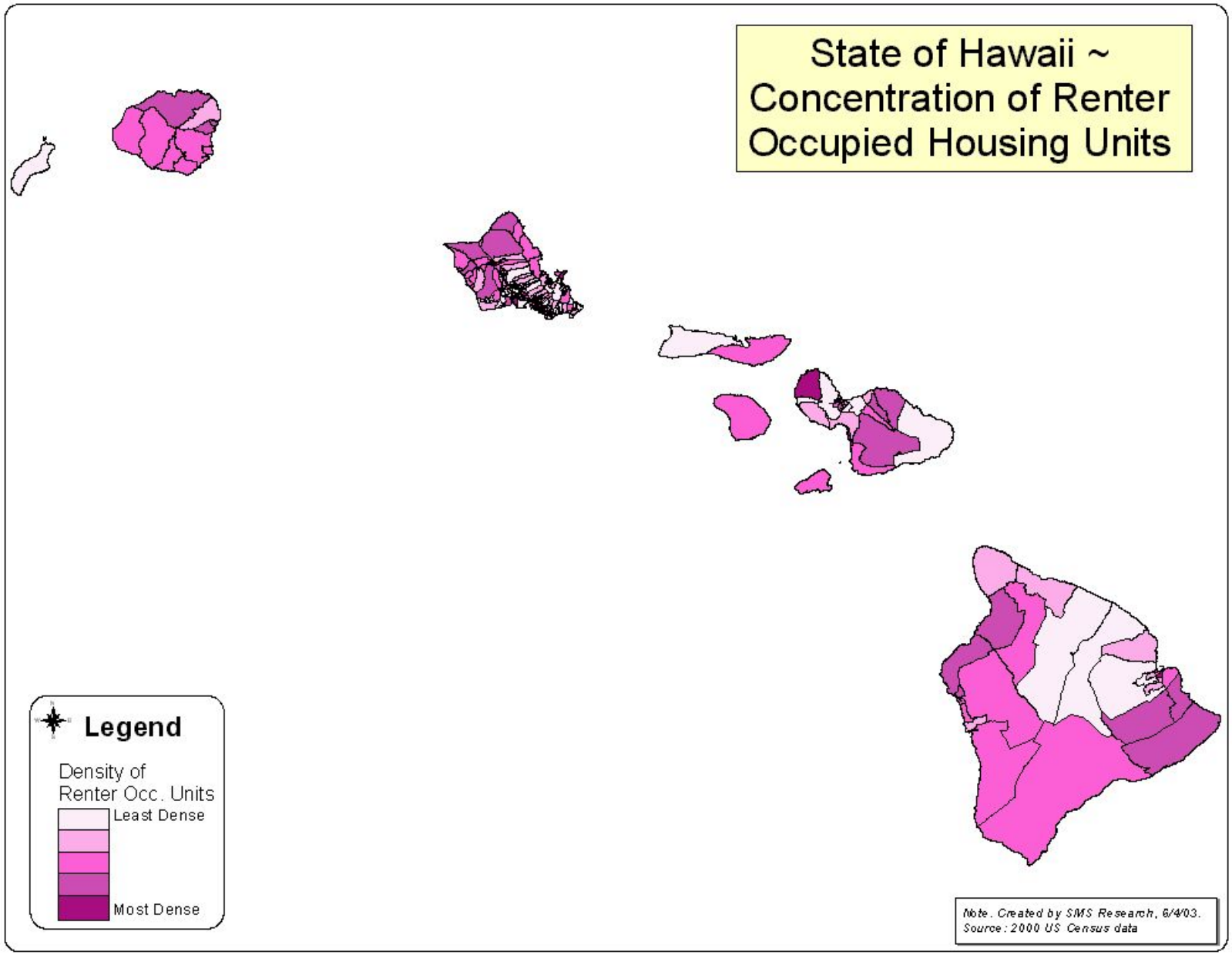
Most Dense

Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data

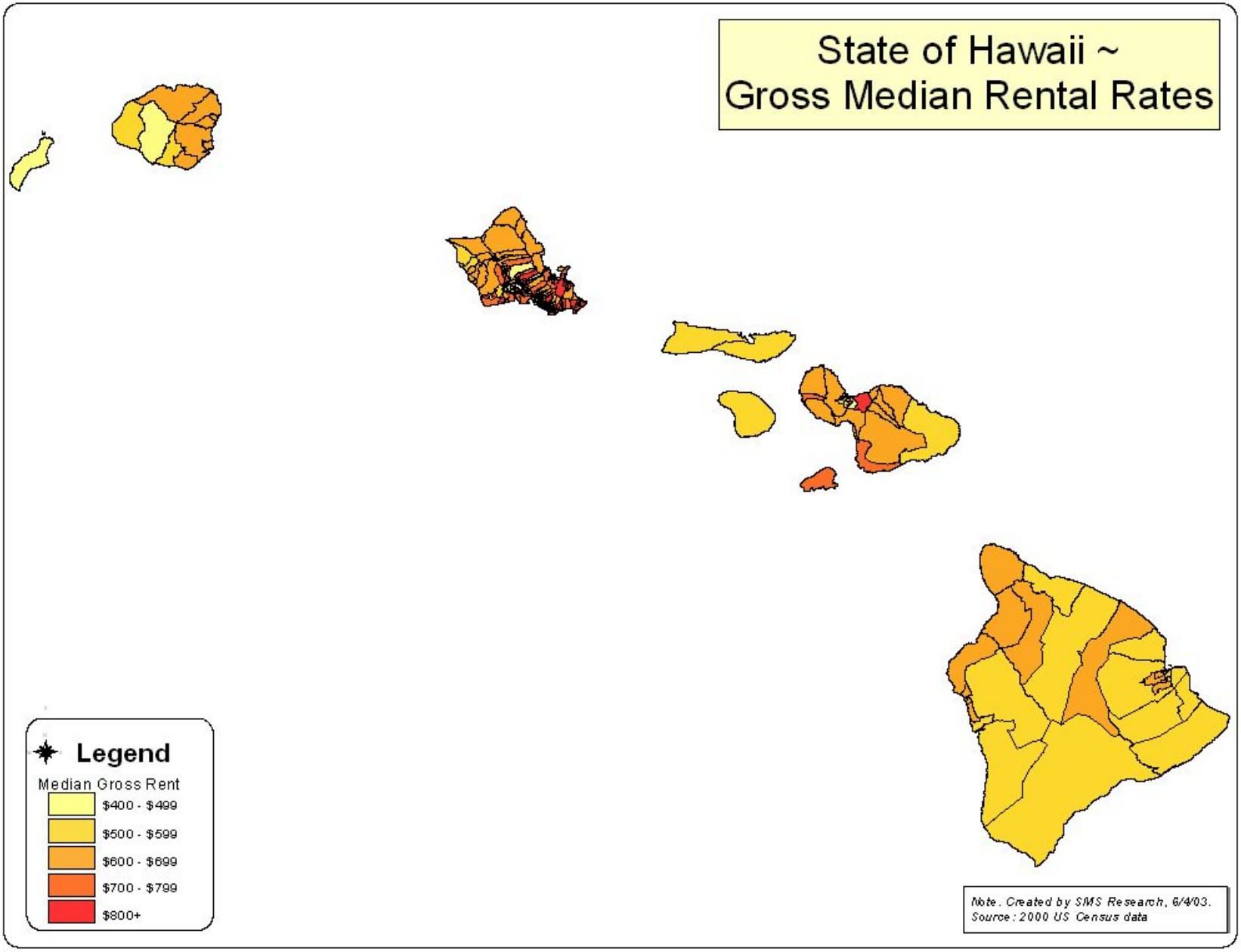
State of Hawaii ~ Concentration of Owner Occupied Housing Units



Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data


State of Hawaii ~
Concentration of Renter
Occupied Housing Units
Legend
Density of
Renter Occ. Units
Least Dense
Most Dense
Note. Created by SMS Research, 6/4/03.
Source: 2000 US Census data

State of Hawaii ~ Gross Median Rental Rates



APPENDIX D: HAWAI'I CIVIL RIGHTS COMMISSION CASE LOAD

Hawaii Civil Rights Commission Case Load (1994 to 2001)

YEAR	1999-2001			1994-1998			Percent
	total	avg/yr	pct	total	avg/yr	pct	Change
Contacts	10,257	3,419	100.0%	22,592	4,518	100.0%	-24.3%
no intake	7,393	2,464	72.1%	18,324	3,665	81.1%	-32.8%
intakes	2,864	955	27.9%	4,268	854	18.9%	11.8%
No Charges Made	948	316	33.1%	1,548	310	36.3%	2.1%
Charges Filed	1,916	639	100.0%	2,720	544	100.0%	17.4%
EEOC	1,649	550	86.1%	2,218	444	81.5%	23.9%
