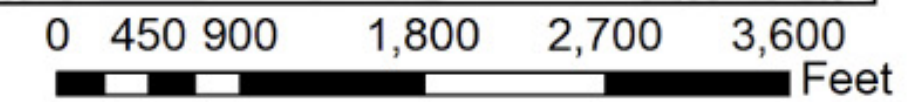
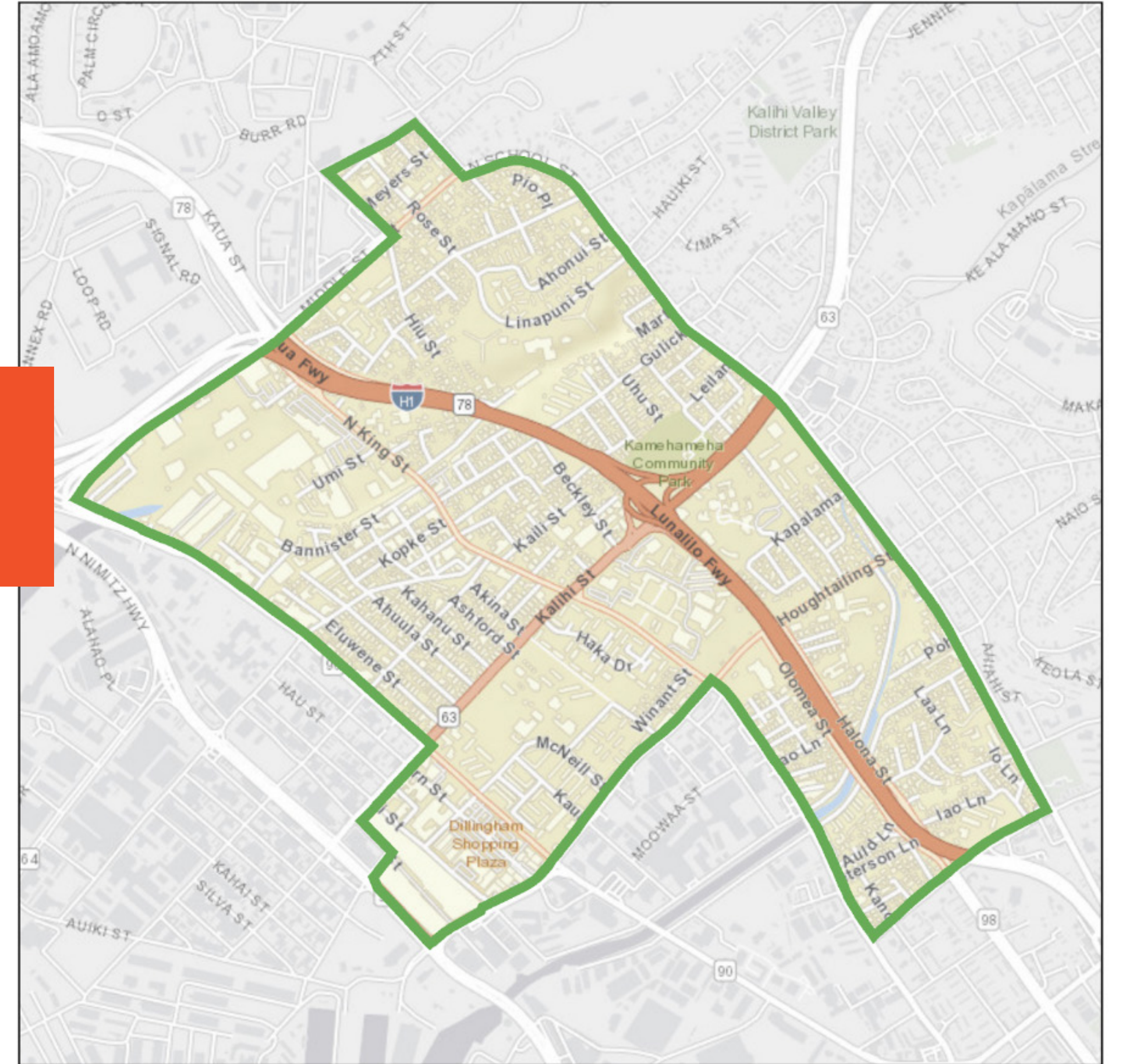


