

Native Hawaiian Homeownership

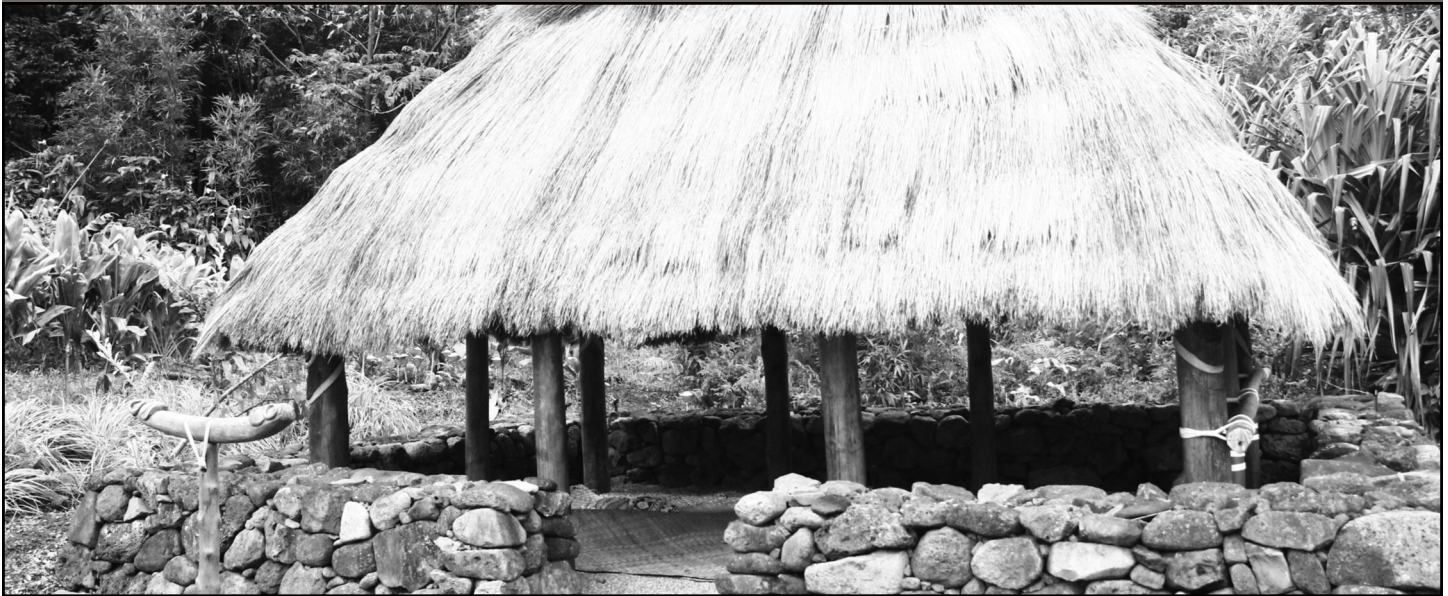
Ho'okahua Waiwai (Economic Self-Sufficiency) Fact Sheet, Vol.2016, No. 1



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Hale Māmalu, Kalihi, O‘ahu, Hawai‘i.

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The Significance of a Home

The location of a home was an important consideration for Native Hawaiians in the 18th century. A kahuna, or expert, determined whether an area was hospitable or suitable for living. Hawaiian scholar David Malo (1851) highlighted the significance of a house as a means of securing well-being for the ‘ohana (family). It was an indication of prosperity.

A home was also viewed as a living member of the family and community. A kahuna would conduct a dedication ceremony at the completion of a building by performing a moku (navel-cutting ceremony), similar to one given to a child at birth. A prayer and cutting of the thatch by the doorway represented severing the piko (navel-chord) of the house, thereby making it habitable (Handy, Emory, Bryan, Buck and Wise, 1965). These dedication ceremonies are still practiced today.

The Hawaiian Constitution of 1840 “served to codify the ancient land rights held by the mō‘ī, ali‘i, and maka‘āinana” (Beamer 2014, p. 129). The 1848 Māhele and the 1850 Kuleana Act allowed fee simple titles to land, which affected land tenure and the relationship between the ‘āina (land) and Native Hawaiians. Since the mid-1800’s, the well-being of Native Hawaiians has declined within their own homeland due to the drastic impact in the political and economic landscape brought about by the introduction of foreign concepts. The overthrow of the Hawaiian government in 1893 further displaced Hawaiians from their land and allowed valuable land to be owned by foreign investors.

Increasing the number of Native Hawaiian Homeowners

One of the priorities under the Office of Hawaiian Affairs (OHA) 2010-2018 strategic plan is to increase Ho‘okahua Waiwai (Economic Self-sufficiency) for Native Hawaiians. One indicator of economic self-sufficiency is homeownership and OHA’s desired results under the strategic plan aims to increase the percentage of Native Hawaiian owner-occupied houses from 56.62% in 2008 to 58% in 2018.

This factsheet provides the context of Native Hawaiian homeownership in Hawai‘i. It begins by highlighting trends over time in owner-occupied housing units, household income and housing costs. This section is followed by an analysis of the differences between counties including financial conditions of households and the physical characteristics of housing units. Next, a larger housing context is provided through an analysis of the impact of the real estate market in Hawai‘i and the impact of the Hawaiian Homes Commission Act of 1920 (HHCA). This report concludes by summarizing the status of Native Hawaiian homeownership.

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Native Hawaiian Owner-occupied Housing Units

This section summarizes indicators of homeownership within the Hawai'i population as a whole and Native Hawaiians as a subgroup. Table 1 highlights those homeownership indicators of the State and Native Hawaiian population in 2014, while Figure 1 highlights the homeownership rates between 2005 to 2014. The homeownership rate is computed by dividing the number of owner-occupied units by the total number of occupied units. In 2014, the Native Hawaiian population in Hawai'i was estimated at 295,409, with a median age of 29 years old, compared to 38 years old for the state population.

