

Home Loans Enhance Well-being of Native Hawaiian 'Ohana

HOW ARE HOME LOANS USED?

CMLP LOANS USED TO FIX SOMETHING NEEDING REPAIR

"Fixed windows, walls and leaking roof...did a lot of the manual labor to save money"

Moloka'i-\$7,500 loan

58 MĀLAMA LOANS USED EXPAND HOMESTEAD HOMES

"Increased the square footage of our home by 700 square foot...Son now has a private space to relax and study."

Nanakuli-Two home loans -\$39,000

20 MĀLAMA LOANS INSTALL PHOTOVOLTAIC SYSTEMS

"Allowed me to purchase a photovoltaic system which saved me about \$200/month."

Maui borrower-\$14,913

HOME LOAN

BORROWERS REPORTED

(N=140: 56% RESPONSE RATE)

- 88%** Significant or excellent progress in home loan goals
- 33%** Lived on a DHHL homestead
- 60%** Reported improvement in well-being*
- 44%** Reported higher income after the loan*
- \$5,093** Mean gain in household income*

(* All OHA home loans between FY2009-F2012 were evaluated at two time periods: T1 was the year of the loan; T2 was 2012. Gains were calculated by subtracting T2-T1. For study details see Executive Summary of OHA loan evaluation study at www.oha.org/malamaloan.

For Mālama Home Loans up to \$19,999 go to <http://www.oha.org/malamaloan> or call Robert at 594-1924.

For Consumer Micro-Loans up to \$7,500 for unexpected emergencies go to <http://www.oha.org/cmlp> or call Lareina at 594-1823.

KEKAUOHA 'OHANA SHARES THEIR STORY



Why was the loan needed?

"There were 9 of us (4 adults, 5 children) in one house. The baby was in the parents' room and the four other (keiki) were crammed into a tiny room that had a bunk bed, a youth bed, and a long plastic box for the toddler. Both my wife and I have arthritic knees and feet. Climbing the long flight of stairs to get into the house was becoming a major problem and added to the pain and frustration of it all."

How did you use the loan?

"To create a 'downstairs' living area. Funds used on plumbing and electrical work needed, and make it all handicap-accessible."

How did the loan assist your 'ohana?