Appendix

Target Area

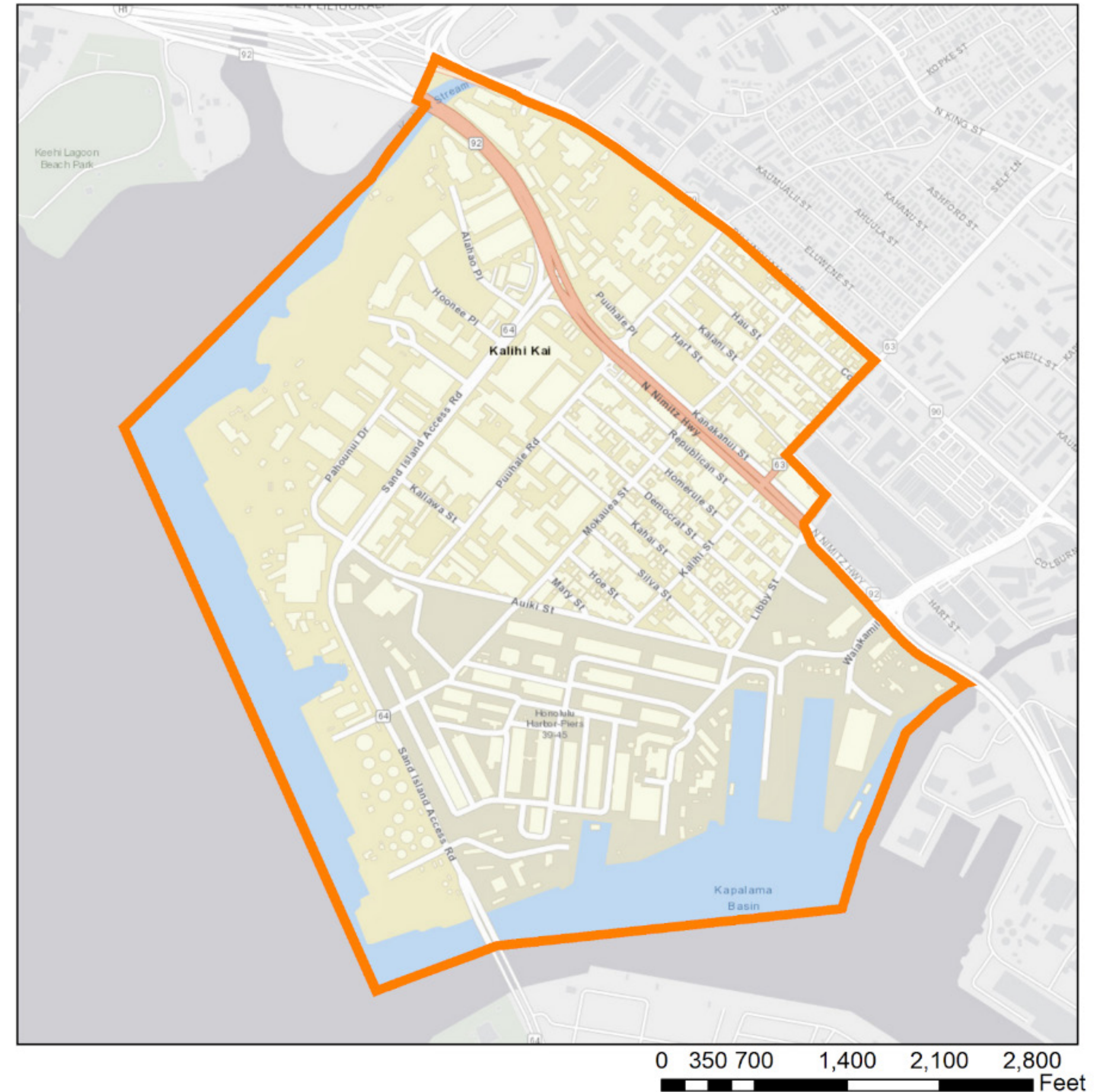
Kalihi-Kapālama Zone

- Includes properties to the North and South of School Street and East and West of the Likelike Highway.
- Major landmarks include Bishop Museum, Kamehameha Shopping Center, Kamehameha Schools main campus.



Kalihi Kai Zone

- Was once home to many Loko I‘a or fishponds
- A leprosy receiving station used to be located in Kalihi Kai where those thought to have leprosy were sent before being exiled to Kalaupapa on Moloka‘i
- Today, Kalihi Kai is a highly industrialized area, but is also home to several long-standing small businesses, such as eateries and auto shops



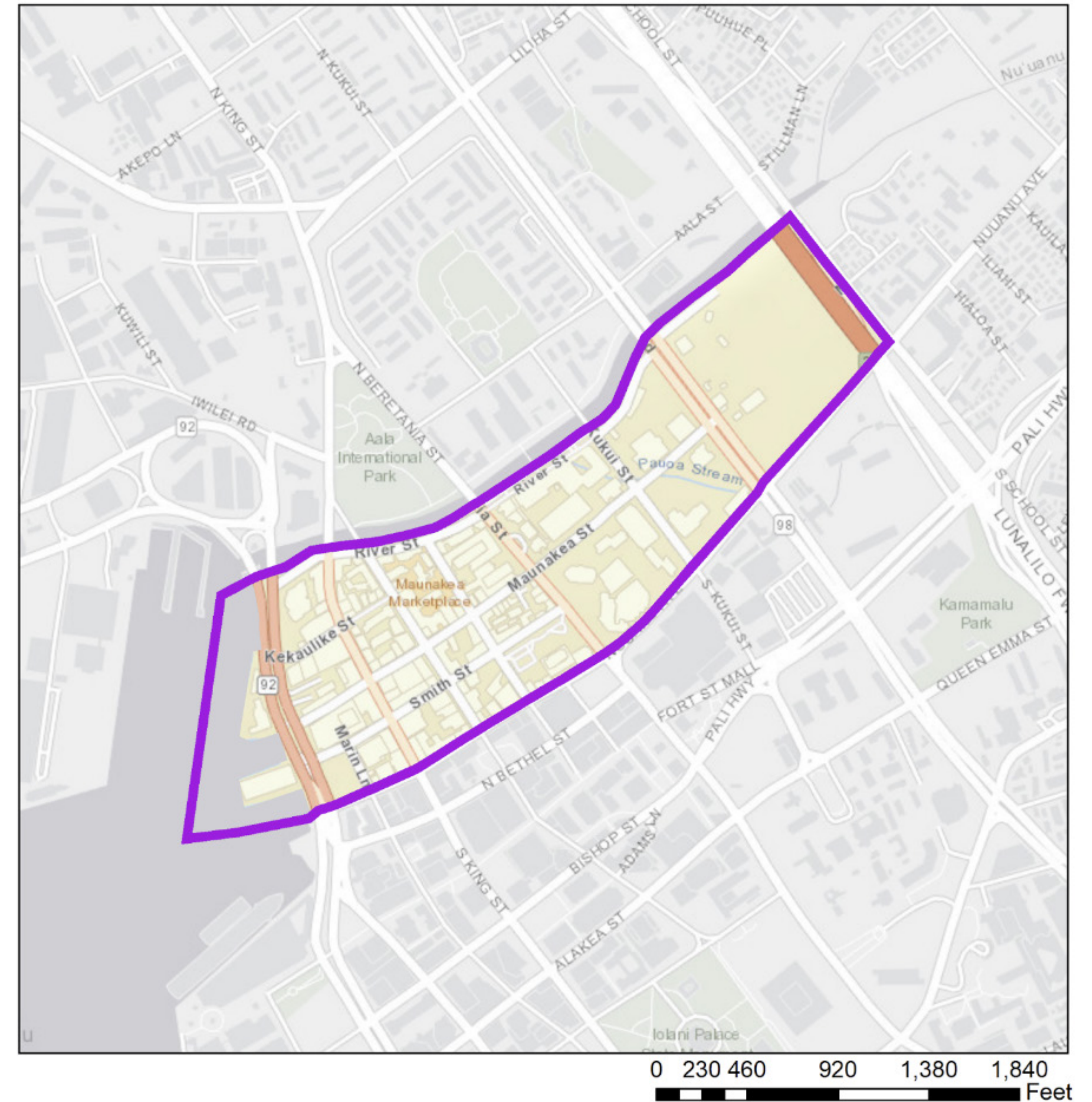
Iwilei Zone

- Was once known for its Lo'i Kalo, or taro patches, and fishponds
- Iwilei would become home to the Honolulu station of O'ahu Rail and Land's railway
- Many locals today still remember Iwilei as the home of Dole Cannery
- During World War II, Sand Island was used as an internment camp
- Today, Iwilei is a place to find large, big-box retailers including Costco, Best Buy, Home Depot, and Lowes



