Case Study

Ke Aka Hoʻonā Self-Help Homeownership

BUILDING AFFORDABLE HOUSING AND COMMUNITY IN WAI’ANAE, HAWAII
Case Study: Ke Aka Ho’onā Self-Help Homeownership: Building Affordable Housing and Community in Wai’anae, Hawai’i

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Love for Waiʻanae

Aloha ʻia ʻO Waiʻanae
Aloha ʻia ʻo Waiʻanae
He malu i ka ulu niu
Ulu niu kaulana ʻo Pōkaʻi
He nani ke ‘ike aku

Kū kilakila Kaʻala
Kuahiwi kau i ka hano
Uluwehi i ka maile lau liʻiliʻi
He ʻala huʻihuʻiʻi ʻe

Pā ana ka makani he Kaiāulu
He aheahe mālie
Puīa i ke ʻala o ka ʻawapuhi
He pua ʻala onaona

Haʻina mai ka puana
ʻO Waiʻanae kuʻu home
Home i aloha ʻia e mākou
Home poina ʻole

I see the beauty
Majestic Kaʻala
The wind named Kaiāulu
Blows gently
Tell the refrain

Famous coconut grove of Pōkaʻi
The glorious mountain
Where the small leaf maile grows in profusion
With its penetrating fragrance
Brings the fragrance of ginger
The sweet smelling flower

Of my home at Waiʻanae
The home that we love
The unforgettable home

Abigail Pililāʻau and Rachael Kaleiwahea
Huapala Hawaiian Music and Hula Archives

I think that self-determination is the critical issue at Ke Aka Hoʻonā, and if the Foundation can develop processes to make that happen, the community will have a chance to be a shining example of what it means to live together in this complex world.

The Spirit of Consuelo: An Evaluation of Ke Aka Hoʻonā
(Stufflebeam et al. 2002)
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Acronyms

AMI Area Median Income
CF Consuelo Foundation
DHHL Department of Hawaiian Home Lands
GED General Education Diploma
HACBED Hawai‘i Alliance for Community-Based Economic Development
KAH Ke Aka Ho’onā
KAHA Ke Aka Ho’onā Association
Executive Summary

Supporting Affordable Homeownership in Waiʻanae, Hawaiʻi

Ke Aka Ho‘onā, or KAH, is a self-help housing development in Waiʻanae, in Hawaiʻi’s Honolulu County, with a 26-year history of building homes and community. The Consuelo Foundation—a private operating foundation that promotes the well-being of at-risk children, women and families in Hawaiʻi and the Philippines—designed and launched the development over a generation ago. The Foundation made an early commitment to Waiʻanae, which is home to the state’s largest concentration of native Hawaiians.

Despite its many strengths, Waiʻanae has grappled for generations with the impacts of systemic inequality and disenfranchisement. In 1991, Waiʻanae leaders and residents told the Consuelo Foundation that their greatest need was affordable homeownership opportunities for families. The Foundation wanted to build homes and also strengthen the community. In 1991, it purchased 14 acres of land for owner-built housing, and visited over a dozen comparable models in other states to inform their program and approach.

Ultimately, the Foundation designed a long-term approach to supporting families through affordable owner-built housing and wrap-around programs. First-time homeowner applicants to Ke Aka Ho‘onā had to meet eligibility requirements, such as having young children, earning no more than 80% of the area median income (AMI), and committing to KAH values covenants for building a strong community free of violence, drugs and alcohol abuse. At the time of application, family situations included homelessness, sharing overcrowded dwellings, and high rents that made it difficult to cover basic necessities.

Between 1993 and 2001, the Foundation and the selected families built 75 homes, and a community center with playground. This required support from many stakeholders, including rezoning approval from the City and County, an advisory committee of developers, assistance from local banks, technical work and training from Trimline Construction, and services from diverse nonprofit organizations.

Ke Aka Ho‘onā at a glance: Building phase from 1993 to 2001

<table>
<thead>
<tr>
<th>Consuelo Foundation project cost (not including staff time)</th>
<th>$10,419,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$1,523,000</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$4,024,000</td>
</tr>
<tr>
<td>Construction materials and technical assistance</td>
<td>$3,446,000</td>
</tr>
<tr>
<td>Community center</td>
<td>$1,426,000</td>
</tr>
<tr>
<td>Proceeds from sales of houses</td>
<td>$4,322,000</td>
</tr>
<tr>
<td>Projected land sales after 30-year lease</td>
<td>$4,800,000</td>
</tr>
<tr>
<td>Average home cost per family/household:</td>
<td>$121,900</td>
</tr>
<tr>
<td>Average house (structure)</td>
<td>$57,900</td>
</tr>
<tr>
<td>Land price (cost carried/financed by the Foundation)</td>
<td>$71,700</td>
</tr>
<tr>
<td>“Sweat equity” credit</td>
<td>($7,700)</td>
</tr>
</tbody>
</table>

14 acres
75 owner-built homes
390 individuals
230+ children
Most families earned 40% to 80% of AMI, and Foundation staff helped them get financial counseling, qualify for mortgages through local banks, and offered opening matched savings accounts.

Family homebuilders contributed 20 hours of “sweat equity,” or their own labor, every weekend for about 10 months or a total of 1,600 hours. Using the average minimum wage rate of $4.81 during the construction period, the Foundation set the labor equity amount at $7,700 per family.

Families secured mortgages that averaged $55,000 to cover building materials and construction supervision costs.

Each family entered into a 30-year mortgage and a 30-year land lease agreement with the Foundation, with an agreement to buy the land by the end of the lease period.

If a family chooses to sell before the 30 years has elapsed, they give half the proceeds to the Foundation, which has the first option to buy back the home.

To limit excess liability and debt burden, participating families cannot refinance the first mortgage, or get a second mortgage or a home equity line of credit.

KAH originally used rent-to-own agreements to include four families that could not qualify for traditional mortgages.

An external evaluation from 1993 to 2001 documented the development’s success at providing stability. Nearly all families reduced their monthly housing costs while increasing the quality and safety of their living situations. Over the evaluation period, the Ke Aka Ho’onā community remained largely drug-free and violence-free. KAH provided a supportive environment for the over 230 children living in the community through 2001, with parents affirming the project’s effects on their children’s well-being. During the evaluation period, all high-school-age youth graduated or obtained a General Education Diploma. The academic achievement of these initial students continues to be an example followed in the community today.

According to the Harvard University Center on the Developing Child, the “combination of supportive relationships, adaptive skill building, and positive experiences is the foundation of resilience.”

Over the years, the work of the Foundation and the KAH families has reflected three principles that improve outcomes for children and families.

