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MADE WITH LOVE AND TIME

The first owner-built houses at Village Pokai Bay in Waianae are almost finished

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On a hillside in Waianae with picturesque views of Pokai Bay, a dozen families have expelled a lot of sweat building their own homes for more than a year. Maybe even some blood and tears, too.

These families, which include single mothers and some with very low incomes, have been working to build houses in a subdivision begun in the 1990s and aborted twice by separate develop-

ers due to financial trouble.

Now the last 70 homes in what started as a more than 400-home subdivision called Village Pokai Bay are nearing a halfway milestone for construction. These last 70 homes are different because they are being built in part by the families that will own them. Previous Village Pokai Bay homes were built by developers.

Three teams of about a dozen families each are working on 35 homes. The first team of 12 is about four

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Self-Help Housing Corp. of Hawaii held a blessing and ground-breaking ceremony Wednesday in Waianae. The nonprofit is assisting 70 low-income families with building their own homes. Future homeowners with gilded shovels — Melissa Torres Lopez, center left, Angeliq De Mello and Adrian Hose — broke ground.

Low-income residents are helping one another build 70 homes in Waianae with views of Pokai Bay.



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weeks away from finishing, and a fourth team of 13 families participated in a ceremony last week to bless their progress.

Through the nonprofit Self-Help Housing Corp. of Hawaii, each family must contribute 32 man-hours of work per weekend. After paying for the lot, materials and professional assistance, they should have a \$480,000 ocean-view home with three or four bedrooms that cost them \$295,000. By comparison, the median sale price for existing homes on Oahu this year is \$775,000.

"I would never be able to afford to buy a house without this program," Mazie Wan, a state worker and single mother, said two years ago at a blessing for the first dozen homes.

But progress hasn't been smooth or easy.

Wan's team was expected to finish its homes in a year, and yet two years have gone by.

Much of the delay was an eight-month wait for building permits, according to Claudia Shay, Self-Help Housing's executive director.

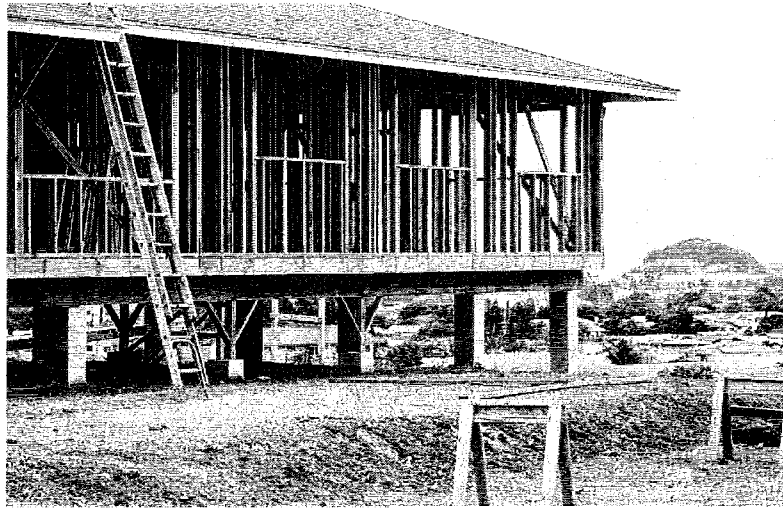
Self-Help Housing, which helps participants obtain low-interest mortgage loans through a federal program, also reported frustratingly slow processing for home loans through a U.S. Department of Agriculture rural development program that provides mortgage interest rates between 1% and 3.25% with no down payment.

Because of the difficulties, the last of the 70 homes are projected to be finished in 2021 instead of this year.

Still, participants are grateful.

"I feel blessed," said Adrian Hose, a single father of two children and a member of the fourth team who participated in last week's blessing.

The psych technician at the Hawaii State Hospital in Kaneohe said his monthly mortgage payment for the three-bedroom, two-bathroom house to be built by



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Above, Kahu Kaleo Patterson led a prayer at the site Wednesday during a groundbreaking. At top, a framed home from the Team 3 project overlooks Pokai Bay.

his group of families will be about \$1,300 compared with \$1,475 he now pays to rent a Makakilo townhouse.

Hose applied to Self-Help Housing last year and was among 800 applicants interviewed for the Waianae project.

Thao Khamoui, Hawaii director for USDA Rural Development, noted that work between Self-Help Housing and the federal agency has been difficult sometimes with "fights" before agreements, but he said they are pursuing a worthy goal of enabling homeownership

for low-income families.

"This is a great project," he said at the blessing. "I congratulate you. You come this far. You make your dream come true."

At the Waianae project, 58 homes are for households with incomes no higher than 80% of the median for Honolulu, and 12 homes are for those earning no more than 50% of the median. These annual income limits for a family of four equate to \$96,400 at the 80% level and \$60,250 at the 50% level this year.

Beside the loans, USDA

when local developer Richard Mew built about 400 homes before stopping in the midst of a housing market downturn in the later part of that decade. Another local developer, Craig Watase of Mark Development, resurrected work in 2004 and produced 55 more homes before financial trouble stemming from the Great Recession led to foreclosure in 2011 on the last 70 lots along one mostly completed road.

Self-Help Housing, which has produced 685 homes in Hawaii over the last 54 years, also received \$5.7 million from two mainland nonprofits, Rural Community Assistance Corp. and the Housing Assistance Council, that helped make the Waianae project happen.