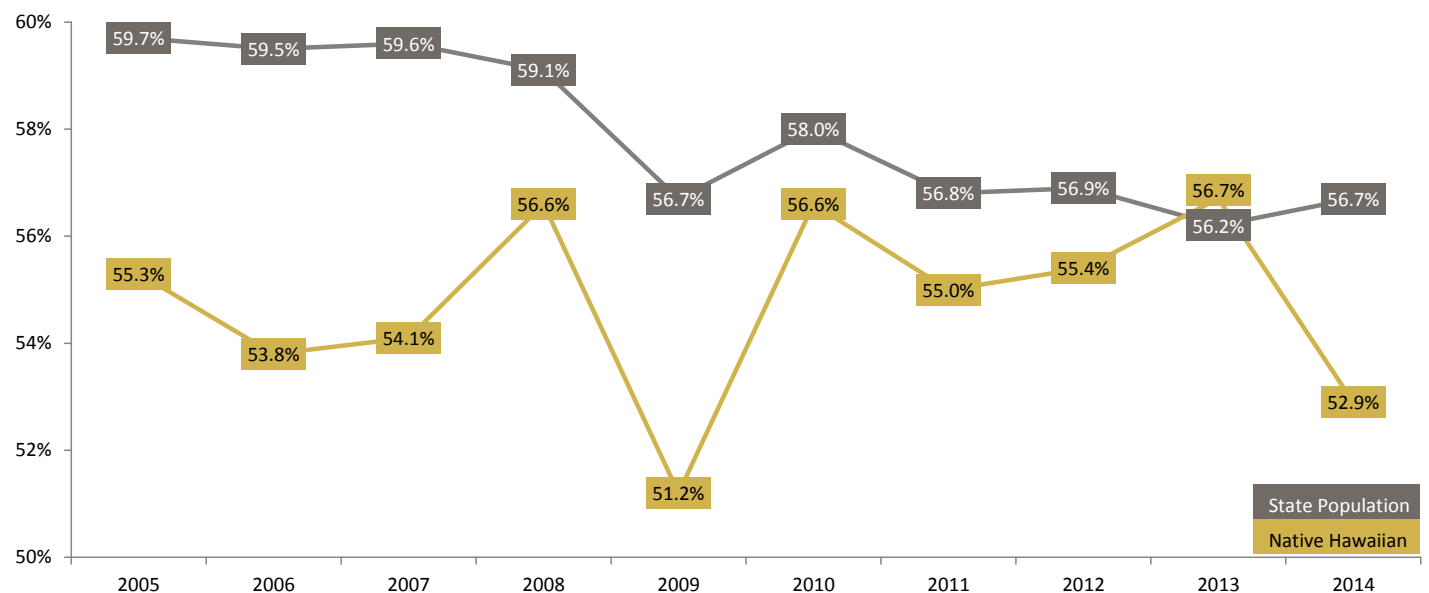
Table 1. State of Hawai'i and Native Hawaiian Homeownership Indicators, 2014

Indicators	State Population	Native Hawaiian	% of NH to State Population	Difference
Population	1,419,561	295,409	20.8%	-
Households	450,769	71,006	15.7%	-
Average Household Size	3.05	3.55	-	+0.50
Average Family Size	3.61	4.06	-	+0.45
Owner-occupied Housing Units	255,375	37,564	14.7%	-
% of Owner-occupied Housing Units	56.7%	52.9%	-	-3.8% points
Average Household Size of Owner-occupied units	3.21	3.77	-	+0.56
Housing Units with a Mortgage	168,221	27,246	16.1%	-
% of Housing Units with a Mortgage	65.8%	72.5%	-	6.7% points
Housing Units without a Mortgage	87,154	10,318	11.8%	-
% of Housing Units without a Mortgage	34.1%	27.4%	-	-6.7% points
% of Cost-burdened Households	40.6%	35.3%	-	-5.3% points

Source: ACS 2014 1-Year Estimate, S0201.

- 15.7% of households in Hawai'i are Native Hawaiian.
- Native Hawaiians have larger household and family sizes than the state population.
- 72.5% of Native Hawaiian homeowners have a mortgage, which is 6.7 percentage points higher than the state population as a whole.

Figure 1. Homeownership Rate, 2005-2014



Source: ACS 1-Year Estimates 2005-2014, S0201. Note: The y-axis does not start at 0.

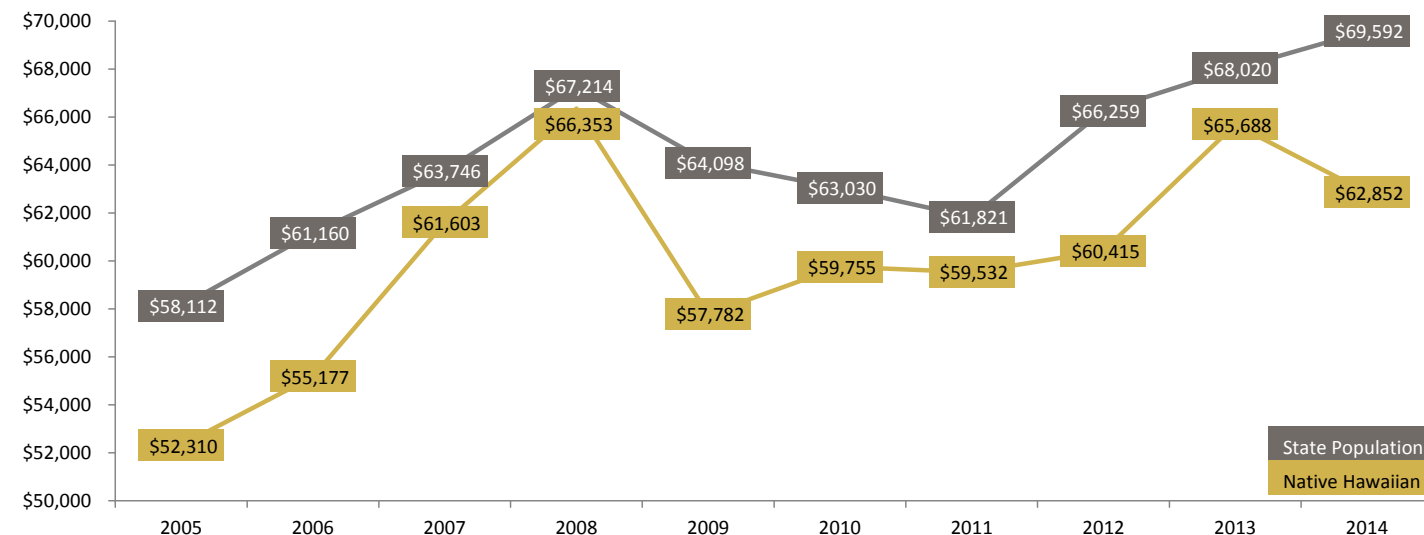
- In 2009, the Native Hawaiian homeownership rate drastically decreased by 5.4 percentage points, while the state decreased by only 2.4 percentage points.
- While the percent of Native Hawaiian owner-occupied housing units decreased in 2014 from 56.7% to 52.9%, the percent of Native Hawaiian renters increased correspondingly from 43.3% to 47.1% (ACS 1-Year Estimate 2014).