public accomodations	146	49	7.6%	176	35	6.5%	38.3%
housing	104	35	5.4%	313	63	11.5%	-44.6%
State-funded services	17	6	0.9%	13	3	0.5%	117.9%
Housing intake detail	104	35	100.0%	313	63	100.0%	-44.6%
disability	38	13	36.5%	76	15	24.3%	-16.7%
retaliation	11	4	10.6%	16	3	5.1%	14.6%
marital	7	2	6.7%	10	2	3.2%	16.7%
familial	12	4	11.5%	75	15	24.0%	-73.3%
race	16	5	15.4%	46	9	14.7%	-42.0%
ancestry	10	3	9.6%	37	7	11.8%	-55.0%
age	2	1	1.9%	12	2	3.8%	-72.2%
sex	4	1	3.8%	6	1	1.9%	11.1%
religion	-	-	0.0%	23	5	7.3%	-100.0%
color	3	1	2.9%	6	1	1.9%	-16.7%
other	1	0	1.0%	6	1	1.9%	-72.2%
New Cases							
Closures	1,571	524	100.0%	2,710	542	100.0%	-3.4%
EEOC	1,262	421	80.3%	2,244	449	82.8%	-6.3%
public accomodations	164	55	10.4%	180	36	6.6%	51.9%
housing	126	42	8.0%	270	54	10.0%	-22.2%
State-funded services	18	6	1.1%	16	3	0.6%	87.5%
Cause Determinations	83	28	100.0%	162	32	100.0%	-14.6%
Geographic dist of all changes	1,916	639	100.0%				
Hawaii	227	76	11.8%				
Honolulu	1,387	462	72.4%				
Kauai	77	26	4.0%				
Maui	193	64	10.1%				