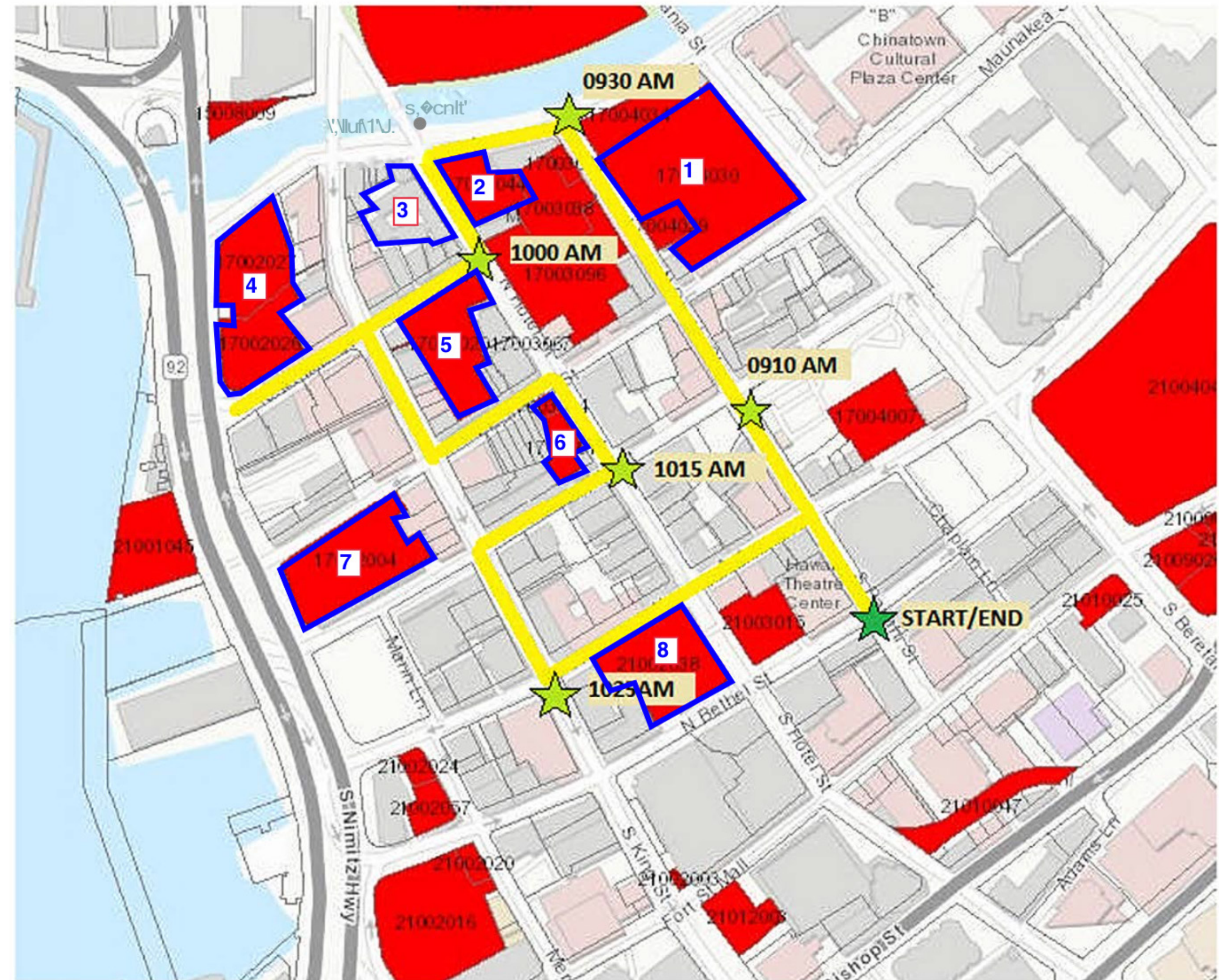
Chinatown Zone

- Was once a food producing area with many fishponds
- After working on the plantations, many of the Chinese laborers moved to Honolulu to find work or start their own businesses
- In 1900, fires were intentionally set in Chinatown in response to the Black Plague



City & County Owned Chinatown Properties

1. **Hale Pauahi** - C&C owns fee land, commercial buildings and parking lot. Residential building owned and operated by third party. DLM manages commercial units.
2. **Winston Hale** - 100 micro units, 60% AMI and market. In the process of renovating 23 units that are in dire need of new shower pans, cabinets and flooring. Completed a new office space for a Property Manager at the entrance of the building.
3. **Chinatown Manor** - 50-year Master Lease to third party; contract management by DLM.
4. **Harbor Village** - 90 units, 60% AMI and market. Upgraded security and intercom systems and completed spall repairs. Continues to repair drain pipes in the residential parking structure and water proofing on each floor.
5. **Kekaulike Courtyard** - 50-year Master Lease to third party; contract management by DLM.
6. **Dan Liu Building** - Commercial lease (Hawaii Heritage Museum) managed by DLM.
7. **Marin Towers** - 236 units, 60% AMI and market. In the process of replacing ACU and chiller systems.
8. **Chinatown Gateway Plaza** - 200 units, 60% AMI and market. Removed existing vegetation and drained water fountain to mitigate continuous leaks into the parking garage. Completed elevator and plumbing repairs. Hired a consultant to provide schematic designs to upgrade landscaped areas and repairs to irrigation systems. DLM in process of procuring a commercial tenant to operate an arts and cultural facility.