In 2014, the percent of Native Hawaiian owner-occupied housing units decreased by 3.8 percentage points to 52.9%; while the level for the state population increased by 0.5 percentage points.

Trends in Finances

After the Great Recession, there were stricter mortgage lending and down payment requirements, combined with job loss, and a rapid increase in home prices (DBEDT, 2015a). Income and housing costs are two primary determinants of owning a home. Figure 2 features the median household income which includes the income of the householder and all people 15 years and older. Figure 3 focuses on median selected monthly owner costs with mortgage. Monthly owner costs include payments on mortgage, real estate taxes, insurance, utilities and fuels.

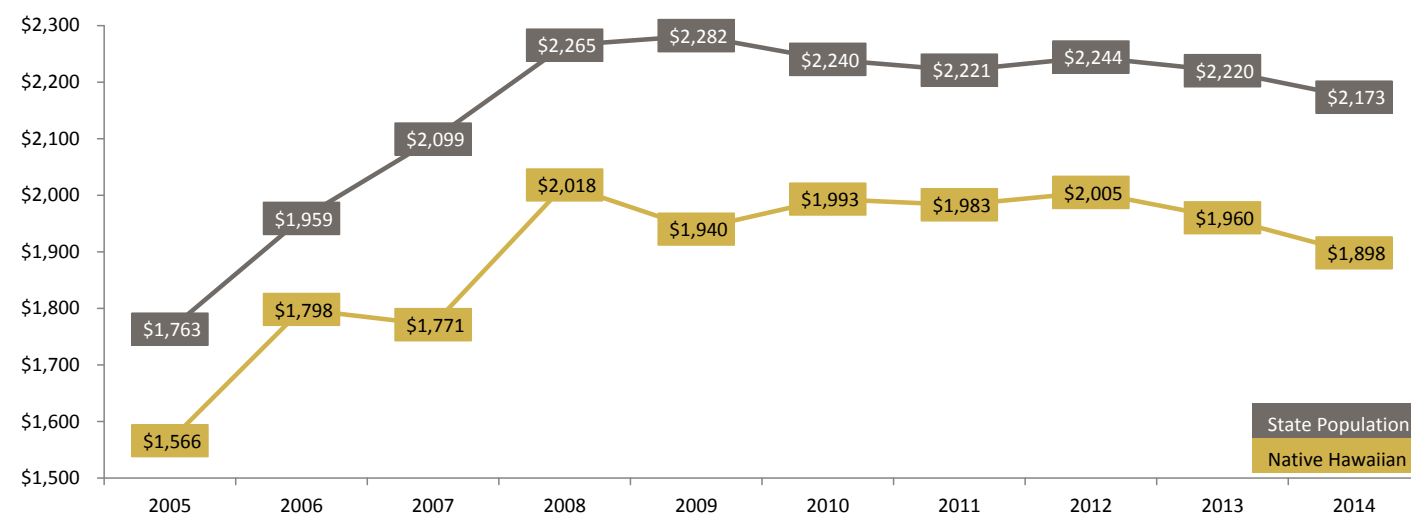
Figure 2. Median Household Income, 2005-2014



Source: ACS 1-Year Estimates 2005-2014, S0201. Note: The y-axis does not start at 0.

- In 2009, the median household income for Native Hawaiians decreased 12.9%, as compared to a decrease of 4.6% for the overall state population.

Figure 3. Median Selected Monthly Owner Costs with Mortgage, 2005-2014



Source: ACS 1-Year Estimates 2005-2014, S0201. Note: The y-axis does not start at 0.

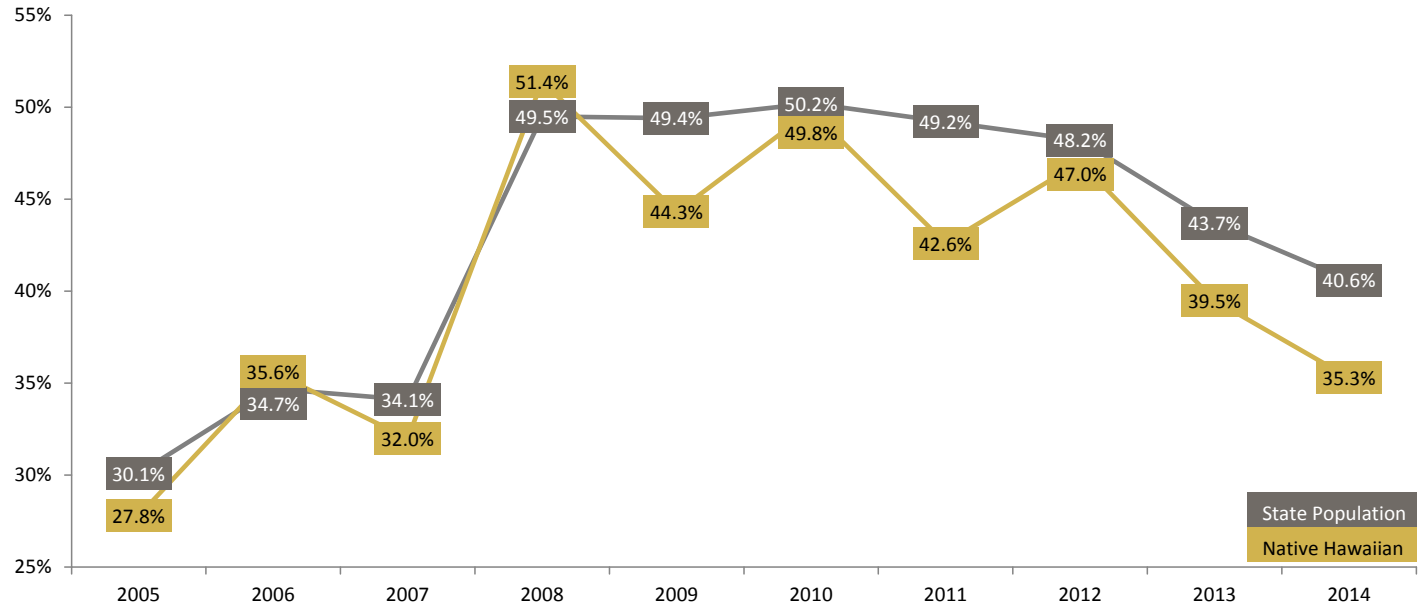
- Native Hawaiian households with mortgages have lower median monthly housing costs than the state population. This difference reflects the costs affordable for the Native Hawaiian population with lower average incomes and related to the geographic locations of where Native Hawaiians reside.
- In 2014, the median monthly housing costs with mortgage for Native Hawaiian households was 87.3% of the total state population's median cost.