APPENDIX E: REASONS FOR LACK OF RESPONSE TO DISCRIMINATION

- BECAUSE OF HER AGE.
- DISCRIMINATION IS HARD TO PROVE.
- DUE TO OF VET DISABILITY.
- HE COULD FIND ANOTHER PLACE WITHOUT THE HASSLE.
- HE IS A MINORITY
- HE OWNED A UNIT AND FELT THAT THE OWNER SHOULD BE ABLE TO DECIDE WHO HE WANTS TO RENT TO
- HE REALIZED THAT THAT'S HOW LIFE IS AND YOU NEED TO MOVE ON, WITHOUT RETALIATION
- I AM A MINORITY AND I CAN'T AFFORD IT.
- I CANNOT CHANGE THE LAW
- I DID NOT WANT TO PICK A FIGHT.
- I DIDN'T KNOW WHAT I COULD DO
- I DON'T REALLY WANT TO LIVE SOMEWHERE WHERE THEY DON'T WANT ME.
- I FELT IT WAS HOMEOWNER'S PEROGATIVE NOT TO RENT TO ME.
- I FELT THEY HAD THE RIGHT...THIS WAS MONEY WISE AND I DID NOT QUALIFY.
- I GOT ANOTHER OFFER RIGHT AWAY AFTER.
- I HAD OTHER THINGS I NEEDED TO DO
- I HAD TO FIND ANOTHER HOUSE AND I COULDN'T WASTE TIME FIGHTING THAT.
- I JUST DECIDED TO KEEP ON LOOKING
- I JUST LET IT GO
- I JUST MOVED ON AND I FOUND A PLACE SOMEWHERE ELSE.
- I JUST WENT LOOKING ELSEWHERE
- I LIVED IN A SMALL TOWN 25 YEARS AGO
- I THOUGHT IT WASN'T WORTH THE HASSLE.
- IT IS UP TO THEM TO MAKE THE DECISION WHO TO GIVE THEIR HOUSING TO.
- IT WAS ONE OF THEIR RULES SO CHOSE NOT TO PURSUE.
- IT WAS'NT IMPROTANT ENOUGH.
- SHE WAS JUST TAKING HER TIME OFF DURING HER BUSY SCHEDULE.
- THE WAY THINGS ARE HERE IN HAWAI'I.
- THERE IS NOTHING WE CAN DO
- WE DIDNT HAVE THE TIME.
- YOU COULDNT PROVE IT.
- AGREED WITH REASONS OF DISCRIMINATION.
- ASSUMED IT WAS THE OWNER'S RIGHT
- AT THAT TIME I DIDNT THINK IT WAS DISCRIMINATION
- BASED ON AGE-THEY WOULDN'T RENT TO COLLEGE STUDENTS.
- BECAUDE OF NO CHOICES
- BECAUSE IT WAS MORE IMPORTANT TO FIND A PLACE.
- CAN'T AFFORD IT
- CAN'T BEAT THE SYSTEM.
- CAUSE FOUND A BETTER PLACE
- BECAUSE THE OWNERS LIVED IN CANADA AND THEY WERE NOT WORTH MY BOTHER.
- CONTINUED TO PURSUE
- COST TOO MUCH TO DO ANYTHING YEARS AGO
- COULD NOT PROVE WAS DISCRIMINATED,
- COULDN'T FIND A WAY TO DO ANYTHING