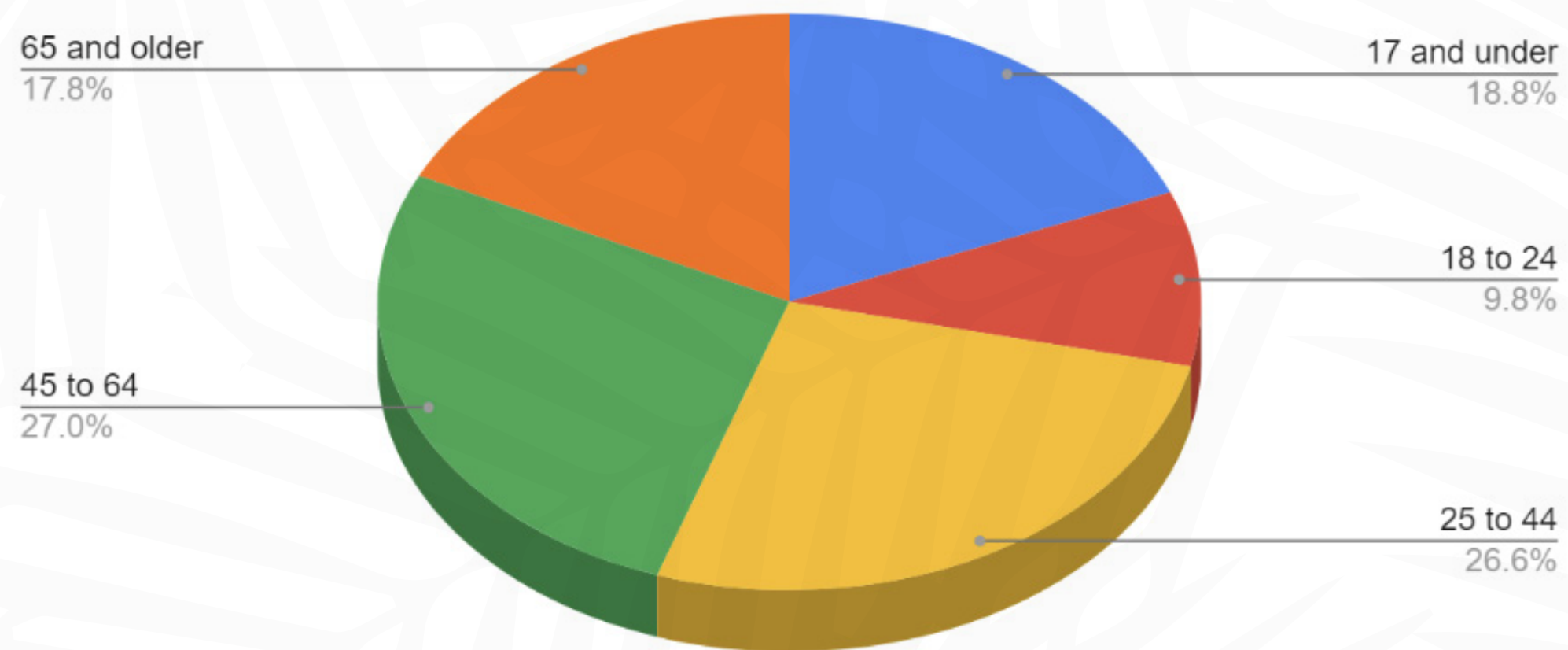


Source: City & County of Honolulu Department of Land Management

Demographic Data

Age

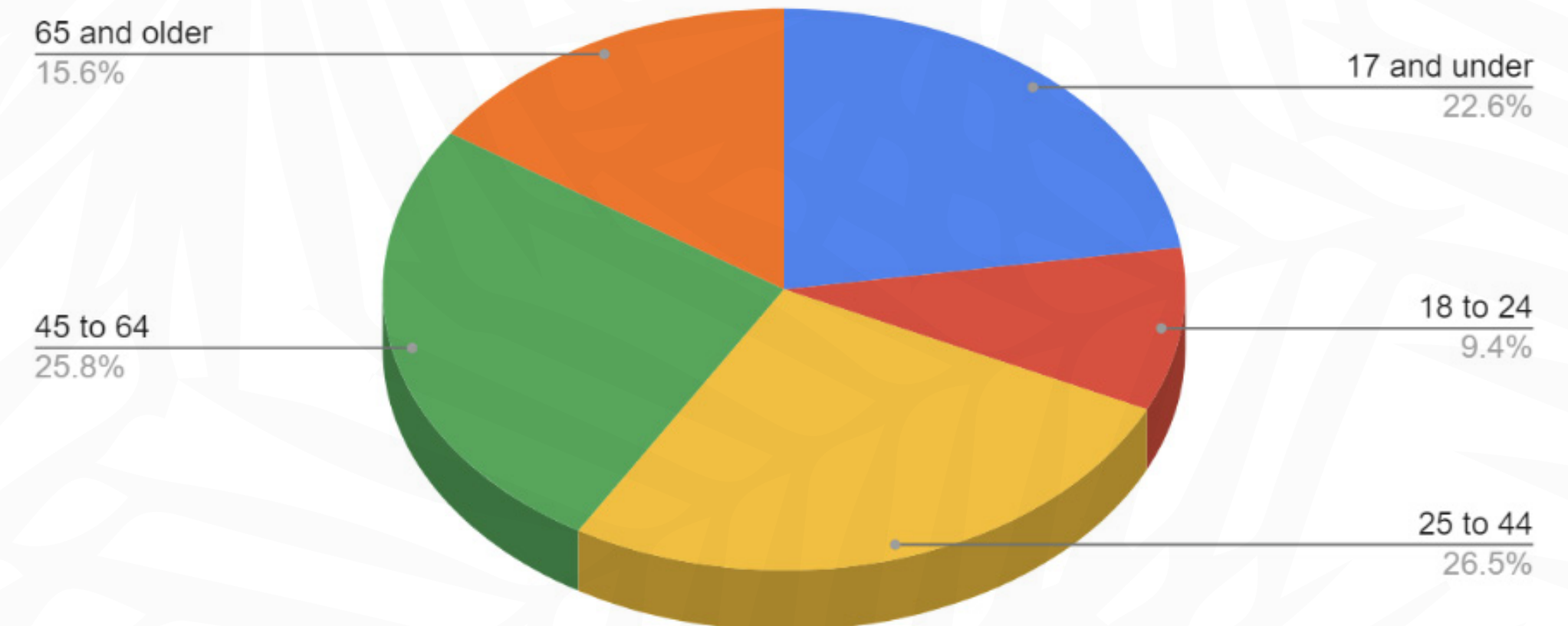
Age (Project Area)



Rapidly Aging Population

- Portion of population in Hawaii aged 65-and-older has grown by 37.6% since 2010
- Average annual growth rate of 3.5%
- Strongly indicates a need for more services for senior citizens (senior centers, care homes, etc.)
- Hawaii's overall population has grown by only 4.1% during the same timeframe
- Average annual growth rate of 0.4%

Age (United States)

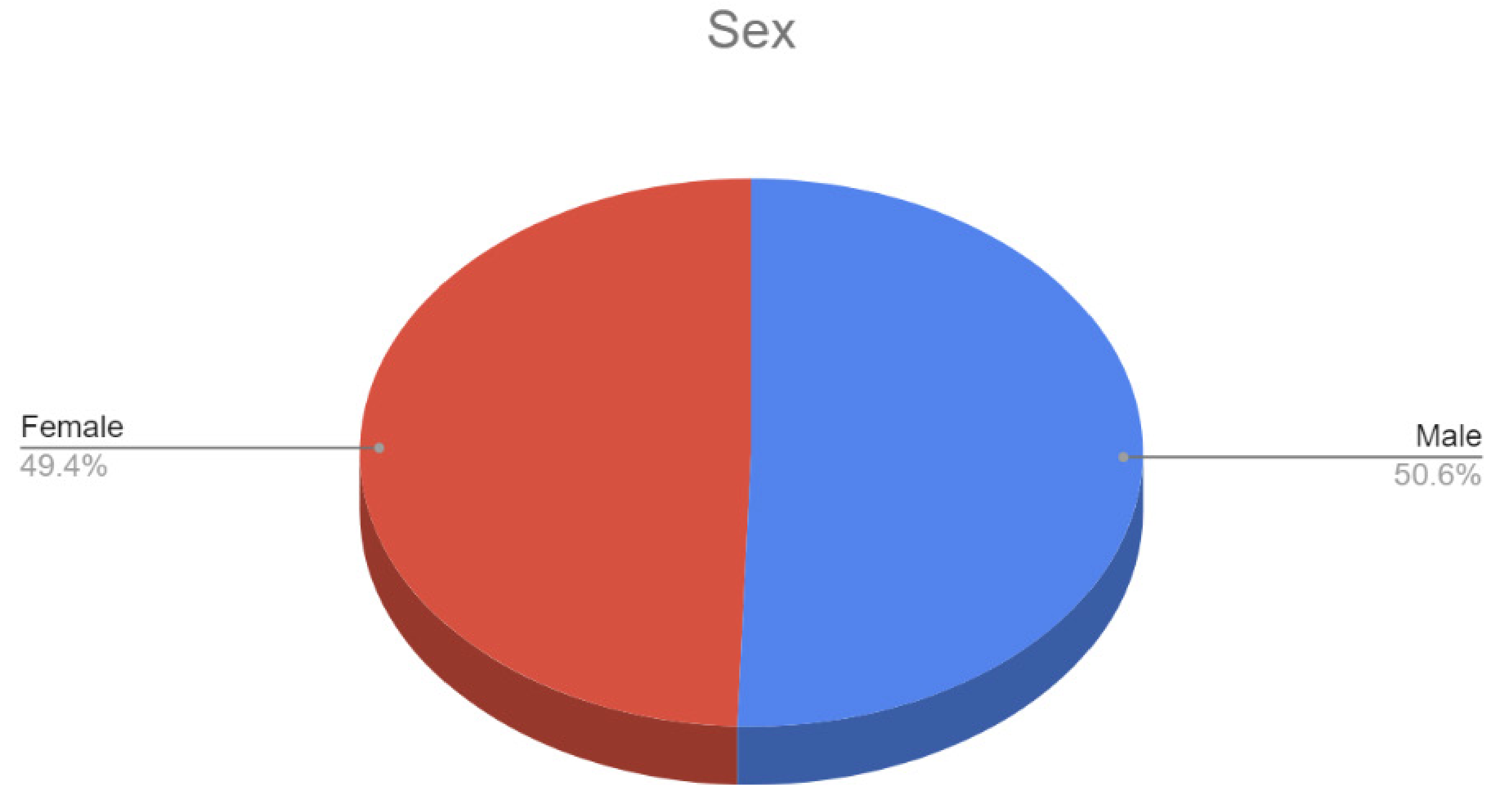


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Sex

- Slightly more male compared to the national average (national average leans slightly more female)
- But almost exactly the same as the Honolulu County average, which is about 101 males for every 100 females