In 2008, the median household income for Native Hawaiians peaked at \$66,353, while the median selected monthly owner costs for Native Hawaiians with a mortgage also peaked at \$2,018, just before the Great Recession.

Housing Costs

Cost-burdened households refer to households that pay 30% or more of their income towards housing related expenses and may experience difficulty paying for necessities such as food, clothing, transportation, and medical expenses. Figure 4 shows the percent of cost-burdened households with a mortgage. Figure 5 depicts the median home value of the state population and Native Hawaiians. Median home value refers to the estimated value of a house if it were for sale at that time.

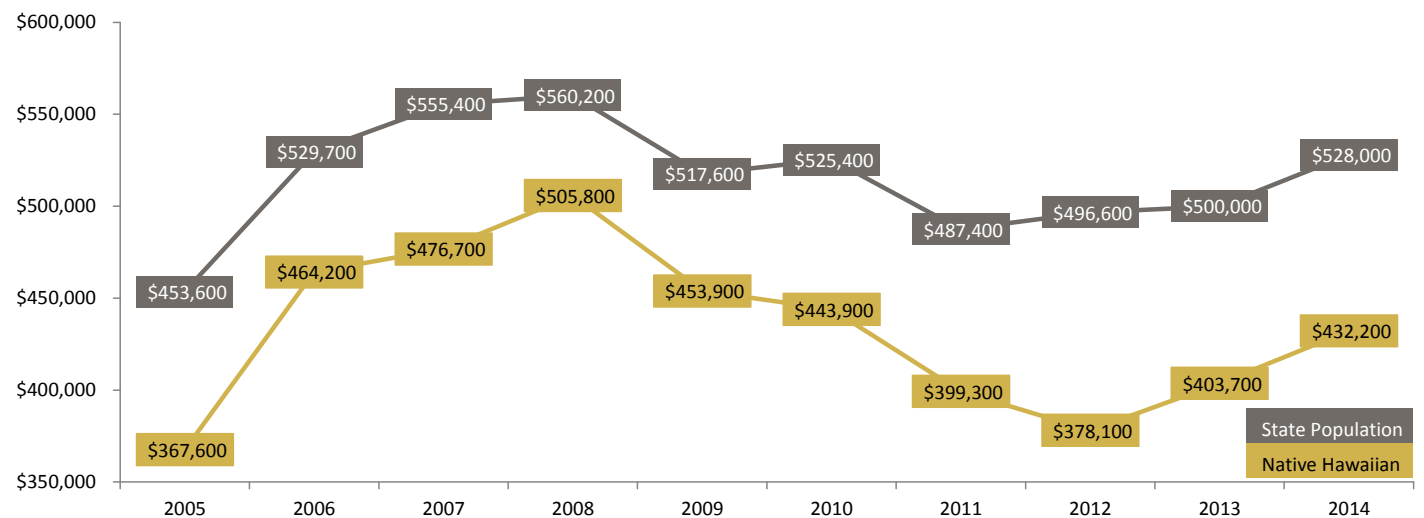
Figure 4. Percent of Cost-Burdened Housing Units with a Mortgage, 2005-2014



Source: ACS 1-Year Estimates 2005-2014, S0201. Note: The y-axis does not start at 0.

- In 2008, there was a substantial increase of cost-burdened households with mortgages in the state population (15.4 percentage points) and an even greater increase for the Native Hawaiian population (19.4 percentage points).
- Between 2009 and 2011, the percentage of cost-burdened Native Hawaiian households fluctuated 5 to 7 percentage points, but remained lower than the overall state population percentage.

Figure 5. Median Home Value, 2005-2014



Source: ACS 1-Year Estimates 2005-2014, S0201. Note: The y-axis does not start at 0.

- Native Hawaiians reside in homes with a lower median home value. The highest median home value among Native Hawaiians was \$505,800 in 2008, while the highest median home value in the state was \$560,200 of the same year.

From 2012 to 2014, Native Hawaiian cost-burdened households decreased 11.7 percentage points to 35.3%, while Native Hawaiian median home value increased 14% to \$432,200.

Differences by County 2006-2010

The next section focuses on Native Hawaiian homeownership differences by county. The American Community Survey 5-year data set produced by the U.S. Census Bureau, it is the latest data available on Native Hawaiians that provide more detailed information on geographical differences. Table 2 highlights the Native Hawaiian homeownership indicators by county in comparison to the total state, while Figure 6 breaks down the age of Native Hawaiian householders by county.