1. Supporting responsive relationships for children and adults
2. Strengthening core life skills
3. Reducing sources of stress in the lives of children and families

The issue of crime and drugs is a lot different here. It’s all over where we were before. We were scared even to go to sleep. There was dope and crystal meth. A couple of houses were raided. Happily, there are no drugs here.

KAH resident, 2002 Evaluation
Self-help
Houses were self-built by groups of families who donated their labor after receiving construction training.

75 HOMES AND A COMMUNITY CENTER WITH PLAYGROUND

Financing
Families received financial counseling, were helped to qualify for mortgages through local banks to cover building materials and construction supervision costs, and open matched savings accounts. Each family entered into both a 30-year mortgage and a separate land lease agreement with the Consuelo Foundation to buy the land by the end of the lease period.

KE AKA HO‘ONĀ SELF-HELP HOME OWNERSHIP
BUILDING A VALUES-BASED COMMUNITY

Diverse stakeholders
These include city and county government, nongovernmental organizations, a construction company, and banks.

Values
Ke Aka Ho‘onā aims to build a strong, safe and supportive community free of violence, drugs and alcohol abuse.

Criteria
Qualifying families had at least one child, earned 80% or less of the average median income, and had a demonstrated commitment to the community values.

Only upon completion of all the construction was each home allocated to a specific family through a lottery system.

Sustainability
The key elements of sustainability are strong resident governance, next-generation engagement and leadership, access to family support services, and outreach to the wider community.

The consistent focus on positive values helped generate a community context that is beautiful; essentially free of violence and substance abuse; supportive of children; grounded in much teamwork, especially in building the community; and oriented toward making the surrounding community a better place.”
Ke Aka Hoʻonā Today

As of 2019, turnover in the community has remained low, with 87% of the original families remaining. Today, 74 of the 75 homes are owner-occupied and all families agree to uphold the original values and property covenants (rules and guidelines).

Design elements that helped support these successes include:

- The owner-built housing model brought families together, reduced costs, and helped families develop the skills to maintain their homes over the long term.
- The values covenants helped support residents’ desire for a safe, supportive environment.
- A full-time project manager played a critically important role during the building phases.
- The Foundation provided long-term support around financial management skills, family strengthening and education supports.

The KAH financing model changed over time based on lessons learned. The combination of labor equity and lower initial purchase amounts due to separating out the cost of the land helped families with lower wages to qualify for mortgages. However, the model did not allow for families to use equity in traditional wealth-building ways, such as financing education, establishing small business start-ups, or making improvements that would increase the value of their homes. Family feedback about the rules against leveraging the equity of their homes highlights a possible tension between stability and upward mobility.

CF and the resident homeowners’ association, Ke Aka Hoʻonā Association (KAHA), are now developing the next phase of their work together. This includes reviewing the values and property covenants/guidelines, and completing the transition to resident oversight of the homeowners’ association and community governance. As part of this work, they are taking stock and learning from the success to date, and also the challenges.

As part of Storyline Consulting’s case study in 2019 (see attachments), the residents survey, focus groups, and diverse stakeholder interviews highlighted the following main reasons for the longstanding challenges of sustaining a homeowners’ association to oversee self-governance, and fostering community-wide efforts to give back to the Waiʻanae region:

- The homeowners’ association and membership dues were not introduced at the inception of the project, and the setting and collecting of dues to cover the expenses of the community center and common areas are an ongoing challenge.
- The Foundation and KAH did not jointly define clear, consistent roles and responsibilities for the homeowners’ association at the start of the project.
- There was leadership turnover at both the Foundation and KAHA.
- The majority of residents share a continued commitment to the underlying values of the community, but not to the covenants/guidelines on the use of property, making resident oversight challenging.
- Housing in Hawaiʻi is even less affordable today than when KAH began, and KAH residents see the financing and constructing of building additions as a crucial strategy to care for elders and new generations.
- The majority of residents have a commitment to shared values, but as yet do not have a shared vision of the community center.

The full KAH case study includes recommendations for next steps to address challenges and build on successes.
Continued Need and Opportunity

Because of the successes and despite the challenges of KAH, finding ways to expand affordable homeownership opportunities for Hawai‘i’s families is of critical importance as without access to affordable housing, families continue to encounter destabilizing conditions. Wai‘anae carries a greater share of Hawai‘i’s economic insecurity, with 39% of individuals in the Wai‘anae census tract living below the poverty line, compared to 10% of the state population.

A growing number of working families throughout Hawai‘i are impacted by the lack of affordable housing opportunities. In 2019, an annual study by the National Low Income Housing Coalition study found that Hawai‘i requires the highest hourly wage in the nation for basic housing. A household needs an hourly wage of $37, or an annual income of $76,600, to pay the fair market rent for a two-bedroom apartment. In addition to the costliest rental market in the nation, Hawai‘i has one of the highest median home purchase costs, and the highest overall cost of living in the country. Together, these conditions contribute to the fact that Hawai‘i also has the highest homeless population per capita.

As in 1991, when the Foundation embarked on this project, housing affects all aspects of family well-being, from overlaps with the child welfare system, health and education outcomes. Today, moving three or more times in childhood is associated with lower earnings, fewer work hours and less educational attainment later in life. Families that are only able to stay housed by spending unsustainable proportions of their incomes on rent often do not have enough money left to cover food, medicine, training, education and transportation, among other needs.

In light of the importance of creating stable, affordable housing, lessons learned by the Foundation and KAH can contribute to successful long-term approaches and solutions. KAHA and the Foundation are in a new stage of addressing ownership, empowerment and long-term community well-being. This opportunity to explore the preferred future of KAH can help advance affordable housing efforts that are grounded in and informed by over a generation of community experience.

KAH’s main strengths in helping families grow and adapt over the past generation

- Stable housing: 21
- Lessons learned working together on our homes: 13
- Greater financial security: 11
- Community commitment to preventing violence: 9
- Strengthening family relationships: 9
- Reducing common sources of stress for families: 8
- Focus on the education of our youth: 5
- Community commitment to eliminating drug/alcohol abuse: 5
- Focus on adult lifelong learning and education: 2

Community Survey Respondents, 2019. N = 23

“Housing in Hawai‘i is even less affordable today than when the KAH project began. People want to build second stories to increase the size of their homes and care for elders and new generations.”