- COULDN'T FIND HELP AND WASNT WORTH THE CAUSE
- DECIDED I DIDN'T WANT TO LIVE IN THAT LANDLORD'S PLACE BECAUSE OF HIS VIEWS
- DECIDED TO FIND ANOTHER PLACE
- DECIDED TO LET IT RIDE
- DID NOT FEEL I HAD ANY RECOURSE.
- DID NOT HAVE ANYBODY THAT WOULD HELP. NOT MUCH MONEY.
- DID NOT HAVE ENOUGH EVIDENCE.
- DID NOT HAVE ENOUGH KNOWLEDGE.
- DID NOT HAVE THE HEART TO TURN THEN IN
- DID NOT HAVE THE MEANS TO DO THAT.
- DID NOT HAVE THE TIME.
- DID NOT KNOW WHAT TO DO ABOUT THAT AT THE TIME,AND WHERE TO GO
- DID NOT KNOW YOU COULD DO ANYTHING ABOUT IT AND JUST WENT ALONG WITH THE PROGRAM
- DID NOT WANT OT GO TO ANY ALL THAT TROUBLE; GOING TO COURT, LAWYERS, ETC.
- DID NOT WANT TO WASTE ENERGY PROSECUTING.
- DIDN'T FEEL LIKE ANY CONTROL OVER THE SITUATION.
- DIDN'T HAVE THE MONEY TO PRECEDE
- DIDN'T HAVE TIME.
- DIDN'T KNOW AT THE TIME…I WAS TOLD THEY DIDN'T HAVE ANY MORE LISTINGS AND FOUND OUT LATER THEY DID.
- DIDN'T KNOW MUCH ABOUT THE LAW (MAINLAND)
- DIDNT KNOW WHAT TO DO
- DIDN'T KNOW WHAT TO DO.
- DIDN'T KNOW WHERE TO GET HELP WHEN NEEDED.
- DIDNT MATTER TO ME
- DIDN'T WANT TO BE BOTHERED AND WANTED TO LET IT GO
- DIDNT WANT TO BOTHER
- DIDN'T WANT TO GET INTO TROUBLE;TOO MUCH WORK
- DIDN'T WANT TO GO THROUGH ALL THE HASSLE OF COURT.
- DIDN'T WANT TO RENT FROM SUCH A PERSON
- DIDNT WANT UNFRIENDLY PEOPLE FOR LANDLORDS.
- DINT KNOW THE LAW OR IF I HAD GROUNDS TO COME FOREWARD
- DO NOT UNDERSTAND ABOUT THE LAW AND POLICY EVEN COMPLAINTS
- DOESN'T WORTH IT
- DONT KNOW WHAT TO DO
- DONT KNOW WHY
- DON'T KNOW WHY
- DONT KNOW, SO JUST LOOKED FOR ANOTHER APARTMENT
- DONT REMEMBER, IT WAS TOO LONG AGO.
- DON'T THE PLACE TO FILE COMPLIANT
- FEEL BAD TO FIGHT BACK, FIND SOME PLACE COMFORTABLE FOR THE PERSON
- FELT DEFEATED AND OVER POWERED BY STATE OFFICE
- FELT HAD NO RIGHT TO DO ANYTHING ABOUT IT.
- FELT I COULDN'T
- FELT I WAS TOO YOUNG AND INSECURE.
- FELT I WOULD NOT BE COMFORTABLE THERE.
- FELT I'D BE UNCOMFORTABLE THERE.
- FELT IT DIDN'T MATTER

- FELT LIKE THEY HAD THE RIGHT TO RENT TO WHO THEY WANTED TO.
- FINANCIAL DISCRIMINATION I KNOW COULDN'T AFFORD IT
- FORGOT ABOUT IT AND MOVED ON
- FOUND ANOTHER PLACE
- FOUND ANOTHER PLACE
- FOUND ANOTHER PLACE TO LIVE
- FOUND ANOTHER PLACE.
- HAD NO IDEA WHAT MY RIGHTS WERE
- HAD NO MONEY
- HAD THE MONEY TO GO ELSEWHERE
- HARD TO PROVE
- HAVE A RIGHT TO GO SOMEWHERE ELSE AND FIND ANOTHER PLACE
- HE WAS IN A MILITARY AT THE TIME.
- HUSBAND AND WIFE DID NOT THINK IT WAS NECESSARY TO DO ANYTHING ABOUT IT.
- HUSBAND TOOK CARE OF THE MATTER
- I AM PRETTY ACCOSTOMED TO IT
- I CAN'T AFFORD IT.
- I COULD NOT PROVE IT
- I COULD NOT PROVE IT.
- I DID NOT KNOW WHO TO CONTACT
- I DIDNT BECAUSE IT WAS BETTER TO LOOK ELSEWHERE.
- I DIDN'T FEEL THE NEED TO GO FURTHER
- I DIDN'T KNOW WE COULD DO ANYTHING ABOUT IT
- I DIDN'T KNOW WHAT TO DO
- I DIDN'T THINK IT WAS WORTH IT, IT WAS BACK IN THE SEVENTIES, I THINK THE HOME OWNER SHOULD HAVE A
- I DIDN'T THINK THERE WAS ANYTHING I COULD DO ABOUT IT
- I DIDN'T WANT TO GET IN TROUBLE; GOING TO COURT, TOO MUCH WORK.
- I DON'T KNOW NOTHING ABOUT THE LAW, THEY JUST SAID YOU DON'T QUALIFY, IT WAS GOVERNMENT HOUSING
- I DONT KNOW, I TRY TO AVOID CONFRONTATIONS
- I DON'T LIKE TO CAUSE A FUSS.
- I DON'T WANT TO MAKE IT A BIG THING ABOUT IT.
- I FELT IT WAS OKAY FOR THEM TO DISCRIMINATE AGAINST ME EVEN THOUGH I DIDN'T LIKE IT.
- I FELT IT WASN'T WORTH IT AND JUST ACCEPTED IT
- I FELT THAT IT IS THE LANDLORD'S RIGHT
- I FIGURED THAT'S JUST THE WAY THE SYSTEM OPERATES, JUST THE WAY THINGS ARE REALLY.
- I FOUND ANOTHER PLACE.
- I HAD OTHER OPTIONS, AND DECIDED TO FOLLOW THEM. IF IT STARTS OUT TO BE A HARD TIME, IT'S GOING TO
- I JUST CONTINUE TO LIVE FOR OTHER HOMES. I DID NOT DO ANYTHIN, I DID NOT GRUMBLE.
- I JUST FIGURED I WILL NOT GET ALONG WITH THE PERSON, SO I WANT TO BE OUT TROUBLE
- I JUST KEPT ON LOOKING FOR A PLACE
- I JUST LET IT GO. I JUST DON'T LET THAT KIND OF STUFF BOTHER ME. I CAN LOOK FOR OTHER PLACES.
- I JUST LOOKED ELSEWHERE.
- I JUST WENT TO LOOK SOMEWHERE ELSE.