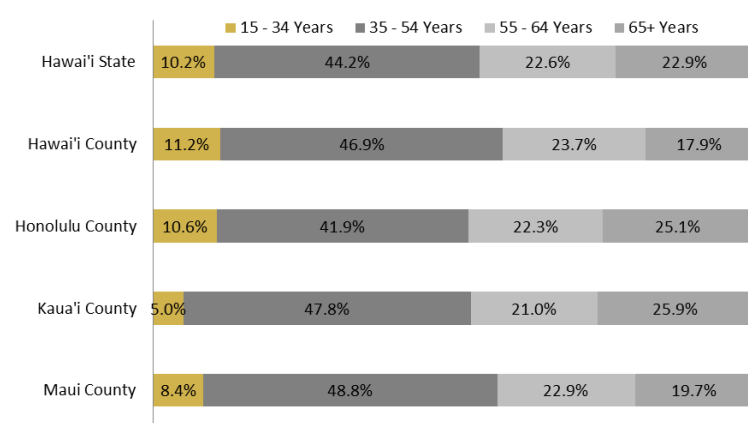
Table 2. Native Hawaiian Homeownership Indicators, 2006-2010

Indicators	Hawai'i State	Hawai'i County	Honolulu County	Kaua'i County	Maui County
Population	273,049	49,948	170,495	14,125	38,463
Households	65,680	12,714	40,645	3,179	9,124
Average Household Size	3.46	3.28	3.49	3.62	3.52
Average Family Size	3.93	3.76	3.95	3.93	4.06
Total Owner-occupied Housing Units	35,740	7,189	21,752	1,838	4,961
% of Owner-occupied Housing Units	54.4%	56.5%	53.5%	57.8%	54.4%
Average Household Size of Owner-occupied Housing Units	3.68	3.33	3.74	3.80	3.91
Housing Units with a Mortgage	26,725	5,138	16,518	1,309	3,760
Housing Units without a Mortgage	9,015	2,051	5,234	529	1,201
% of Cost-burdened Households with a Mortgage	45.0%	44.2%	45.3%	41.9%	45.6%
% of Cost-burdened Households without a Mortgage	10.4%	17.2%	8.0%	7.6%	10.6%

Source: ACS 5-Year Estimates 2006-2010, DP02 and DP04. Note: County numbers may not add to state number.

- 54.4% of Native Hawaiian households resided in owner-occupied housing units statewide.
- Kaua'i County (57.8%) and Hawai'i County (56.5%) had the highest percent of Native Hawaiian owner-occupied housing units.
- Kaua'i County (41.9%) had the lowest percent of cost-burdened households with a mortgage; lower than the total Native Hawaiian percentage (45.0%).
- Maui County (45.6%) had the highest percent of cost-burdened households with a mortgage; higher than the total Native Hawaiian percentage (45.0%).
- Hawai'i County (17.2%) had the highest percent of cost-burdened households without a mortgage, higher than the total Native Hawaiian percentage (10.4%).

Figure 6. Percent of Native Hawaiian Homeowners by Age, 2006-2010



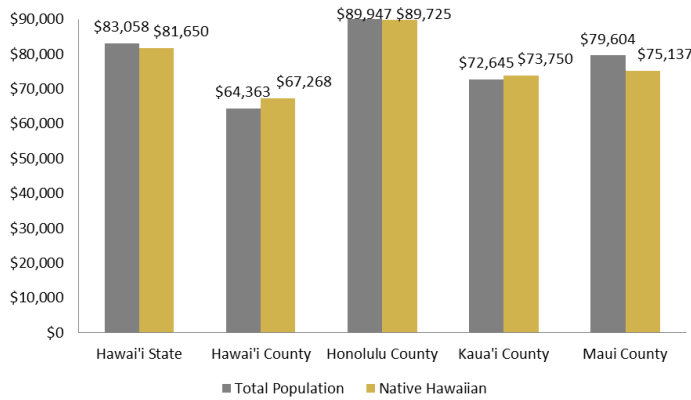
Source: ACS 5-Year Estimates 2006-2010, B25007.

- 44.2% of Native Hawaiian homeowners statewide were between 35-54 years old.
- Only 5% of Native Hawaiian householders in Kaua'i County were 34 years or younger.
- About a quarter of Native Hawaiian householders in Kaua'i and Honolulu Counties are 65 years or older.

Financial Conditions

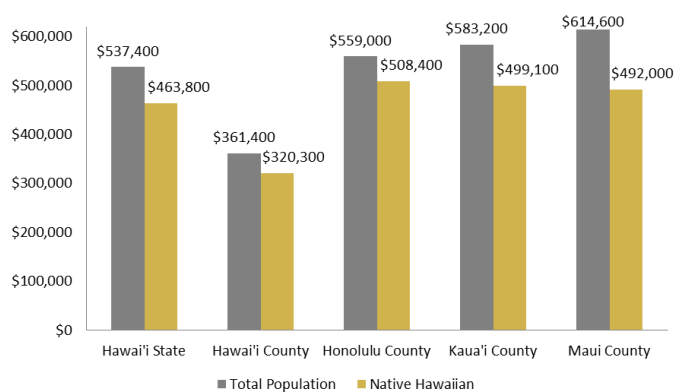
The financial conditions of homeowners also differ by county. Figure 7 provides data on the median household income of Native Hawaiian owner-occupied units, while Figure 8 focuses on the median home value. Figures 9 and 10 highlight the differences between the median selected monthly owner costs, with and without mortgages respectively. This data provides specific information on owner-occupied units, and does not include Native Hawaiian renter-occupied housing units.

Figure 7. Median Household Income of Owner-occupied Units, 2006-2010



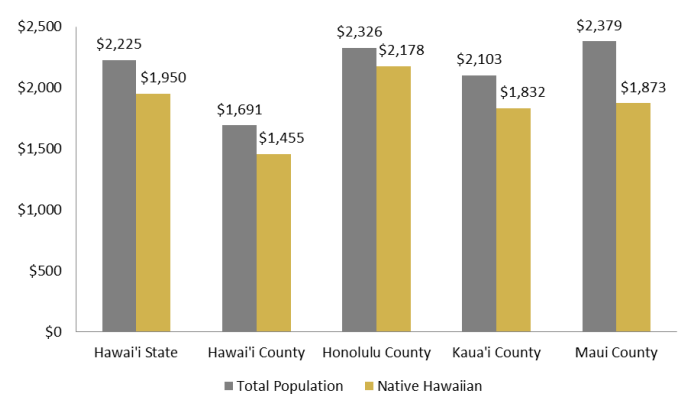
- The total population of Honolulu County had the highest median income of \$89,947, surpassing the total state median household income.
- Native Hawaiians in Hawai'i (\$67,268) and Kaua'i (\$73,750) Counties were the only counties with median household incomes higher than the total median household income of their respective county population.