Community Survey Respondent, 2019
Building Affordable Homes and Strengthening Families

About the Consuelo Foundation

The Consuelo Foundation, or CF, is a private operating foundation that was established in 1988 by Consuelo Zobel Alger to “promote the well-being of at-risk children, women and families in the Philippines and Hawai‘i, and to prevent and treat their abuse, neglect, and exploitation.” In defining her priorities for establishing the Foundation, Consuelo Alger shared five areas of greatest significance to her personally, including: (1) preventing the abuse and exploitation of women and children, particularly childhood sexual abuse and exploitation; (2) treating problems connected with homelessness; (3) supporting self-sufficiency through income-generating skills; (4) assisting the poor in helping themselves; and (5) providing medical, dental, and social services to support physical and emotional well-being. She established an overall focus on areas of greatest need, and said, “I would like us to renew hope for those who have lost it, or give hope to those who have never had it.” The Foundation, which is headquartered in Honolulu, Hawai‘i, carries out its mission by operating programs directly and also contracting with other organizations in the Philippines and Hawai‘i.

Consuelo Foundation Hawai‘i Programs: Wai‘anae First, Housing First

Shortly after its founding, Consuelo Foundation directed its Hawai‘i efforts toward supporting the residents of Wai‘anae, on the island of O‘ahu. The community of Wai‘anae is an area rich in culture and known for its resilience. Despite this, Wai‘anae residents have long been challenged by systemic inequalities that impact their ability to thrive. The legacy of these inequalities includes persistent barriers to accessing financial, health, transportation and community resources—key social determinants for overall well-being.

Wai‘anae is one of the few areas in Hawai‘i that meet the criteria for “chronic poverty,” meaning an entire census tract where at least 20% of the population has been living in poverty for the past 30 years or more. In addition to isolation and disenfranchisement, long-term, concentrated poverty can be related to “poor housing and health conditions, higher crime rates, poor child development and educational outcomes, and employment dislocation.”

In the early 1990s, the Foundation conducted extensive outreach to determine the Wai‘anae community’s core priorities for support, given that residents faced disproportionately high rates of poverty, homelessness, child abuse and neglect, and poor health outcomes.

Again and again, key community leaders and informants identified their top priority as affordable homeownership. In 1991, the Foundation purchased 14 acres of vacant land in Wai‘anae Valley with a commitment to addressing what many Wai‘anae residents were seeking—the opportunity for homeownership in a safe, supportive community. In 1993, the Foundation broke ground on its self-help homeownership program, Ke Aka Ho’onā—Hawaiian for “Spirirt of Consuelo.”

Those attempting to support positive cycles of change run the risk of overlooking factors crucial to success such as long-term commitment to the community and resident involvement in designing solutions. The Foundation’s work in Wai‘anae addresses this in two important ways: A 26-year commitment to the sustained support of a self-help housing development, and a new commitment to working directly with KAH residents to design and implement a resident-driven transition plan toward self-governance.
About this Case Study

The core goals of this case study were to: (1) Identify ways that KAH contributed to family and community well-being over the past 26 years, and (2) support the current transition to resident self-governance and ongoing community building by identifying current KAH and CF priorities and concerns.

Activities for this case study took place between December 2018 and April 2019. In designing the approach for this case study, Storyline Consulting worked closely with the Ke Aka Ho’onā Association (KAHA) board of directors and the Foundation to ensure the case study would be for KAH residents rather than about them. The intent was to provide the space for reflection and learning, and to gather information that both KAHA and CF would value and be able to use when transitioning from Foundation oversight to resident oversight of the community.

The KAH self-help housing effort is a very well-documented project. The Foundation involved a research and evaluation team from 1993 through 2001 to support a thorough summative program evaluation as well as formative evaluations to improve the delivery and design of the project. These evaluations took place during the eight years of the KAH home-building phase. The Foundation also archived numerous internal records, such as staff follow-up interviews with KAH residents in 2012, video archives, meeting minutes and more.

This case study aims to build upon and complement these existing resources with a summary of diverse stakeholders’ lessons learned at this point in KAH’s 26-year evolution. The KAHA board of directors indicated a 2019 resident survey would help them understand residents’ current priorities that could inform association decisions. A survey would also give them an opportunity to engage with their community. They helped design the survey questions and oversaw the survey distribution and collection in their community. In addition to the resident survey, the development of this case study included eight individual interviews, two focus groups, and a review of archived KAH historical reports, evaluations and literature. It is not a longitudinal study, but does note where certain key themes and concerns today align with the evaluation findings and staff interviews with KAH homeowners between seven and twenty years ago.

“

We are grateful and very happy to spend our lives in this community. Throughout the years, our kids, our grandkids are adding new chapters to continue to carry on our generation to pass on for years to come.

Community Survey Respondent, 2019
Ke Aka Ho’onā

In 1991, CF purchased 14 acres of agricultural land in Wai‘anae for $1.5 million. Given the lack of affordable housing at the time, Honolulu City Council granted a special permit to make it possible to plan a residential community for income-eligible families. The Foundation’s chief executive officer and staff visited 13 self-help housing programs on the mainland to inform the design of their initiative, and to establish the selection criteria for families. Many years later, a consultant summarized the resulting approach as follows:

“Consuelo Foundation’s strategy was to build more than just affordable houses; it built communities and nurtured the positive values they represent: families living in harmony, helping one another to grow and giving back in part what has been received; a tight-knit community free of substance abuse and family violence; a safe and secure neighborhood for children to live and grow. These values are incorporated into the covenants . . . to ensure that they will be observed by and passed on to many generations of those who live in this community.”

Selection of Partners and Families

To reduce the total cost of construction and eliminate the need for a down payment, the Foundation recruited families that would build the houses themselves, even if they had no prior construction experience. The Foundation partnered with Trimline Construction, a local company willing to teach families to build their own homes and use this labor equity to bring the construction cost down to about $50,000. A rigorous application process selected families that could bond together as a community and help establish a safe, stable, owner-built neighborhood committed to carrying out the values of Consuelo Alger.

To qualify for the program, families had to meet the following minimum criteria:

- First-time homebuyers with household earnings of no more than 80% of the area median income
- At least one child in the family
- At least one member of the family with a stable employment history
- Ability to qualify for a mortgage
- Have two physically able adults dedicated to constructing the homes during all weekends over a 10-month period, and have the ability to secure employer and family support to fulfill this commitment
- Agree to the values basis of the community: demonstrate a commitment to living in and contributing to a values-based community without physical abuse, drugs and alcohol abuse
- Agree to the property covenants governing the use of the home, upkeep and maintenance, and restrictions.