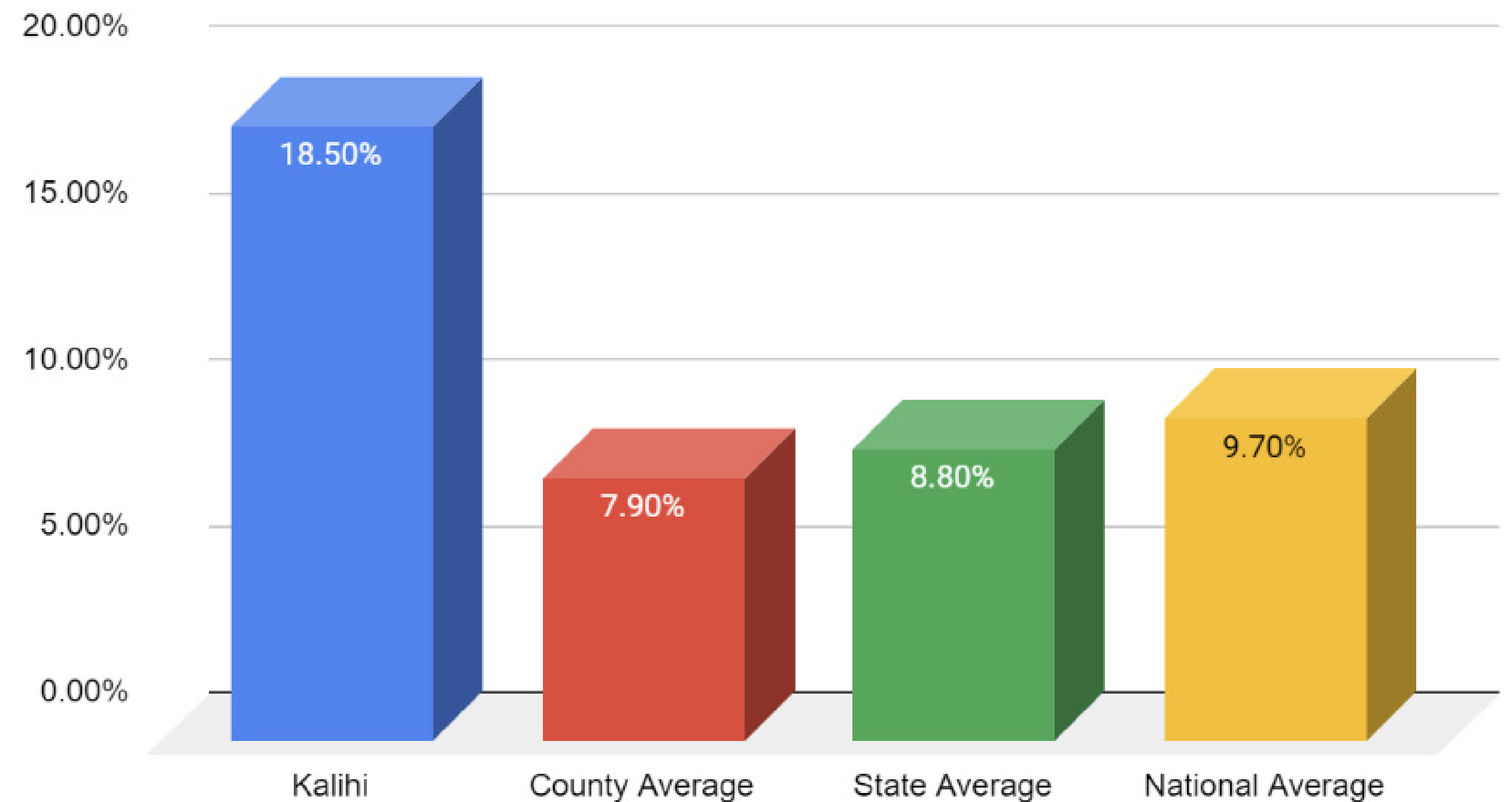


Digital Access

Additional challenges faced by community members include **difficulties finding employment within the region**, with the majority of residents having to travel outside of Kalihi for work.