Figure 9. Median Home Value, 2006-2010



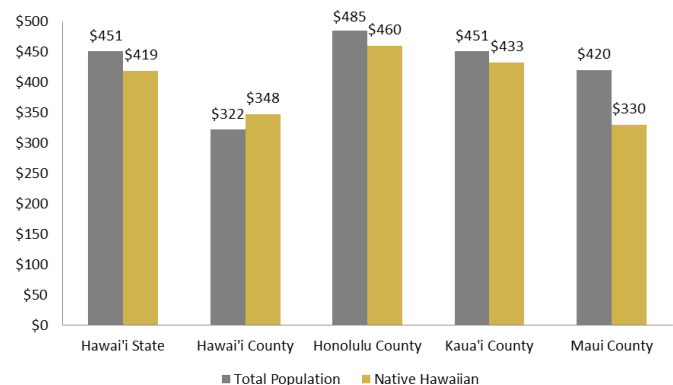
- Hawai'i County had the lowest median home value of \$320,300, \$41,100 less than the state value of \$361,400.
- There is a large difference of \$122,600 in Maui County between Native Hawaiian home value and that of the total Maui County population.

Figure 8. Median Selected Monthly Owner Costs with Mortgage, 2006-2010



- The total population of Maui County (\$2,379) had the highest owner costs, while Native Hawaiians in Honolulu County (\$2,178) had the highest Native Hawaiian owner costs with mortgage.
- The total population of Hawai'i County (\$1,691) had the lowest owner costs, while Native Hawaiians in Hawai'i County (\$1,455) had the lowest Native Hawaiian owner costs with mortgage.

Figure 10. Median Selected Monthly Owner Costs without Mortgage, 2006-2010



- Native Hawaiians in Maui County (\$330) had the lowest owner costs without mortgages, while the total population in Honolulu County (\$485) had the highest costs.

Native Hawaiians in Hawai'i County had the lowest household income, owner costs with mortgages, and home value between 2006-2010.

Physical Housing Characteristics

Some of the physical characteristics of a house include the number of bedrooms, the year the home was built, and facilities such as the kitchen and plumbing. These attributes help to assess the physical quality of the house and the housing expenses. Table 3 presents a breakdown by the number and percent of Native Hawaiian owner-occupied units by bedrooms. Bedrooms refer to the count of rooms designed to be used as bedrooms if the house was for sale or rent. A house consisting of only one room is classified as having no bedrooms. Figure 11 depicts Native Hawaiian owner-occupied units by the year they were built and Table 4 reports on facility conditions. A complete kitchen facility includes a sink with a faucet, a stove or range, and a refrigerator, while a complete plumbing facility includes a hot and cold running water, a flush toilet and a bathtub or shower.

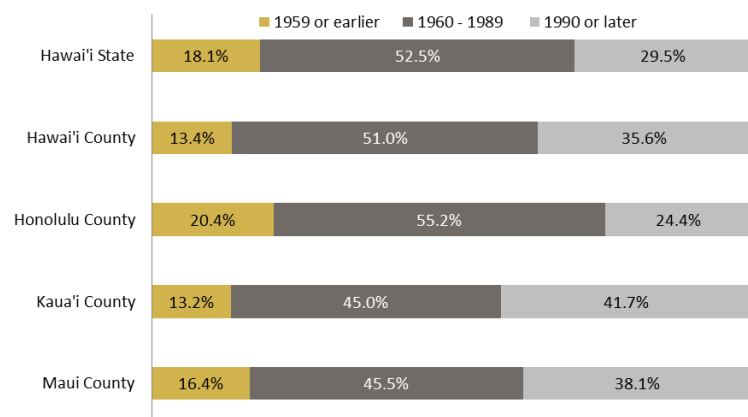
Table 3. Number and Percent of Native Hawaiian Owner-occupied Units by Bedrooms, 2006-2010

	Owner-occupied Units		No Bedroom		1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5+ Bedrooms	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Hawai'i State	35,740	100%	303	0.8%	1,030	2.9%	5,242	14.7%	17,662	49.4%	7,853	22.0%	3,650	10.2%
Hawai'i County	7,189	100%	155	2.2%	217	3.0%	986	13.7%	4,110	57.2%	1,192	16.6%	529	7.4%
Honolulu County	21,752	100%	89	0.4%	630	2.9%	3,264	15.0%	9,753	44.9%	5,439	25.0%	2,577	11.8%
Kauai County	1,838	100%	8	0.4%	87	4.7%	212	11.5%	1,133	61.6%	321	17.5%	77	4.2%
Maui County	4,961	100%	51	1.0%	96	1.9%	780	15.7%	2,666	53.7%	901	18.2%	467	9.4%

Source: ACS 2006-2010 5-Year Estimates, B25042.

- 82.0% of Native Hawaiian owner-occupied units had at least three bedrooms.
- 37.0% of Native Hawaiian owner-occupied units in Honolulu County had 4 or more bedrooms.

Figure 11. Percent of Native Hawaiian Owner-occupied Units by Year Built, 2006-2010



- 70.5% of Native Hawaiian owner-occupied units statewide were built prior to 1989.
- 75.6% Native Hawaiian owner-occupied units in Honolulu County were built prior to 1990.
- After 1990, there was an increase of Native Hawaiian owner-occupied units in Kaua'i County (41.7%), Maui County (38.1%), and Hawai'i County (35.6%).

Source: ACS 5-Year Estimates 2006-2010, B25036.

Table 4. Number and Percent of Native Hawaiian Owner-occupied Units by Facility Conditions, 2006-2010

	Hawai'i State		Hawai'i County		Honolulu County		Kaua'i County		Maui County	
	#	%	#	%	#	%	#	%	#	%
Lacking complete kitchen facilities	393	100%	73	18.6%	153	38.9%	75	19.0%	92	23.4%
Lacking complete plumbing facilities	383	100%	198	51.6%	81	21.1%	32	8.4%	72	18.8%

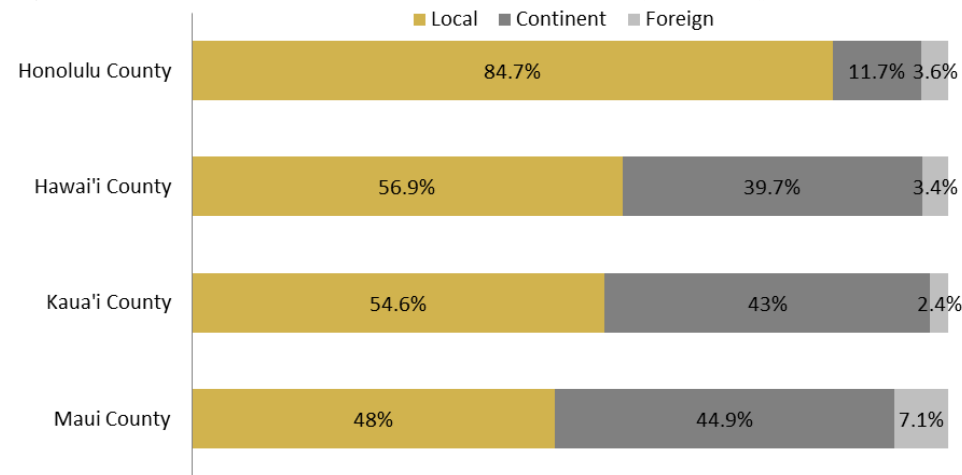
Source: ACS 2006-2010 5-Year Estimates, B25049, B25053.