- I LOOKED ELSEWHERE.
- I NEEDED TO FIND THE RIGHT ORGANIZATION TO GO TO
- I RESPECT BEING A FOREIGNER.
- I THINK THE PERSON WHO OWNS THE PROPERTY HAS THE RIGHT TO NOT RENT IT TO ANYONE, I'D JUST TAKE MY BUSINESS ELSEWHERE
- I THOUGHT IT WAS THE OWNER'S RIGHT TO CHOOSE WHO HE WANTED IN THE HOUSE.
- I THOUGHT THAT TAKING MY BUSINESS TO ANOTHER FINANCIAL INSTITUTION WAS ENOUGH.
- I TRIED BUT BASICALLY THERE'S NO MUCH YOU CAN DO BECAUSE YOU NEED TO PROVE DISCRIMINATION.
- I WAS A NEWCOMER TO THE ISLAND AND A SINGLE PARENT SO I FELT IT WAS NOT NECESSARY/
- I WAS HAOLE AND I DIDN'T WANT A DISCRIMINATING LANDLORD
- I WAS TOO TIMID.
- I WAS VERY YOUNG
- I WAS YOUNG AND DID NOT KNOW I WAS BEING DISCRIMATED AGAINST
- I WAS YOUNG AND POOR AND HAD KIDS, I WAS TOO BUSY HAVING TO WORK TO TAKE ON SOMETHING LIKE THAT.
- I WAS NEW HERE AND A SINGLE PARENT, AND FELT IT WAS NOT NECESSARY FOR ACTION.
- I'D RATHER NOT LIVE WHERE I AM NOT WANTED
- IF NOT KILLING THE PERSON JUST WALK AWAY
- IF THEY DIDN'T WANT MY ROTWEILER I DIDN'T WANT TO LIVE THERE. THEY ALSO DIDN'T LIKE MY
- IF THEY DIDN'T WANT THEM THERE, THEY DIDN'T WANT TO BE THERE.
- IN A HURRY, WANTED TO GET WHAT THEY WANTED TO GET.
- IT COST TO MANY TO FIGHT AND A HASSEL
- IT COSTS MONEY TO DO SOMETHING ABOUT IT, YOU'D HAVE TO GO TO A LAWYER, GO TO COURT.
- IT DIDNT BOTHER ME THAT MUCH
- IT DIDN'T REALLY MATTER
- IT DIDN'T SEEM WORTH IT, AND I DIDN'T WANT TO LIVE THERE AFTERWARDS.
- IT JUST WAS NOT WORTH IT.
- IT NOT A BIG DEAL
- IT TAKES TOO MUCH TIME TO FIND THE SOURCES.
- IT WAS A LONG TIME AGO LAW WAS NOT IN HER FAVOR
- IT WAS ABOUT PETS AND DIDN'T THINK ANYTHING COULD BE DONE
- IT WAS AN AGE THING....MY SISITER WAS TOO YOUNG TO LIVE WITH ME.
- IT WAS BECAUSE OF MY EX-HUSBAND'S CREDIT. THEY ASKED FOR MORE OF A DEPOSIT THAN LISTED IN PAPER.
- IT WAS DUE TO EX-HUSBAND'S CREDIT AND THEY WANTED A BIGGER DEPOSIT THAN ADVERTISED.
- IT WAS LEGAL FOR THEM TO DO IT.
- IT WAS POINTLESS
- IT WAS WHEN I WAS A STUDENT AND IT IS NOT ILLEGAL TO DISCRIMINATE AGAINST STUDENTS
- IT WASN'T WORTH IT
- IT WASN'T WORTH IT, I THOUGHT.
- IT WOULD HAVE TAKEN TOO LONG
- IT'S A BATTLE YOU CAN NOT WIN.
- IT'S HOMEOWNERS' CHOICE.