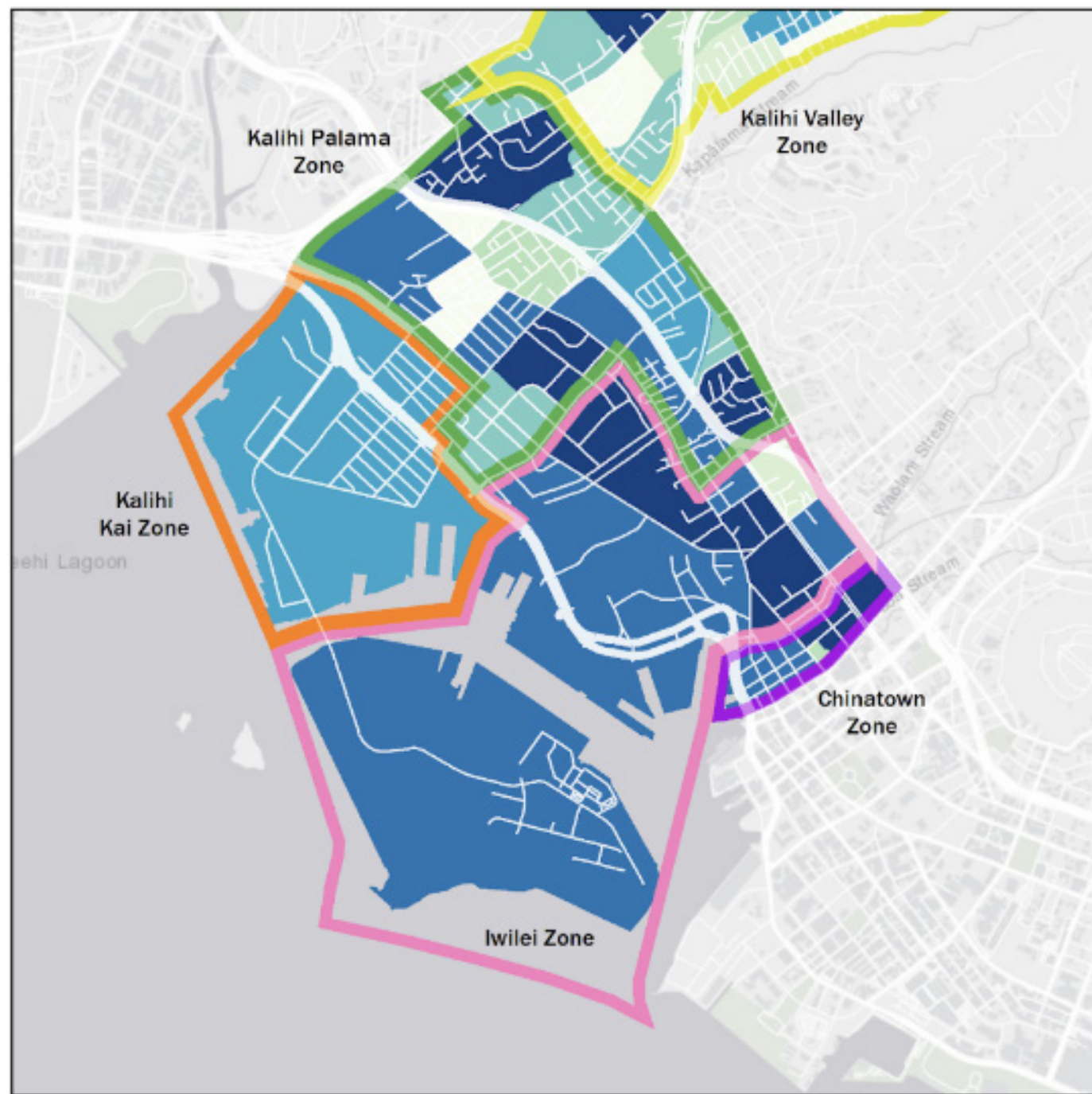
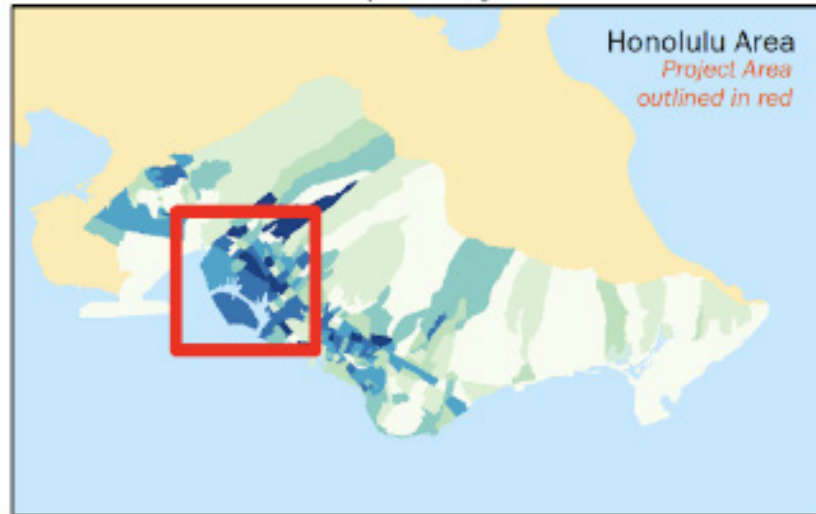
A lack of computer and internet access is a somewhat surprising challenge often associated with more rural areas as opposed to neighborhoods within the urban center. This lack of access was **particularly damaging during the pandemic** when many schools and employers were forced to implement a virtual format in lieu of in-person gatherings.

Households without a Computer



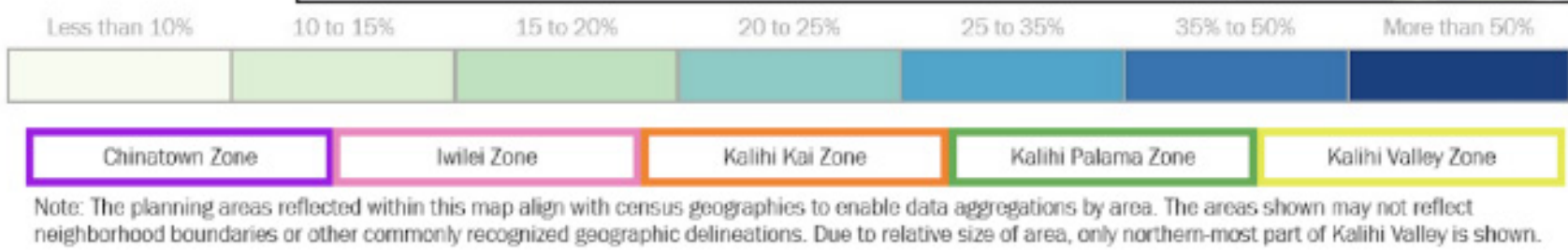
Poverty & Income

Poverty
Population at or below
200% of poverty level

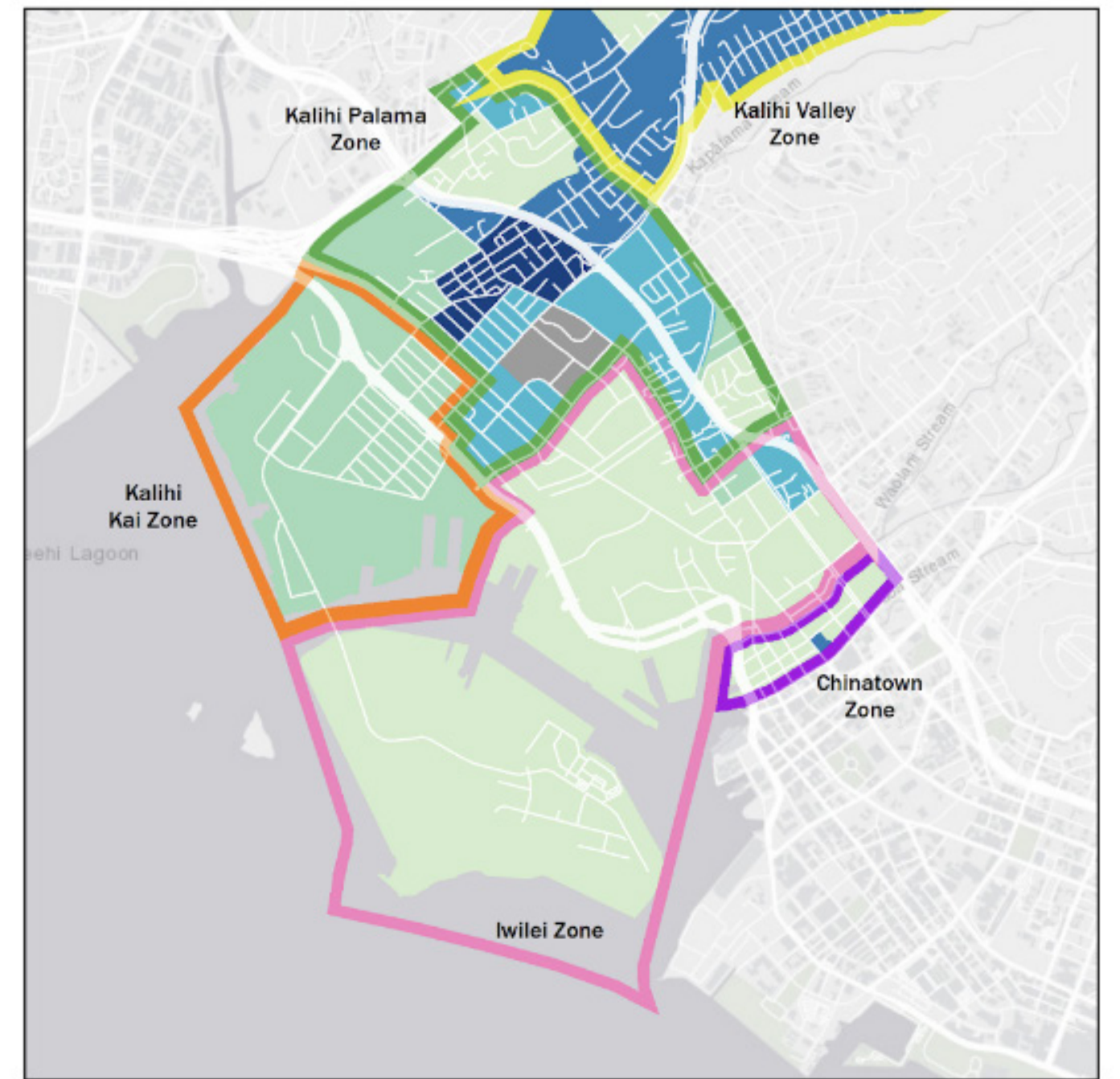
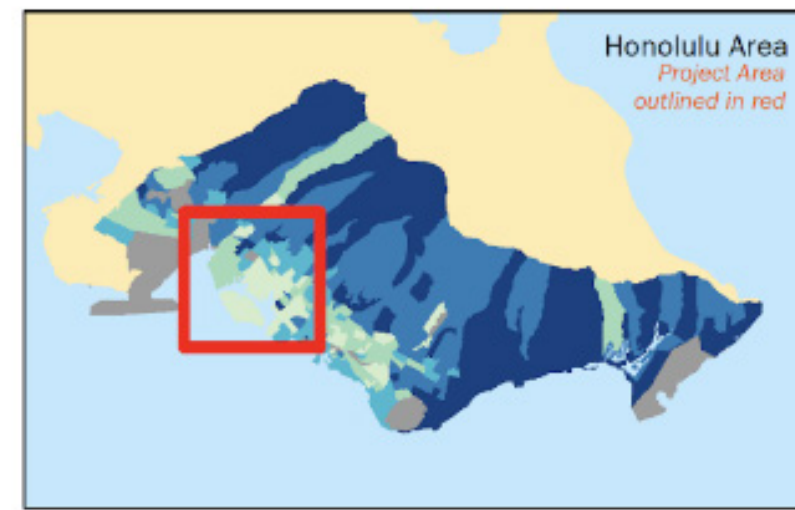