Local banks provided mortgages and technical assistance with loan applications, sometimes on site at Ke Aka Ho’onā’s community center. With the family financing in place, Trimline Construction and eight family builders broke ground in 1993, and the community was officially named Ke Aka “Ho’onā, Hawaiian for “Spirit of Consuelo.” In eight separate building phases, or increments, selected families came together on weekends over a 10-month period. Working in groups of eight to 17 families, these future homeowners reported to the site every weekend—both Saturday and Sunday—and worked 10 hours each day. Trimline Construction and the Foundation’s project manager were on site to guide and coordinate them, but the families worked mostly on their own. The Foundation found that it worked best to distribute the homes by lottery only after they had been collaboratively built by the families. This helped eliminate arguments and ensured that families were equally invested in quality building in the community as a whole. By 2001, the family builders, Trimline Construction, and the Consuelo Foundation had completed 75 homes, a community center and a neighborhood playground at KAH.
CASE STUDY: KE AKA HO‘ONĀ SELF-HELP HOUSING

Under the original agreement structure, families contributed labor equity to construct the homes, secured a mortgage for the remaining costs of a contractor and materials, and paid a monthly land rent of about $100 per month to CF. The Foundation would hold the land rent payments and apply them toward the total cost of the land, and after the family completed payments on the 25-year mortgage and were more financially stable, they would assume a second mortgage for the remaining cost of the land. The Foundation later changed this, realizing that asking families close to retirement age to assume a second mortgage could be financially destabilizing. Thus, the Foundation reduced the total cost of the land to families to $64,000.

Monthly mortgage payments ranged from about $480 to $580 depending on the size of the home, and whether the family utilized any special programs or matched savings accounts. The total amount of a family’s monthly payments, including the land fee, taxes and homeowner’s insurance, was “much less than most of them had paid in rent.”

To illustrate the financial benefit to families, and the stability their fixed monthly payments provided, the project manager highlighted a few examples:

“Shortly after a family applied to KAH, their rent increased from $850 to $1,150. This ‘threw them into homelessness,’ and during that time CF worked with the family closely to ensure they would still qualify for the $50,000 mortgage loan. After completing and moving into their home, their new mortgage payment was $550 a month and they were able to move from the transitional shelter into their new home.”

“A small apartment at Pokai Bay cost $550 a month for one family when they were selected for KAH. The transition to the new mortgage was not a monthly cost savings. However, 10 years later, the rent at their former apartment had increased to $1,200. ‘We would have had to work several jobs to afford that,’ remarked a couple.”

The selected families and their dedication and contributions also made KAH possible. They committed two builders from each family to work on the homes every weekend over a 10-month period. For those individuals who were full-time employees, including several households where the adults had two jobs each, this meant no days off with their families for nearly a year. As documented by the Foundation staff, families also persevered during the building phase through crises that included the hospitalization of children, loss of employment, homelessness and more. The project manager at the time noted, when reflecting on their endurance, “It must have come from love, determination, and the sense of fulfillment they would have when they finished and were living in a safe, secure neighborhood. They also said, ‘We can always rest later.’” She said that it must have been “an awesome task” for the builders to find extended family members to watch their children every weekend for 10 months, including a family whose five children ranged from one to ten years old.

The Foundation supported KAH financially and programmatically. The Foundation staff led in the family recruitment and selection process, and supervised the construction site on the weekends. It committed to long-term support for wrap-around resources that strengthened the families and the KAH community.

<table>
<thead>
<tr>
<th>Original home valuation</th>
<th>Revised cost to families</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor credit</td>
<td>$7,700</td>
</tr>
<tr>
<td>Average construction cost (25-year mortgage)</td>
<td>$57,900</td>
</tr>
<tr>
<td>Land (30-year land rent)</td>
<td>$52,000</td>
</tr>
<tr>
<td>Remaining land cost</td>
<td>$123,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$241,700</strong></td>
</tr>
<tr>
<td><strong>($121,900)</strong></td>
<td><strong>($121,900)</strong></td>
</tr>
</tbody>
</table>

*NEW Consuelo Foundation Template.indd   9*
These included intensive financial and credit counseling, and helping families resolve challenges ranging from back child support to unfiled taxes so that they could qualify for and retain their home mortgages. Personal support also included medical care, youth programs such as after-school tutoring and field trips, a Strengthening Hawai‘i Families Program, marriage counseling, grief counseling, anger management programs, and referrals to outpatient programs for emotional and mental health.

**A Values-based Community**

Like many planned communities with homeowner associations, Ke Aka Ho‘onā has resident covenants (rules and guidelines) for all residents. KAH is unique in that, in addition to covenants that guide the use and upkeep of property, there are covenants to restrict physical abuse, drug use and alcohol abuse.

The oversight of the values and property covenants rested with the staff of the Foundation. However, the Foundation attempted to establish a homeowners’ association that would monitor and enforce the covenants.

Ke Aka Ho‘onā successfully housed an estimated 390 individuals, including over 230 children, in a values-based community. National research increasingly shows that safe and stable housing is a first crucial foundation for successfully addressing all other social indicators of health and well-being. In reflecting on 50 years of self-help housing programs nationwide, the Housing Assistance Council notes that self-help housing is “a legacy for the next generation. For the tens of thousands of children who grow up in a self-help home, each home is a lesson in opportunity, a demonstration of potential, proof that by joining together and working hard, lives truly can be changed.”

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**Compared to other places we’ve lived, KAH has more, less or the same:**

- **Affordability:**
  - More: 17
  - Same: 4
  - Less: 2

- **Community supports:**
  - More: 11
  - Same: 6
  - Less: 5

- **Positive relationships between neighbors:**
  - More: 14
  - Same: 5
  - Less: 2

- **Stability:**
  - More: 15
  - Same: 4
  - Less: 3

- **Well-maintained properties and common areas:**
  - More: 12
  - Same: 5
  - Less: 5

- **Rules:**
  - More: 10
  - Same: 10
  - Less: 2

- **Support for children/youth:**
  - More: 12
  - Same: 5
  - Less: 5

**Community Survey Respondents, 2019. N = 23**

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“The next generation need to live by the same values of our community. They need to be educated on the rules, and values too.”

Community Survey Respondent, 2019
The Evaluation Center of Western Michigan University conducted an evaluation of Ke Aka Ho‘onā from 1993 through 2001. The resulting evaluation report assessed KAH’s effectiveness in reaching the following three goals:

1. Building a community of low-income working families with children who commit to live in and help sustain a nurturing neighborhood free from violence and substance abuse and devoted to helping others.
2. Increasing Wai‘anae’s supply of affordable housing.
3. Developing a sound approach to values-based, self-help housing and community development.