- Honolulu County (39%) had the highest percent of Native Hawaiians living in owner-occupied units lacking complete kitchen facilities.
- Hawai'i County (52%) had the highest percent of Native Hawaiians living in owner-occupied units lacking complete plumbing facilities.

Real Estate in Hawai'i

Residential Home Sales in Hawai'i: Trends and Characteristics report (DBEDT, 2015b) summarized the characteristics of buyers from January 2008 to September 2015; the report breaks down the number of sales and average prices of homes by county and sub-county. Figure 12 shows the number of home sales in Hawai'i and the percentage of local, continental United States, and foreign buyers, while Figure 13 displays the average home prices. A total of 139,998 homes in Hawai'i were sold between January 2008 and September 2015; 72.5% of buyers were local, 23.5% came from the continental United States and 4% from foreign countries.

Figure 12. Percent and Number of Home Sales, January 2008-September 2015

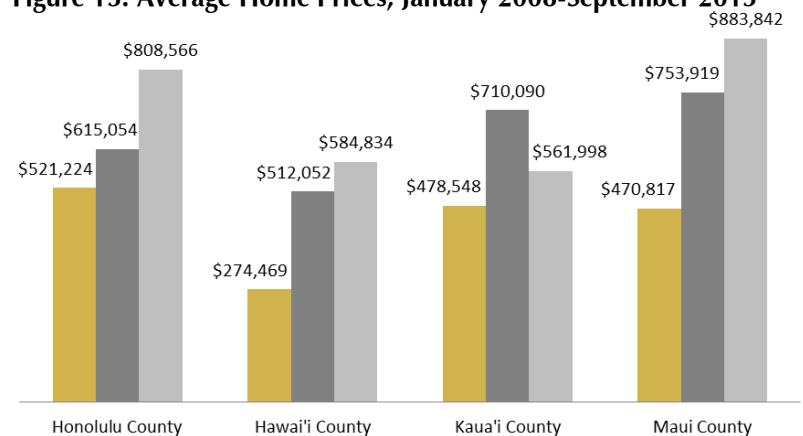


- Honolulu County had the largest percent of local buyers (84.7%), while Maui County had the lowest percent of local buyers (48%).
- Maui County had the largest percent of buyers from the Continental United States (44.9%), while Honolulu County had the lowest percent (11.7%).
- Kaua'i County had the lowest percent of foreign buyers (2.4%), while Maui County had the highest percent (7.1%).

Area	Total		Local		Continental U.S.		Foreign	
	#	%	#	%	#	%	#	%
State	139,998	100%	101,496	72.5%	32,838	23.5%	5,664	4%
Honolulu County	85,860	100%	72,686	84.7%	10,044	11.7%	3,130	3.6%
Hawai'i County	26,348	100%	15,001	56.9%	10,456	39.7%	891	3.4%
Kaua'i County	7,038	100%	3,841	54.6%	3,028	43%	169	2.4%
Maui County	20,752	100%	9,968	48%	9,310	44.9%	1,474	7.1%

Source: Residential Home Sales in Hawaii: Trends and Characteristics, p. 5, by Research and Economic Analysis Division, 2015, Honolulu:

Figure 13. Average Home Prices, January 2008-September 2015



- Maui County had the highest average price of homes purchased by foreign buyers (\$883,842) and continental United States buyers (\$753,919).
- Hawai'i County had the lowest average price of a home paid by a local buyer (\$274,469).

Honolulu County had the largest percent of local buyers and the highest local average price between 2008 and 2015.

Maui County had the largest percent of foreign buyers and the highest foreign average price between 2008 and 2015.

Area	Total	Local	Continental U.S.	Foreign
State	\$526,326	\$478,189	\$630,390	\$785,604
Honolulu County	\$542,676	\$521,224	\$615,054	\$808,566
Hawai'i County	\$379,248	\$274,469	\$512,052	\$584,834
Kaua'i County	\$580,170	\$478,548	\$710,090	\$561,998
Maui County	\$627,162	\$470,817	\$753,919	\$883,842

Source: Residential Home Sales in Hawaii: Trends and Characteristics, p. 5, by Research and Economic Analysis

The Impact of the Hawaiian Homes Commission Act of 1920



Kapolei, O'ahu, Hawai'i.

Championed by Prince Jonah Kuhio Kalaniana'ole, the Hawaiian Homes Commission Act of 1920 (HHCA) was an act passed by the U.S. Congress to enable "native Hawaiians to return to their lands in order to fully support self-sufficiency for native Hawaiians and the self-determination of native Hawaiians in the administration of this Act, and the preservation of the values, traditions and culture of native Hawaiians" (HHCA, 1920).

As a condition of statehood in 1959, the State of Hawai'i agreed to administer the Act and included it in the state constitution. The Department of Hawaiian Home Lands (DHHL) was created to oversee 200,000 acres set aside for native Hawaiian homesteading for residential, agricultural, and pastoral use. In order to be eligible for a lease, one must be at least 18 years old and have not less than one-half (50%) Hawaiian ancestry. Successors to the lease must be related and have at least 25% Hawaiian ancestry.

The Department of Hawaiian Home Lands

The Native American Housing Assistance and Self Determination Act (NAHASDA) of 1996 provides housing assistance to Native Americans through the U.S. Department of Housing and Urban Development (HUD). In 2000, it was amended to include housing assistance for Native Hawaiians and designated DHHL as the recipient. It has been DHHL's major source of federal funding.

