



**Testimony on SB 757: Relating to Housing
Senate Committee on Education and Housing
Conference Room 225, 2/09/09, 1:15 p.m.**

*Building
houses,
building
hope*

We have become used to seeing people who are homeless. Where I live in Moiliili I see homeless people every day. They live in Old Stadium Park, and on the stairs of the library. They eat at Burger King and spend the days where they can. At night, living my office in the early evening I am used to seeing homeless people in the doorways on Bishop St. and in the morning I am greeted by people sleeping in the doorways on Bethel Street and in the park next to Hawaii Theatre.

The numbers of homeless people in Hawaii have grown considerably in the last 10 years. It is such an incremental growth that we may have come to accept it. But how many of us have delved into the personal tragedies that have resulted in the sleeping forms. How many of us have calculated what it would take for us, or our parents or children, to join their ranks.

Not very much, according to a state study, which determined that 262,000 of us are less than 3 months of pay checks away from being homeless. Only 3 months. And another 92,000 of us are much closer to homelessness – unable to afford to pay the high costs of rent those 92,000 of us live with friends and family, live in shared housing renting rooms for \$500 – 600 a month. Added together this is nearly 1/3 of Hawaii's population.

It's no wonder people are feeling scared now. It's no wonder we are buying less, saving pennies, wondering which shoe will drop first. Not much is being said yet about the people who have lost their jobs and the people with reduced hours and reduced incomes, but we all know someone and if we think about it we know it could be us.

The scarier thing is that there is every likelihood that it will be us. This is the trap we are caught in, the high cost of housing has us working too many hours, too many days of the year and too many of us live too many miles from town to have a good neighborhood where our children can grow. Nearly half of Hawaii's population work in one of 25 jobs. They are our teachers, firemen, tour guides, security guards, janitors, social workers, lower management etc. 23 of those jobs do not pay enough to cover the housing costs for a family of 4. As a result most families must have 2 or more people employed in order to pay rent or a mortgage. Many have bought homes in Ewa or Kapolei or take buses from Salt Lake or Waianae. People who visit Hawaii envy an imagined life style of laid back work and day times of recreation. Those of us who live here know that many people work 2 jobs just to pay rent.

As tourism drops in an accelerating rate fewer and fewer of us are going to retain our jobs. Fewer families will have 2-3 salaries to pay the rent or the mortgage. We can expect

more homes to foreclose, more rentals to go empty, more banks to be impacted, more people to live in overcrowded homes and rooms, more shelters to be built, more people to live in situations they never imagined as they become homeless.

We, the state, have a chance to do something about that on the prevention side if we choose. Preventing homelessness is always the better choice. Supporting people to pay what they can and work off the rest has dignity. Standing on the street in a soup kitchen or sleeping in a park or in the weeds does not. **Shelter in Place** is the way to create continuity, to reduce the need for services, to keep people well and children in school.

Many households will continue to have a wage earner working, but with fewer hours or a lower salary. Or one parent will continue to work while the other is searching to get back in the workforce. We can help those people to not become homeless. We can help them get through the roughest times by helping them **Shelter In Place**. It is really very simple: many of them will need a subsidy to help pay part of their housing costs while they look for work, cut their expenses, look for ways to restructure their mortgages or for cheaper places to live.

There are non-profit agencies, such as Catholic Charities and Salvation Army that have implemented programs that help families pay rent to prevent eviction or make money for first month's rent available in times of crisis. The state even has a small rent subsidy program. It is very conceivable that the lessons learned from managing these programs could be utilized to implement a **Shelter In Place Program**.

The difference would be that under the **Shelter In Place Program** an individual or a family could apply for a loan or a grant to help them pay the difference between their income and what they need to pay rent or mortgage. The funds they receive could be a grant as many other programs like FEMA are, or they could be a loan to be repaid at low or no interest or they could be repaid by doing some form of community service. For example: they might help repair and repaint public housing units or volunteer with Habitat for Humanity or volunteer in an after school program or other social service.

This program is truly a win win solution. It would save many families from homelessness, landlords from foreclosure. It would save the state money that would otherwise be needed for shelters, social services, health care and all the other services that are attenuated with homelessness. People who are able to pay for their housing but due to loss of part of their work need a hand to make the full payment would be afforded the dignity of remaining in their own home and would be able to repay the community that has supported them.

Thank you for the opportunity to share this vision.

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