Positive Findings and Success Factors
The final evaluation report was highly positive, highlighting the “rare privilege to report that a project met or exceeded expectations for quality and significance.” The evaluators describe the Foundation’s success at converting “a vacant, 14-acre plot of agricultural land in the midst of one of Hawai‘i’s most depressed environments to a beautiful, values-based community, now housing 75 low-income families.” At the time of reporting, the evaluators noted the following indicators of success:

- The project increased the affordable housing stock in Wai‘anae, allowing 75 families with household incomes from 40% to 80% of the area’s median income to build and own homes.
- Families benefited from a community of values-oriented neighbors, increased knowledge of budgeting, skills to maintain their houses in a good condition, and access to a wide range of Consuelo Foundation services.
- High retention: during the evaluation period, one household of the 75 left the community due to defaulting on their mortgage.
- The community became a supportive environment for children, with “parents frequently remarking on the project’s effects on their children’s well-being.” At the time of writing, all of the community’s children had completed high school or obtained a GED.
- The Ke Aka Ho‘onā community “remained essentially drug-free and violence-free, in stark contrast to the situations from which many of the families came and the surrounding Wai‘anae area.”

The evaluation noted that when the families were interviewed about their experiences prior to joining KAH, “almost all spoke of living in crime- and drug-infested areas that made them fearful for their children’s well-being.”

“My children are outside playing. We know our neighbors. Our kids are happy. They couldn’t go outside before. There were addicts where we were before. It’s bad outside of Ke Aka Ho‘onā, but our kids are safe here—like it was when I was a kid.”

KAH resident, 2002 Evaluation

The evaluation concluded that KAH’s “consistent focus on positive values helped generate a community context that is beautiful; essentially free of violence and substance abuse, supportive of children; grounded in much teamwork, especially in building the community; and oriented toward making the surrounding community a better place.” In addition to this positive change in their housing environment, data comparing monthly housing payments before and after families joined KAH show that nearly all families lowered their monthly housing costs while increasing the quality and safety of their living situations.

The evaluation noted several important success factors that led to the positive results of the project:

- The building skills the families obtained, which enabled them to maintain their homes in the long term.
- An on-site project manager to help with problem-solving, conflict resolution, and coordinating supports. (Foundation staff and the evaluators said that the importance of this role could not be stressed too much and was important to build into any similar project.)
- Long-term support and resources around financial management.
- Foundation leadership and support for children’s programs, skill-building and community-organizing courses for parents, and planning the community’s future.
- A community center and playground that helped bring children and families together.
Challenges and Key Questions
While emphasizing positive overall outcomes, the evaluation report noted the following outstanding questions and areas of concern:

Lack of coordinated efforts to give back to the wider community
The Foundation did not serve its core beneficiaries—"the poorest of the poor"—directly through KAH because it was a mortgage-based strategy that required families to have a higher level of income and employability to qualify. Though unable to offer an affordable homeownership program dedicated exclusively to extremely low-income and homeless families, the Foundation proceeded with KAH with the intention of:

- Fulfilling its mission indirectly by helping to build a strong community in Wai’anae that could then help others.
- Accepting six to eight families into KAH who could not qualify for a mortgage, and providing "rent-to-own" agreements.
- Ensuring a direct reach to its intended beneficiaries through its overall work, including dedicating 75% of its available funds to extremely poor populations in the Philippines.

The evaluation adopted a wait-and-see approach in the area of fulfilling the mission indirectly by helping build opportunities for KAH residents to give back to the larger Wai’anae community. The 2002 Western Michigan University Evaluation stated, “while the Consuelo project is grounded in the value that a project’s beneficiaries should help strengthen the outlying community, only modest impacts were seen in this area,” and emphasizes a need for continued planning around efforts the community will undertake “to fulfill Mrs. Alger’s mandate that they give back a part of what they received to their less fortunate neighbors.” The evaluation found that “now that the needed learning has been accomplished . . . in future efforts the Foundation is advised to define and assess the needs of its intended beneficiaries first and only subsequently to search for and, as needed, invent appropriate, responsive project strategies.”

Transition to self-governance
The evaluation found the project successfully met the three evaluation goals, though it also noted it could not draw conclusions about one aspect of community development: the establishment of a homeowners’ association that would give the community oversight over governance and operations. The report found that “the Foundation—which directly planned, controlled, and operated all aspects of the project—is working to turn the community over to the residents.” The report shared residents’ uncertainty about a homeowners’ association through interviewees’ comments such as:

"Many of us are worried about the transition. We need to become a community before forming an association."

“We’re scared of getting sued and stuff like that if we’re an association. We have to take over the community one way or another. We have to learn how to stand strong. There is no plan yet.”

“I hope the Foundation won’t go . . . If they go, we might fall apart. Everybody interprets values differently. We won’t be ready for takeover in five years.”

The evaluators found that “Perhaps this project’s community development effort would have moved faster and better if more planning and active work had started earlier and paralleled the project’s ‘bricks and mortar’ activities at the level of resources and effort.” After interviewing residents and staff in September 2001, David Hirano offered the following summation: “I think that self-determination is the critical issue at Ke Aka Ho’onā, and if the Foundation can develop processes to make that happen, the community will have a chance to be a shining example of what it means to live together in this complex world.”
KAH in 2019: Findings and Recommendations

In the 26 years that have passed since the launch of Ke Aka Ho‘onā, the lack of affordable homeownership and rental opportunities has become a crisis experienced by a growing number of families in Hawai‘i. The state has the highest cost of living in the nation, the highest average rent of any state, and the highest homeless population per capita.23 Wai‘anae continues to carry a disproportionate share of economic insecurity. In the most recent census community survey, the median household income was less than half the state median household income.24

While the high cost of living makes conditions in Wai‘anae and Hawai‘i particularly extreme, ensuring all families have access to affordable housing is a national challenge. Across the United States, housing policies have never fully met community need, with overall capacity to only provide assistance to one in four eligible households. For the U.S.’s 11 million extremely low-income households, there are only about three million housing units available at rents that are affordable.25 This leaves the great majority of low-income households living in destabilizing conditions such as overcrowding, forced migration and homelessness. In addition to issues around substandard housing, families that need to spend unsustainable proportions of their incomes on rent often do not have enough money left to adequately cover food, transportation to work and school, prescriptions, education and training, and other needs.26

A strong body of evidence links inadequate housing and homelessness to child abuse and neglect. The Urban Institute and many others that promote the Housing First approach point to a great deal of evidence that “housing affects almost everything,” 27 from overlaps with the child welfare system, to health and education outcomes. The John D. and Catherine T. MacArthur Foundation conducted a review of more than 20 studies showing how housing shapes lives in critical and long-lasting ways, and found that “safe, stable, and affordable housing during childhood sets the stage for later success in school.”28

A few key findings from that research include:

- Adolescents living in poor-quality housing have lower math and reading scores, and math skills in standardized achievement tests, even after adjusting for parenting and other factors.
- Moving three or more times in childhood is associated with lower earnings, fewer work hours, and less educational attainment later in life.
- When housing consumes too much of a family’s budget, children may not have enough nutritious food to eat to be ready to learn.