As of June 30, 2014, DHHL leased 9,838 residential, agricultural, and pastoral properties. Residential leases comprised about 85% of the total leases (DHHL Annual Report, 2015a), however it does not include housing units located on agricultural and pastoral lands. Based on the ACS 2014 data, it is estimated that DHHL provides about 3.2% of the total owner-occupied housing units in Hawai'i and about 22.1% of owner-occupied housing units among Native Hawaiians.

Beneficiaries

A 2014 DHHL Beneficiaries Study Lessee Report (2015b) surveyed lessees and undivided interest lessees. Undivided interest lessees are those who were awarded a lease in a project area, but do not yet have a house that is move-in ready. From 2008 to 2014, the number of leases increased 4.5% from 9,236 leases in 2008 to 9,654 leases in 2014. The median age of lessees was 62 years, the median household income was \$59,600, and more than 75% of lessees needed to repair their homes but could not afford it. Undivided interest lessees had a median age of 55, younger than traditional lessees; almost half rented their current residence; and majority wanted a house that was ready to be occupied.

Since 2008, applicants has increased by 33%, where 41% preferred to have a homestead on O'ahu, a ready to move-in single-family dwelling with 3-4 bedrooms and 2 bathrooms (DHHL, 2015c). There was a total of 22,576 residential applications on the waiting list as of June 30, 2015.



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The Department of Hawaiian Home Lands, Kapolei, O'ahu, Hawai'i.

The Case for Native Hawaiians



Papakōlea, O'ahu, Hawai'i.

Native Hawaiians lived a lifestyle that ensured adequate resources to provide economic self-sufficiency, until their political power and resources were disenfranchised by political and economic forces in the 1800s. For over a century, the results greatly affected the lifestyle and resources of Native Hawaiians and the continued means towards economic self-sufficiency. As a result, Native Hawaiian homeownership became a strategic goal of the Office of Hawaiian Affairs. This factsheet provided an overview of Native Hawaiian homeownership and highlighted the trends and differences from 2005-2014.

From 2013 to 2014, the percent of Native Hawaiian homeowners decreased, while there was an increase of Native Hawaiian renters.

Population growth such as military presence, domestic migration, immigration from abroad, foreign investments, and vacation rentals have all impacted homeownership rates (DEBDT, 2015a). The Native Hawaiian population was younger, while family and household sizes continued to surpass the average size for the state population.

Income did not increase as fast as housing prices (DEBDT, 2015a; HHFDC, 2011).

Although a smaller percent of Native Hawaiians are cost-burdened and on average, pay lower monthly owner costs, the affordability of a home suited for their needs remains an issue. Hostetter (2014) concluded that after the Great Recession, that the greatest disparity in income is Per Capita Income (PCI) between Native Hawaiians and the state population. PCI is based on the total income of a group divided by the total number of members of that group. When PCI is analyzed, a substantially large disparity is revealed, leading to higher poverty rates.

Honolulu County accounts for a majority of residential housing units in Hawai'i and increased rapidly over the years (DBEDT, 2015a).

In addition to the state trends, it is also important to highlight the differences between each county in Hawai'i. It is also interesting to note, that the population in the other counties is projected to grow faster than Honolulu (DBEDT, 2015a). Counties like Kaua'i and Maui have larger household and family sizes. Although Honolulu County accounted for a majority of homes, Honolulu had the lowest homeownership rate compared to the higher rates in Hawai'i and Kaua'i Counties (HHFDC, 2011).

For almost a century, the Hawaiian Homes Commission Act of 1920 and the Department of Hawaiian Home Lands has contributed greatly to homeownership in Hawai'i for Native Hawaiians.

Although there is a growing demand as evidenced by the wait list of Native Hawaiians, the supply of DHHL homes face the same challenges as other residential construction (DBEDT, 2015a). In addition to providing homes, DHHL has also focused on community development and provided funding for several community projects and initiatives that address culture, education, health, employment and social welfare. A focus on community development has positive impacts on mental well-being (Maqbool, Viveiros, and Ault, 2015).

Between 2015 and 2025, an estimated demand of 65,000 new housing units is projected in Hawai'i (DBEDT, 2015a).

How and if this will be met depends on several factors. Demand depends on population growth, household formation, changes in the number of families, income distributions (HHFDC, 2011), the availability of land, financing for the project, the permitting process (DBEDT, 2015a) and other requirements. Viveiros (2015) indicated that "housing is an important social determinant" that relates to the quality, location and cost of housing that will impact residents (p. 2).

Definitions & References

Average Family size

Measured by dividing the number of people in families by the total number of families.

Average Household Size of Owner-occupied Unit

Measured by dividing the number of people living in owner-occupied housing units by the total number of owner-occupied housing units.

Bedrooms

The count of rooms designated to be used as bedrooms, as if the number of rooms listed as bedrooms, if the house were on market for sale or rent. A housing unit consisting of only one room is classified as having no bedroom.

Homeownership Rate

Computed by dividing the number of owner-occupied units by the total number of occupied units.

Householder

A person or one of the people in whose name the home is owned by.

Household Income

Income of the householder and all people 15 years and older in the household, related or not to the householder.

Households

All people occupying the house.

Kitchen Facilities

A unit must include a sink with a faucet, a stove or range, and a refrigerator to be a complete kitchen facility.

Median Home Value

Computed by dividing the number of owner-occupied units by the total number of occupied units.

Mortgage

All forms of debt, where the property is pledged as security for repayment of the debt, including deeds of trust; trust deeds; contracts to purchase; land contracts; junior mortgages; and home equity loans.

Native Hawaiian

Any descendant of the aboriginal peoples inhabiting the Hawaiian Islands which exercised sovereignty and subsisted in the Hawaiian Islands in 1778, and which peoples thereafter have continued to reside in Hawai'i. Native Hawaiians who self-identified as Native Hawaiian alone or in any combination in U.S. Census surveys (code #062). Using "n" in native Hawaiian is any native Hawaiian who is at least 50% blood quantum according to the Hawaiian Homes Commission Act 1920, as amended.

Per Capita Income (PCI)

The mean income computed for every man, woman and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group.

Plumbing Facilities

A unit must include a hot and cold running water, a flush toilet and a bathtub or shower to be a complete plumbing facility.

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