- IT'S TOO COSTLY TO OBTAIN A LAWYER.
- JUST DIDN'T WANT TO MAKE A FUSS
- JUST GO ON
- JUST MOVE ON WITH LIFE
- JUST MOVED ON
- JUST TOOK IT AS IT WAS
- JUST WAITING FOR APPROVAL ON CREDIT HISTORY.
- JUST WALKED OUT BECAUSE WHAT CAN I DO?
- LACK OF MATURITY.
- LACK OF KNOWLEDGE ABOUT THE LAW.
- LAZY
- LAZY I GUESS.
- LEFT ALONE AND LOOK FOR ANOTHER PLACE
- LOOK ELSEWHERE
- LOOKED ELSEWHERE
- LOSING BATTLE
- LOST THE OWNERS INFORMATION
- MORTGAGE BANKER SAID SHE WAS DOING ME A FAVOR
- MOVE ON
- MOVED AND BOUGHT THEIR OWN PLACE
- MOVED ELSEWHERE
- MY HUSBAND DIDN'T WANT TO PURSUE IT, THIS WAS BACK IN THE SIXTIES. WE NEVER DEALT WITH THAT BANK AGAIN.
- NO HELP
- NO MORE PROBLEMS
- NO REASON
- NO TIME
- NO. JUST LET GO FOR THAT.
- NOT CLEAR DISCRIMINATION; TOO HARD TO PROVE IN COURT.
- NOT ENOUGH CLOUT
- NOT SURE
- NOT SURE; I HAD OTHER OPTIONS
- NOT TO MAKE WAVES OR ANYTHING.
- NOT WANTING TO WASTE TIME
- NOTHING YOU COULD DO
- PERSONAL REASONS
- PREJUDICE IS STUPIDITY
- PROBABLY NOT WORTHWHILE BECAUSE WE REALLY WANTED THE MORTGAGE
- RULES ARE SO VAGUE AND I WAS A STUDENT.
- SAW NO POINT IN PURSUING THE MATTER. FELT IT WAS A WASTE OF TIME
- SEEMED POINTLESS
- SHE DON'T KNOW MAYBE THE SITUATION OF THE CHILDREN OR INCOME SHE'S NOT REALLY SURE, BUT SHE BELIEVE
- SHE HAS TWO DOGS.
- SHE WAS YOUNG AND DIDN'T KNOW YOUR RIGHTS
- SHE WASN'T AWARE OF TIME THAT SHE WILL HAVE TO SAFE THE HOUSE, WHILE SHE IS GOING THROUGH ALOT.
- TAKE LAWYERS TO FIGHT AND DID NOT HAVE THE MONEY TO FIGHT.
- TALK TO THE ORGANIZATION AND YOU JUST LET IT GO
- THAT’S HOW IT IS.
- THATS THE WAY IT IS

- THATS THEIR PROBLEM
- THE LANDLORD WAS A JERK
- THE LAWS ARE NOT CORRECT ON WHAT THEY WANT.
- THE SITUATION I WAS IN, I DID NOT HAVE THE TIME AND MONEY AND ENERGY.
- THE WAY I FELT IS THAT THEY LOST MY BUSINESS AND TOOK THE LOSS, NOT ME.
- THERE IS NO WAY TO PROVE THAT AND WE DIDN'T KNOW WHAT ELSE TO DO
- THERE WERE NO LAWS AGAINST IT AT THE TIME
- THEY DIDN'T WANT CHILDREN THERE.
- THEY DON'T WANT YOU TO LIVE THERE SO LOOK SOMEWHERE ELSE.
- THEY SAID "NO CHILDERN/ NO PETS" AND I HAD FAMILY AND PETS.
- THEY SAID THAT OUR CREDIT WASNT GOOD SO WE WENT SOMEWHERE ELSE
- THOUGHT HAD NO RIGHTS
- THOUGHT IT WAS LEGAL AT THE TIME
- THOUGHT IT WOULD BE USELESS
- TOO MU CH TROUBLE...LEGAL ACTION JUST THE HASSSEL
- TOO MUCH HASSLE
- TOO MUCH STRESS. JUST WALKED AWAY FROM IT.
- TOO MUCH TIME
- TOO MUCH TIME AND ENERGY, JUST FOUND ANOTHER PLACE
- TOO MUCH TROUBLE
- TOO MUCH TROUBLE
- TOO MURKY
- TOO YOUNG, THREE GUYS OVER THREE GIRLS.
- TOO YOUNG.
- WALK AWAY
- WAS IN A FORIEGN COUNTRY
- WAS MORE PLACES TO RENT.
- WAS NOT DISCRIMINATED IN LAST 5 YEARS.
- WAS NOT SURE WHAT TO DO AT THE TIME
- WAS NOT WORTH THE EFFORT.
- WASN'T THINKING OF SOMETHING AT THE TIME
- WASN'T WORTH IT, LOOK FOR SOMEWHERE ELSE
- WASN'T WORTH THE EFFORT.
- WASN'T WORTH TIME
- WASTE OF ENERGY AND STRONGLY BELIEVE IN KARMA
- WASTE OF TIME.
- WE DIDNT SIGN ANY LEGAL DOCUMENTS
- WE FOUND A BETTER PLACE TO LIVE.
- WE JUST GOT ANOTHER PLACE.
- WE WENT TO ANOTHER REAL ESTATE COMPANY
- WE WERE ABLE TO WORK IT OUT AT THE END
- WENT ELSE WHERE
- WENT ELSEWHERE
- WENT WHERE THEY LIKED CHILDREN