There were over 230 children in KAH at the time of the 2002 evaluation, and additional children have since been born into the community, including the first members of a new generation. For the children of KAH, research on the relationship between stable housing and education is particularly encouraging. The 2002 evaluation noted that all children in KAH had graduated from high school or completed a GED, and that the community had several valedictorians and successful applicants to college.

Research shows irrefutably that housing serves as a platform to improve health, education and economic outcomes for people of all ages.29 Providing accessible, affordable and stable housing is crucial for stabilizing individuals and families. In other words, the Wai‘anae community leaders that the Foundation consulted in 1991 were right to point to stable, quality housing as the key priority for improving outcomes in their community. To the credit of the Foundation, its leadership and staff consulted the community before deciding on the best way to provide support, and then made a commitment that they have delivered on for over a generation. After identifying the community’s top priority, the Foundation marshaled all possible resources—financial, informational and relationship-based—to find a way to deliver a solution. This included working with City and County government, partnering with financial institutions, forming an advisory board that understood housing development and finance, and visiting national “best practice” organizations.
For many Ke Aka Ho‘onā residents, a stable home in a relatively safe community has remained a constant for more than a generation. Turnover in the community has remained low with 87% of the original families still residing there, and 74 of the 75 homes owner-occupied by families agreeing to perpetuate the original values and covenants. In addition to the core supportive elements of secure, stable and high-quality housing, the Center on the Developing Child at Harvard University outlines three principles to improve outcomes for children and families.10

2. Strengthen core life skills.
3. Reduce sources of stress in the lives of children and families.

KAH and CF laid the foundation for these additional outcome-boosting opportunities for families, especially in the early years of the program when stable, affordable housing was coupled with programs and workshops designed to support relationship building and skill building. This creates “protective factors” against abuse and neglect, and the “combination of supportive relationships, adaptive skill building, and positive experiences is the foundation of resilience.”31

Resident Self-governance and Giving Back

Within this context of overall stability, this is a period of transition. Work is still ongoing in the two specific areas mentioned in the 2002 evaluation report: resident self-governance, and KAH-wide efforts to give back to the larger Wai‘anae community.

To build on the overall stability of KAH, and to help support this transition and next stage, Storyline Consulting gathered updated information on the impact of KAH from various stakeholder perspectives, and also documented lessons learned, current resident priorities, and areas for continuous improvement.

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“\nThe main reason KAH has strengthened our family is that stable housing promotes unity and pride.\n
Community Survey Respondent, 2019

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Storyline carried out the following activities:

- A residents survey, completed online or on printed forms by 30% of KAH households.
- Two resident focus groups with fifteen participants of a range of ages in total.
- Eight individual interviews with the Foundation board members, staff, and current and past partners.
- A literature review of both internal and external research.

Resident Priorities—2019 Survey and Focus Groups

Full survey results and focus group/interview themes are located in the appendix of this document. Key takeaways from the resident survey include:

- When asked to select up to three listed factors that most helped families grow and adapt, respondents’ top three responses were: (1) stable housing, (2) the lessons learned while building their own homes, and (3) greater financial security.
- The top three identified challenges of living in KAH today were: (1) lack of enforcement of the rules, (2) the limit on how many people can live in a household, and (3) having neighbors that do not follow the property/home guidelines.
- 74% of households surveyed preferred not to change the covenants/resident agreements at all, or to only change the property covenants, leaving intact the values covenants that ban violence, drugs and alcohol abuse.
- 70% of households would like to see changes in covenants about the use of home and property restrictions, or changes in all covenants.
- 96% of respondents felt the community center should be an important part of living in KAH, and only 48% felt the center should be a resource for the broader Wai‘anae community, expressing concerns about parking, maintenance and cleaning.
Focus groups emphasized the values covenants and their continued relevance. The property covenants, however, have proven to be a challenge in two ways: negative feelings about inconsistent responses to violations of the covenants, and concerns about restrictions that limit families from practicing their kuleana (caretaking responsibilities). Housing in Hawai‘i is even less affordable today than when KAH began, and KAH residents see additions and second stories as a crucial strategy to care for elders and new generations. Expanding the homes to make room for additional family members is not currently allowed under the covenants. In the focus groups, people raised the same issue, sharing the sentiment that if they met County permitting requirements, they should be able to proceed. The parking infrastructure was not developed with multigenerational living in mind, and residents brought up parking challenges in both the survey responses and the focus groups. Consistent, clear and updated rules around building additions, the total number of residents in a home and allowable home-based business activities are a priority. Gathering and documenting resident input was a key priority of KAHA leadership, which plans to use the survey and focus group results to inform their work.

Resident Oversight and Ownership: Challenges and Successes

The Ke Aka Ho‘onā Association, the resident homeowners’ association, has existed in various forms over the years. Its current four-member board of directors is in the midst of leading the transition to resident self-governance, completing the work begun 20 years ago. Resident self-governance will include:

- Updating the resident covenants.
- Ensuring the monitoring of the covenants and addressing non-compliance, including outsourcing this to a third party if needed.
- Developing and overseeing a homeowners’ association budget and the collection of association dues from KAH residents.
- Communication with residents and convening residents’ meetings.
- Planning and maintenance of KAH common areas.
- Operation of the community center.

In addition to the findings in the formal 2001 evaluation citing the work yet to be done in transitioning to resident self-governance, there have been additional documented challenges. In individual interviews and focus groups with Storyline Consulting, the Foundation staff and board members, consultants and KAH residents highlighted the importance of the following factors when working through the challenges in transitioning to resident self-governance:

A) A generation after the launch of KAH, there is significant resident support for maintaining the values covenants, but a high level of interest in changing the property covenants.

- Almost three-quarters of households surveyed did not want a change in the values covenants, and wanted all residents to uphold them. This was also a consistent theme of the focus groups.
- The residents survey and focus groups showed that the majority of residents appreciated the values covenants, and those who wanted changes to the covenants were largely focusing on the property covenants.