Area	% w/1 200 Pct of Pov. Level
Chinatown	44.4%
Iwilei	50.6%
Kalihi Kai	30.2%
Kalihi Palama	33.1%
Kalihi Valley	25.4%
Project area total	34.2%
Honolulu area	22.4%
Island of Oahu	19.9%
State of Hawaii	22.0%
United States	30.9%

Source: Analysis of US Census Bureau. (2021). 2015-2019 American Community Survey 5-year estimates



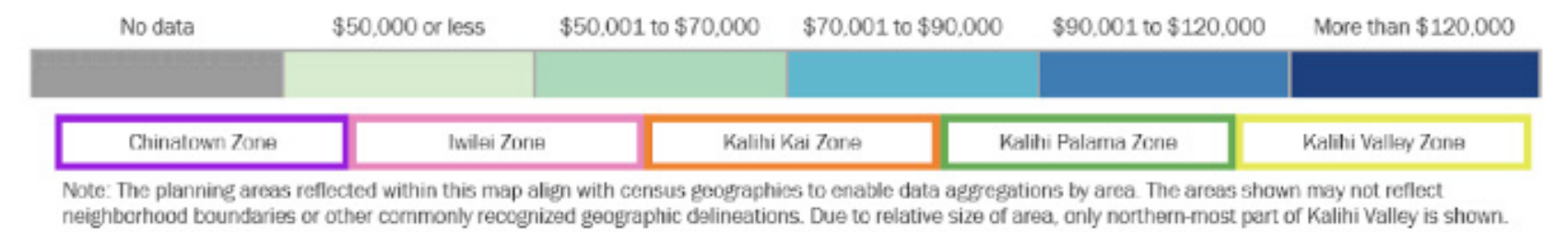
Median Household Income



Area	Median Household Income
Chinatown*	\$39,831
Iwilei*	\$45,119
Kalihi Kai*	\$59,893
Kalihi Palama*	\$73,224
Kalihi Valley*	\$96,353
Project area total*	\$69,917
Honolulu area*	\$87,941
Island of Oahu	\$85,857
State of Hawaii	\$81,275
United States	\$62,843

*Median Household Income shown is an average of the block groups within the geography (excluding those with no data).

Source: Analysis of US Census Bureau. (2021). 2015-2019 American Community Survey 5-year estimates



Note: The planning areas reflected within this map align with census geographies to enable data aggregations by area. The areas shown may not reflect neighborhood boundaries or other commonly recognized geographic delineations. Due to relative size of area, only northern-most part of Kalihi Valley is shown.

ALICE

\$78,312 = Annual “survival budget”

(minimal estimate of the total cost of household essentials) for a household of two adults and two children in Honolulu.