APPENDIX F: AGENCIES INTERVIEWED

- State Council on Disability
- Hawai'i Island Catholic Social Ministry Care-A-Van
- Legal Aid
- Catholic Charities Comm. & Immigrant Services, Kawaihae Transitional Shelter
- Disability Rights Hawai'i
- Hale Mahaolu Inc.
- Hawai'i Humane Society
- Catholic Charities
- Mayor's Office, County ADA Coordinator
- Mental Help Hawai'i
- Centers for Independent Living
- Accessibility Planning & Consulting, Inc.
- Elderly Affairs Division, City & County of Honolulu
- Elderly Affairs Division, County of Maui
- Homestreet Bank
- Assisted Living Options Hawai'i
- Mental Health Association in Hawai'i
- Child and Family Services
- Daphne Barbee, Esq.
- Kauai Community Mental Health
- Hawai'i Disability Rights Center
- Lokahi Pacific
- Maui Center for Independent Living
- Hawai'i State Council on Development Disabilities
- State of Hawai'i, Dept. of Health, Adult and Community Care Services Division
- Office of Housing & Community Development
- Homeless Division, HCDCH
- State of Hawai'i, Social Services Division
- Centers for Independent Living
- A&B Properties Inc.
- Hawai'i Civil Rights Commission
- Disability and Communication Access Board
- Friendship House
- Maui Economic Opportunity Inc.
- The Salvation Army
- Kauai Association of Retarded Citizens
- Catholic Charities Services
- Housing and Urban Development
- United States Department of Agriculture, Rural Development Hawai'i/Western Pacific
- Hawai'i County Office of Aging
- Ka Hale Ake Ola Resource Center, Homeless Resource Center
- Catholic Charities Services

APPENDIX G: HONOLULU STAR BULLETIN ARTICLE ON RENTAL RATES IN HAWAI'I

Starbulletin.com

Tuesday, June 3, 2003

Holy rent!

The Aloha State once again tops the nation with a median rental price of $779, the Census shows

By Pat Omandam
pomandam@starbulletin.com

Brent Schenk has seen the look before -- when newcomers get sticker shock from Hawaii's costly rental market.

"I have so much fun meeting people fresh off the plane, and I drive them around and show them the different neighborhoods and watch their faces when I say: 'You see this 500-square-foot closet? That's $900!' " said Schenk, a Realtor-associate for Woodstock Properties.

Hawaii once again has the highest median gross rent among the 50 states at $779 a month, according to a report issued today by the U.S. Census Bureau.

In 1990 the Aloha State had the highest average rent among states at $830 per month.

The survey, which uses information based on Census 2000, showed New Jersey followed Hawaii at $751, while California was third at $747. Median gross rents were lowest in West Virginia, $401, North Dakota, $412, and South Dakota, $426.

Gross rent is the monthly amount of rent plus the estimated average cost of utilities and fuels.

The report showed monthly rents for those of Asian, Pacific Islander and native Hawaiian ethnicity were the highest, namely because these groups were concentrated in Hawaii and California, which had rent far above the U.S. median of $602.

The 1990 U.S. median gross rent was $571. In 1951 median rent was $257.

Schenk explained Hawaii's rental market is the tightest it has been in 20 or 30 years. Rents went down and have started to climb over the past year by almost 20 percent.

He believes part of the reason is an increase in the housing allowance given to military families. He said landlords will raise their rent once they realize the military is paying more for rent.

Another reason is that investors who have long owned rental property and have survived the slow rental market over the decade are now selling their holdings to people who are taking advantage of today's low interest rates to

buy a home, he said.
"They're buying what the investors are selling, and they're becoming owner-occupants,
and these are displacing tenants," said Schenk, who operates
Rental Search Hawaii, which assists newcomers in finding a rental home.
The resulting tightening of the rental market has island newcomers
discovering rent to be hundreds of dollars more than they expected and the
location of rentals to be farther from town, which increases their commute
time.
For a few, Schenk said, the reality of living in Hawaii is not worth the price
of paradise, and they return to the mainland.
"Yeah, they turn around and go back, and I don't blame them. There's a
certain quality of lifestyle you give up by moving here," he said.
Meanwhile, the report showed Honolulu ranked 52nd when it came to
median gross rent by large city, at $760. California cities Irvine, Sunnyvale,
Santa Clara and Fremont had the highest rents, at or above $1,200 a month.
The lowest-rent city was Brownsville, Texas, at $405 a month.
Hawaii renters used 27.2 percent of their income for rent, which is down
from 27.4 percent in 1990. Nationally, renters spent 25.5 percent of their
pre-tax income on rent in 2000, which is down from 26.4 percent in 1990.
The report showed there were 35.7 million renter-occupied housing units in
the country, or about one-third of the nation's 105.5 million housing units.
In Hawaii there were 175,457 renter-occupied units, or about 43 percent of
the 403,240 housing units.