Level of change interviewee households would like to see when the KAHA takes over from CF

<table>
<thead>
<tr>
<th>Level of Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changes only to covenants governing homes and property</td>
<td>47.8%</td>
</tr>
<tr>
<td>Changes only to covenants around behavior/values</td>
<td>4.3%</td>
</tr>
<tr>
<td>Changes to all covenants</td>
<td>21.7%</td>
</tr>
<tr>
<td>No change</td>
<td>26.1%</td>
</tr>
</tbody>
</table>

Community Survey Respondents, 2019. N = 23

B) A lack of enforcement or inconsistent enforcement of the covenants led to disengagement in the process overall.

This was consistent with 2012 staff interviews of the families. A staff member noted upon interviewing a KAH resident that, “They get frustrated when rules are bent and wish the Foundation would be more vigilant.” Fifteen years later, he said, ‘How many more warnings do they give? How many more meetings must we have before something actually happens?”

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C) The homeowners’ association and membership dues were not introduced during the homebuilding phase, and it is difficult to retrospectively engineer buy-in, engagement and additional household costs.

Launching KAHA was a primary challenge, including the establishment of the overall governance structure and approach, and creating rules around membership dues. There were good reasons to delay at the time, including wanting to wait until all homebuilding increments were complete, so that early builders would not have more influence in the association. However, in hindsight, the membership dues and association governance structure could have been built into the KAH approach as part of the contract with homeowners.

D) A lack of consistency and clarity about roles, responsibilities and definitions of success.

- Storyline’s interviews and focus groups also highlighted that CF and KAHA leadership may not have jointly determined success criteria, roles and responsibilities. KAHA may have felt the roles and responsibilities were imposed upon them and then changed without notice. The Foundation assisted with strategic planning and visioning for the community center and the association, but KAHA needed tactical plans and needs assessments to build traction.

- A staff member noted in 2012 that “the Home Improvement/Design Guidelines Committee suffered a setback when we had to explain to the members that they no longer had authority to enforce the Design Guidelines. Because of unforeseen circumstances, the Foundation had to take back the enforcement of covenants and told this committee it could recommend changes to guidelines or home improvements, but it would no longer have the authority to enforce any changes. . . . After three meetings to ‘settle the dust,’ two people left the committee.” This helps provide insight into a lack of shared understanding over the years about the scope and roles of the residents in governance.

- A documented concern both in the past and more recently was the liability of volunteering to be a KAHA board member. Being in a leadership position of enforcing covenants and collecting dues had the potential to strain resident relationships, and when layered onto unclear/shifting legal, fiduciary and operational requirements, it may have been onerous for residents to assume and sustain leadership positions. As one resident put it, “There is a stigma. I don’t want my name attached to it if I don’t know clearly the association’s authority.”

E) Turnover of key leadership positions for CF and KAHA.

The CF chief executive and program staff have changed several times in the past decades, as has KAHA leadership. This led to inconsistent communication between both groups, and lapses in communication during key times. As one resident shared, “There have been so many hands in this process, people have started and then left, and that is where the trust has disappeared.”

F) Responsibility over the community center.

- It costs about $60,000 a year to maintain the community center, including property management fees, repairs, maintenance, janitorial services, landscaping, insurance, security and utilities. The sense of responsibility for operating the center can be overwhelming. Today, the community center has far fewer gatherings, events and workshops than in years past.

- Despite these and other challenges, a new group has stepped forward to serve as members of the board of directors for KAHA. At this current stage, KAHA board members and Foundation stakeholders have conveyed appreciation for a new direction in supporting the transition to self-governance. Recent progress since regrouping three years ago can be attributed to several factors that illustrate the commitment and dedication of both key parties.
According to interviews and focus groups, approaches that have made a positive difference include:

- **Consistency.** There are regularly scheduled meetings between the Foundation and the KAHA board. Having a Foundation board member and the CEO at these meetings has made a crucial difference, according to individual interviews. The meetings include outside resources—legal and technical—and help to move the work forward.

- **Creating a safe space and building trust.** In recent years, the Foundation and the KAHA board have created a safe space for exploration and “design thinking.” There is increased mutual empathy and a feeling of the Foundation and KAHA working “board to board” to explore options and move forward. Both entities have been impacted by leadership turnover, competing priorities, diverse constituent views, and a need to clearly define and communicate roles. Recognizing this and moving forward as one side rather than two has made a tremendously positive difference.

**G) Identifying and providing needed technical assistance**

In previous attempts to transition leadership, volunteer board members did not necessarily feel they had the support or technical assistance to make the best decisions. For example, at one point, KAHA leadership felt they were given an ultimatum of setting up a budget and bank account and “getting out of the red,” but felt they had little information, support or technical assistance to meet this requirement. As one KAHA member put it, “We would say this is the next step, but no one would help us get to that next step. We didn’t even know what the possibilities are!” This time, technical assistance is available for establishing the KAHA budget, conducting and analyzing a resident survey, contracting with a property management company for the right set of services, and investigating legal issues and options.

**Moving Forward—Recommendations**

I. **Ensuring a shared definition of success for resident self-governance.** Based on the external evaluation, some of the key factors for the success in completing 75 KAH homes included:

- Creating and agreeing upon clear definitions of success and completion
- Documenting and sharing milestone successes
- Checking in with residents regularly and adjusting approaches as needed
- Finishing the process when the shared definition of completion was met

The same process that ensured the successful building of 75 homes could be helpful in transitioning to resident self-governance. As KAHA assumes oversight, one way to ensure everyone is on the same page is to define success, label the discrete success criteria and their incremental steps, and celebrate each milestone achieved. This is more than a to-do list. Much has been accomplished in the past three years, and this is a way to track progress toward the final outstanding goals of this initiative.

In addition, it is important to set realistic goals, understanding that there is a national trend for low turnout in homeownership associations. As one interviewee remarked, “In homeowners’ associations, participation is generally low. The law recognizes that because the quorum is 10%. That is the default.”

II. **Continuing to empower and equip the homeownership association board.** Building homes was an empowering experience for families, but building the homeowners’ association has not always been described as empowering. The last three years have marked a clear line between the old approach and a new approach, and the KAHA members and focus group participants seem to feel this new approach is more supportive.

“Everyone that built or that lives here currently has come into the community with the same mindset. They not only wanted a home for their family but they wanted a community to help raise them.”

Community Survey Respondent, 2019
Ways to build on this include:

- **Homeowners’ association technical assistance and peer-learning opportunities**: It could be helpful to learn from peer homeowners’ associations. The Hawai’i Alliance for Community-Based Economic Development (HACBED) has experience working with homeowners’ associations, and the Department of Hawaiian Home Lands’ updated regional plans include outreach to all associations. These are two potential resources for KAHA.

