



PAL HAWAII

Why Housing Matters Handout

Here are some facts for you to share about why our housing crisis is such an important issue. Remember that one of the most powerful things to share are your personal experiences and/or those of your family, friends, or community members. You don't need to share their names, but share their stories that highlight the difficulties we all face with housing insecurity.

Hawai'i's housing is the most expensive in the nation.

- Costs are 2.7x higher than the national average statewide and 3.4x higher on O'ahu
- The median single-family home price is \$850K statewide, \$1.1M on O'ahu, & \$1.8M on Kaua'i
- The median condo price is \$600k in the state and \$500k on O'ahu

Hawai'i's housing is unaffordable to most households.

- You need an annual income of \$252K to afford a new median priced home
- Less than 1 in 3 households can afford a single-family home
- Less than 1 in 2 households can afford a condominium

The housing market is not providing enough homes for our people.

- Births per year exceed the number of homes being built.
- Hawai'i has the most overcrowded homes in the US
- The current demand is 10,000 homes/year, but statewide production averages only 2,000

Hawai'i's cost of living is unaffordable to almost half of households, causing housing insecurity.

- Hawai'i has the highest cost of living in the US
- Wage growth in Hawai'i has been slower than the US, at only 21.1% from 1990-2020 while US was 37% during the same period
- From 2010-2020, average annual wages increased only 39% while median sales price of a single-family home increased 81% and condo prices 65%
- 15% of households are below the federal poverty line
- 29% of households are above the Federal Poverty Line and are employed yet cannot afford basic necessities to remain stable and self-sufficient
- Hawai'i has one of the highest rates of homelessness in the US

Native Hawaiians suffer most from the lack of affordable housing.

- Hawaiians experience the highest rate of poverty in Hawai'i
- Hawaiians have the lowest median household income in Hawai'i
- Hawaiians wait on average 23 years for a DHHL residential plot
- Hawaiians have a higher proportion of cost-burdened households than the US average
- Hawaiians are 2x more likely to become houseless - 40% of houseless are Hawaiian
- More Hawaiians live on the mainland than in Hawai'i



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Connection Conversations Handout

Connection conversations are not pitches. They are an opportunity to discuss our housing crisis, share about PAL's work and listen to that person's experience and find out if they have a desire to partner in our work in some way.

There are two keys to having a successful connection conversation. The first is sharing from your heart about your personal experience.

- What is your experience with housing?
- What do you see happening to your friends, family, neighbors with regards to housing?
- Why is this issue so important to you?
- What inspired you to get involved with PAL?
- Why do you continue to stay involved with PAL?

The second is truly listening to the person you are talking to. Ask them questions to understand their experience. If you hear that they care about housing and would like to get involved in some way, there are a few paths you can lead them down.

1. If they would like to find our more information you can:

- Send them to our website <http://www.pal-hawaii.org/>
- Tell them to subscribe to our newsletter on our website
- Direct them to our social media accounts @PAL4Hawaii
- Invite them to PAL Radio the 4th Monday of every month from 4-6 pm on KKCR

2. If they want to give, ask them to join our monthly giving community, PAL Pōhai:

- Have you heard of PAL Hawai'i? It's an affordable housing nonprofit that provides housing for Hawai'i's most vulnerable families. They have a monthly giving community, PAL Pōhai, that provides reliable funds so they can respond to the housing crisis. I am helping them recruit new members. Can I count on you to support me by joining?
- Asking them to support you will make them more likely to say yes!
- Direct them to your PAL Ambassador page to make their donation

3. If they would like to get involved though volunteering you can:

- Share about your experience as a PAL Ambassador and direct them to our volunteer page on the website

4. If you believe they have the capacity to give a large gift (over \$10k) you should:

- a) Ask them if they would like someone from PAL to contact them to discuss how they can make an impact
- b) Collect their contact information
- c) Contact our Development Director Racquel Segato-Figueroa via phone or email.
+1 (808) 634 -3663, racquel@pal-hawaii.org
- d) Briefly explain who this person is and the conversation you had with them
- e) Share their contact information