The top 10

Top 10 states in rent

Here are the top 10 states with the highest median gross rent in 2000, which

includes the average cost of utilities and fuel:

Hawaii $779
New Jersey $751
California $747
Alaska $720
Nevada $699
Maryland $689
Massachusetts $684
Connecticut $681
New York $672
Colorado $671

Highest-rent cities

Here are the 10 highest-rent cities in the United States:
Source: U.S. Census Bureau
Irvine, Calif. $1,272
Sunnyvale, Calif. $1,270
Santa Clara, Calif. $1,238
Fremont, Calif. $1,196
Thousand Oaks, Calif. $1,131
San Jose, Calif. $1,123
Daly City, Calif. $1,074
Simi Valley, Calif. $1,058
Stamford, Conn. $1,007
Huntington Beach, Calif. $985
Honolulu (52nd) $760

APPENDIX H: CATEGORIZED LIST OF IMPEDIMENTS TO FAIR HOUSING

coordination	There is a need to clarify and simplify Fair Housing Objectives across agencies.
coordination	There is a need for shorter, simpler Fair Housing policies
coordination	There is a need for standardized occupancy code definitions that comply with the FHA.
coordination	There is a need for a single statewide authority for Fair Housing issues.
coordination	The policy on the construction and use of wait lists needs standardization and simplification.
coordination	There is a need for a forum for sharing ideas and success stories for Fair Housing.
coordination	there should be independent and full-time Fair Housing Officers for each jurisdiction
coordination	There should be coordination between housing and with other agencies, acts.
coordination	Fair Housing issues should be incorporated into the Housing Policy Study
coordination	Need to rewrite housing access standards that do not meet fair housing act requirements.
coordination	We need to adopt coordinated, long-range plan, objectives for all Hawaii Fair Housing issues.
coordination	There is a need for standardized state land classification systems consistent with the FHA.
coordination	County permit processes must be adjusted as they affect disability access
coordination	There is a need for coordination of agencies, zoning, enforcement, codes in a single system.
coordination	There is a need for conducting, distributing, discussing and acting on best practices research.
education	There is a need for expanded and improved training for applicants to know their rights
education	There is a need to educate the general population to reduce (define) discrimination.
education	There is a need for expanded and improved training for landlords and developers.
education	There is a need to educate advocacy groups.
education	There is a need for expanded and improved training for line personnel at departments
education	There is a need for better access to information about Fair Housing Law.
education	There is a need to train lenders in CRA responsibility and Fair Housing law.
enforcement	We need better protection against discrimination due to familial status.
enforcement	We need better protection against discrimination against the disabled.
enforcement	We need better ways to deal with landlords who discriminate against the mentally ill
enforcement	We need better protection against discrimination due to race, color, ancestry
enforcement	We need better protection against discrimination due to gender, including harassment
enforcement	We need a way to make developers comply with affordable housing guidelines in general
enforcement	We need better protection against discrimination due to mental disabilities
enforcement	We need better protection against discrimination as retaliation.
enforcement	We need ways to deal with non-licensed real estate agents.
enforcement	We need better protection against discrimination due to marital status.
enforcement	We need better protection against discrimination due to age.
enforcement	We need better protection against discrimination due to religion.
finance/insurance	Insurance (required for mortgage) has restrictions that jeopardize Fair Housing. Need a solution.
financing	We need to implement lending testing for CRA.
financing	Banks don't consider the needs of the poor and disabled. We need to fix that.
funding	We need more funding for housing agencies to deal with compliance issues.
funding	Hawaii needs to fund more needs emergency shelters.
legal	The counties need local Fair Housing ordinances to allow local action to bring about compliance.
policy	We should work to mitigate HUD rejection of persons with drug histories, even when clean.
policy	Hawaii should adopt and use county-wide fair market rental rates.
policy	Work toward a policy that allows use of Section 8 vouchers for home ownership.
policy	We need to learn the relation between Fair Housing Law and homelessness, and use it.
policy	We should begin to emphasize education over enforcement
policy	We need a policy to required landlords to admit pets who assist the disabled
policy	We need to make SSI payments portable so they can be used for non-group housing.
procedures	We need to understand and shorten the long wait lists for public housing.
procedures	We need to ask HCRC and HUD to publish compliance complaints outcomes.

procedures	We should implement testing for Fair Housing compliance actions.
procedures	We need to simplify, shorten, and consolidate the process of obtaining subsidized housing.
procedures	We need to included human services agencies as participants in Consolidated Plan
standards	We need to develop and implement access standards for housing units for the disabled.
system impediments	We need a way to adjust inventories of low-end housing units by Island, areas within islands.
system impediments	We need to develop incentives/enforcement so developers will build affordable units.
system impediments	We need to increase the number of affordable housing units in Hawaii.
system impediments	We need to develop incentives for developing rental units.
system impediments	We need a policy to encourage developers to build units for disabled.
system impediments	We need to increase the inventory of units suited to the needs of the frail elderly.
system impediments	We need to reduce the geographic concentration of subsidized housing.
system impediments	There's a need for transportation for subsidized housing tenants, to reduce market pressures.
system impediments	displacement of low income groups by immigrants
system impediments	displacement due to plantation closings