- **Administrative and communications support for the KAHA board**: A KAHA youth internship (for ages 17 to 25) to support the implementation of KAHA board goals would serve two purposes: addressing the desire for KAH youth development and cultivating the next generation of leaders, and helping move important work forward for a busy KAHA board. The individual(s) could receive a stipend for a workplan centering on: launching the KAHA web page and social media communications, creating and distributing a quarterly electronic/print newsletter, scheduling and taking notes at meetings, following up with committees, and assisting with community center activities.

**III. Reconnecting the community based on present achievements.** There is a shared desire from diverse stakeholders to “rekindle the spirit” of the early years, when people were eager to not only build a home but also a community. Rekindling this spirit means reflecting on the past, and also sharing and celebrating recent accomplishments in establishing the homeowners’ association. There has been a significant rebuilding of relationships, trust and hope in just the past three years. Celebration, reflection and action after key milestones could be very helpful for moving forward. For example: At the KAH meeting on April 11, 2019, KAHA members gathered names of potential volunteers for the covenant committee. A celebration could mark the launching of the committee, a meet-and-greet of the committee, the finalization of recommended changes to covenants and a presentation to the community. Proposing celebrations besides regular KAHA meetings can be a part of rekindling the spirit of KAH based on present actions. The risk of celebrating using mainly the memories from a generation ago is that people may appreciate the nostalgia, but not acknowledge the momentum that is possible today.

**IV. Reintroducing the Consuelo Foundation and KAHA today.** It could be helpful to bring the Consuelo Foundation and Ke Aka Ho‘onā together for an event that jointly celebrates the Foundation’s goals and direction today, and Ke Aka Ho‘onā’s goals and direction. KAH residents appreciate the values of Consuelo Alger and the impact she has had on their lives. Sharing the Foundation’s current focus areas, and how her legacy is being carried out in the Philippines and Hawai‘i, could benefit this overall transition in the relationship between The Foundation and KAH. It is unusual for a foundation to sustain support for an effort for this length of time, and both pride in the duration of that support and announcing a clear turning point are warranted, but must be clearly expressed. An event like this could be combined with a holiday celebration, bringing residents together.

**V. Clarifying and supporting resident ownership.** KAH families are in diverse stages with respect to buying the land upon which their homes are built. Some have purchased the land from the Foundation, others are still progressing towards that goal, and still others are not certain they can buy the land or qualify for a loan. As KAH prepares to take over governance of KAH, data is needed on the number of families that do not own their land, along with a concrete plan of action and information and options that will be shared with those families. An organization such as Hawaiian Community Assets would be helpful to consult in terms of updated potential approaches and options, and presenting those to KAH residents. It is possible that while the Foundation still owns the land under some of the homes, it will complicate the KAH community’s perceptions of “ownership and oversight” of the community. This needs to be clearly addressed in writing for all community residents in order to address potential confusion about who is responsible for which aspects of community oversight during this transition to resident self-governance.

**VI. Reviving the community center.** The resident survey provided recent data on community priorities for the community center, and the types of offerings that residents are interested in (and, in some cases, would pay for).
In addition, in focus groups, residents mentioned specific ideas such as outdoor ‘ohana (family) movie nights, holiday parties, potlucks, and cooking workshops. Residents can also be encouraged to share their own strengths and knowledge. As one focus group participant noted, “the talents and gifts that are in this community are unbelievable.” Resident peer-to-peer workshops could also support continued empowerment, community building and community leadership.

VII. Acknowledging the continued economic strain on families and the inability to leverage equity. Given the documented successes and benefits of stable housing on the lives of KAH residents, it is especially important to remember that KAH homeowners, like the great majority of Hawai‘i residents, are still at risk of economic insecurity. While they have the greater overall economic security that comes with stable housing, there may still be employment issues, family caregiving responsibilities, and stressors that make it difficult to achieve their goals. While assessing their options, they do not have the ability to capitalize on their homes and fully leverage the wealth-building strategies of homeownership, including utilizing equity. In looking back at 50 years of self-help housing efforts across the nation, the Housing Assistance Council states that “for the early pioneers of mutual self-help housing, the concept of homeownership was a simple one. It wasn’t seen as an investment, or a path to upward mobility . . . the opportunity to own a home was the first step towards stability.”

That tension between stability and upward mobility provides important context for addressing questions about the ownership structure established at the onset of KAH, which specified that if a family wanted to sell their home, they would sell it back to the Consuelo Foundation and receive the amount of money they had paid, plus $7,700, the amount that their labor equity was valued at in dollar terms.

In KAH interviews from 2012, staff observed that, “one disappointment” expressed by a resident “is that owners cannot refinance their homes to start a business or pay for college educations. When they went to their bank for a loan, the bank suggested they put their house up as collateral, which they aren’t allowed to do.” The resident pointed out that, “there is no way with just our regular jobs we can afford to send four kids to college. That’s why we need the extra business.” This provides additional context for residents’ questions about college scholarships and resource information during surveys and focus groups.

Even though the families cannot leverage equity, however, they have appreciated the stability and affordability of KAH.

**Conclusion**

This is a time of new beginnings and exploring possibilities. The building of homes a generation ago, and the continued building of community today is sacred work that impacts lives and generations. Moving together as co-architects of the community, KAHA and the Foundation are in a new stage of addressing ownership, empowerment and long-term community well-being. The questions that arise are complex and require the trust and mutual respect that both parties have invested in nurturing over the past three years. The KAHA leadership, in a message to residents in their initial survey, addressed the challenge and the importance of continued dedication and focus during this time:

An ʻōlelo noʻeau [proverb] that is meaningful to us at this point of transition is ʻE kaupē aku nō i ka hoe a kō mai—put the paddle forward and draw it back. This means to go on with the task that is started, and finish it. This saying promotes perseverance and focus. When there is a long and arduous task at hand, one can get easily distracted or bored with the work. But much like saying, “One step at a time,” this ʻōlelo noʻeau stresses the importance of doing things carefully and methodically in order to reach the end goal.

“ ʻE kaupē aku nō i ka hoe a kō mai. 
Put the paddle forward and draw it back.”

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Endnotes

7. Ibid.
13. Ibid, Chapter 12, p. 5.
15. Stufflebeam, p. 106.
17. Ibid, p. 87.
26. Ibid.
32. Kahala, p. 3.
33. Carey, p. 11.
34. Kahala, p. 4.
The mission of Consuelo Foundation is to promote the well-being of at-risk children, women and families in the Philippines and Hawaii, and to prevent and treat their abuse, neglect and exploitation. We do this through innovative and effective strategies and services that engage and empower individuals, families and communities.