Nearly 70% of residents in Kalihi make

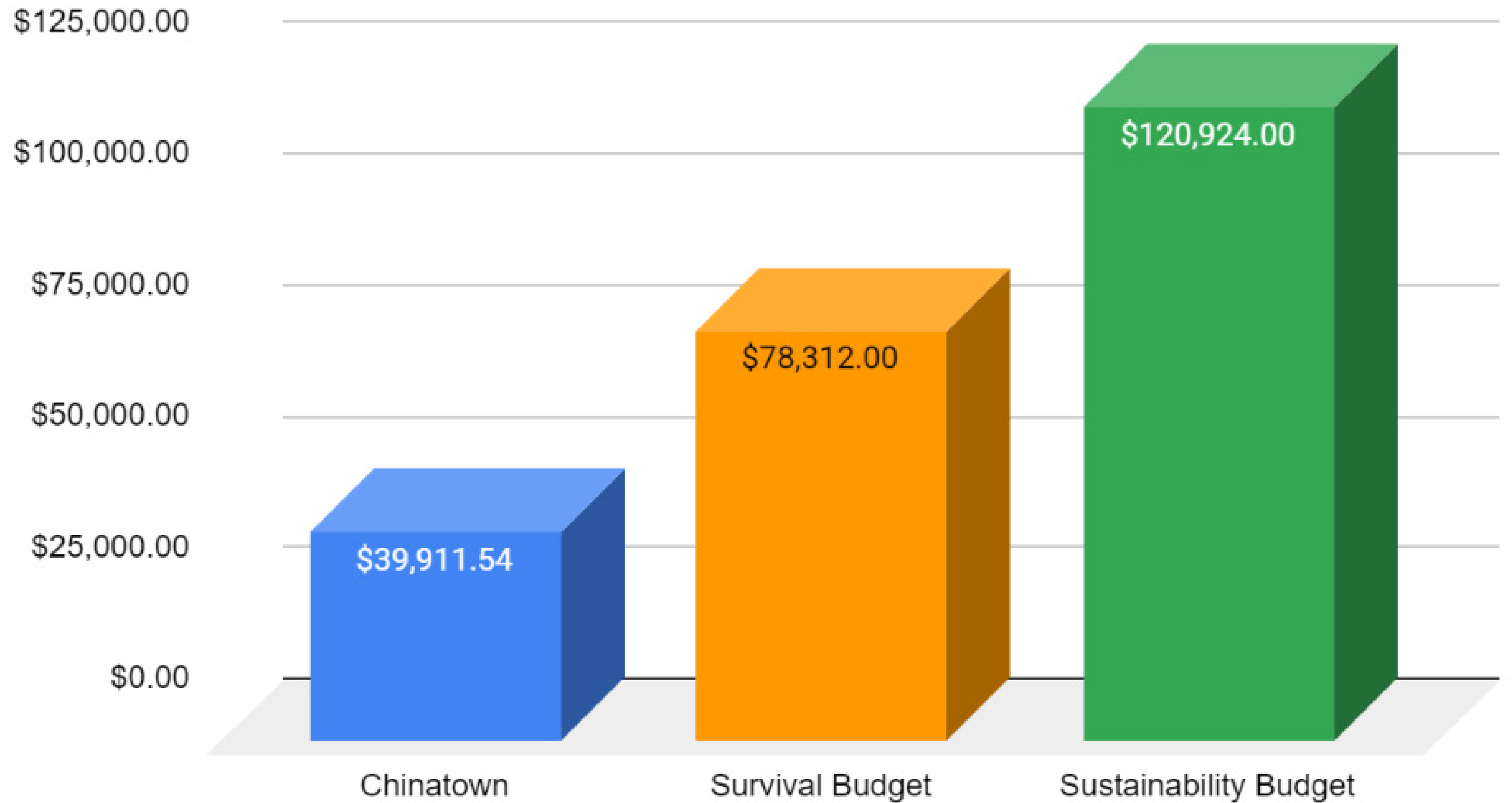
less than \$40,000/year (the average household of four in the area, even with two incomes, **would not be able to maintain a survival level budget**)

\$120,924 = Annual “sustainability budget”

(estimates the higher costs of maintaining a viable household over time) for a household of two adults and two children in Honolulu

Each adult in the household **would have to earn slightly over \$60,000** to maintain a sustainability budget

Median Household Income



Shared Housing &

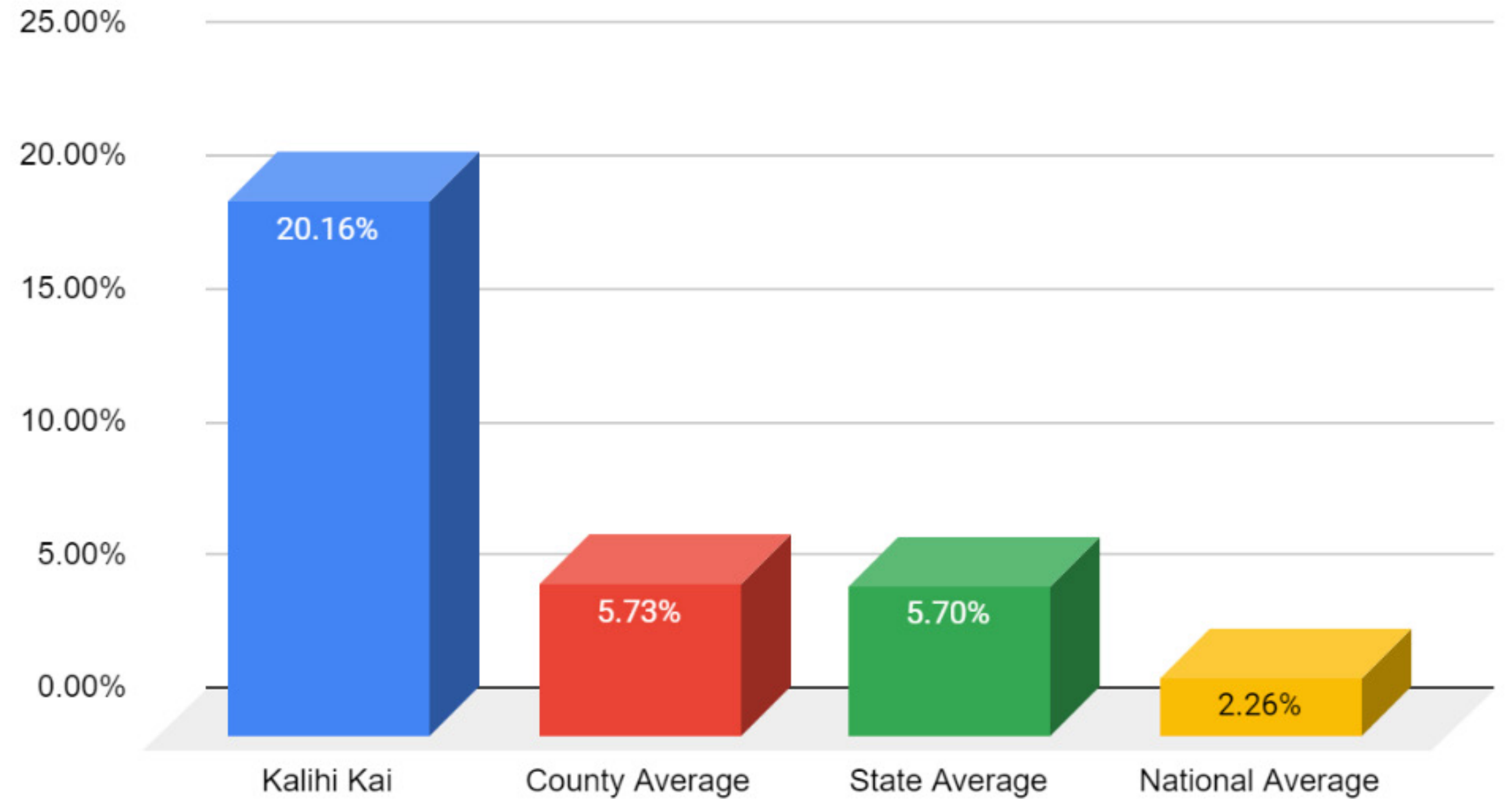
Multigenerational

Family Units

Very much related to the cost of living and the cost of housing in the region, many residents have no choice but to **live in crowded housing** situations due to a lack of other viable options.

Common examples in Hawaii include **living with extended family** or **offspring continuing to live at home with their parents** well past the age when a child might typically move into their own home or apartment.

% Renter Occupied Units with > 1.5 Occupants per Room



Cost of Kupuna Care

Unrealistic Costs

- Professional, in-home caregivers cost between \$23 and \$25 an hour
- Median price of a private room in a nursing care facility in Hawaii is more than \$160,000 a year
- Family members forced to take on the role of professional caregiver
- According to AARP, it is estimated that 157,000 family caregivers provide 131 million hours of care to kupuna a year in Hawaii

At market rates, the value of this care would be \$2.1 billion

Government Programs

- Do not have enough funding to meet the need in the community
- The state's Kupuna Caregivers program offers caregivers up to \$210 a week to pay for a variety of services including adult day care and respite care

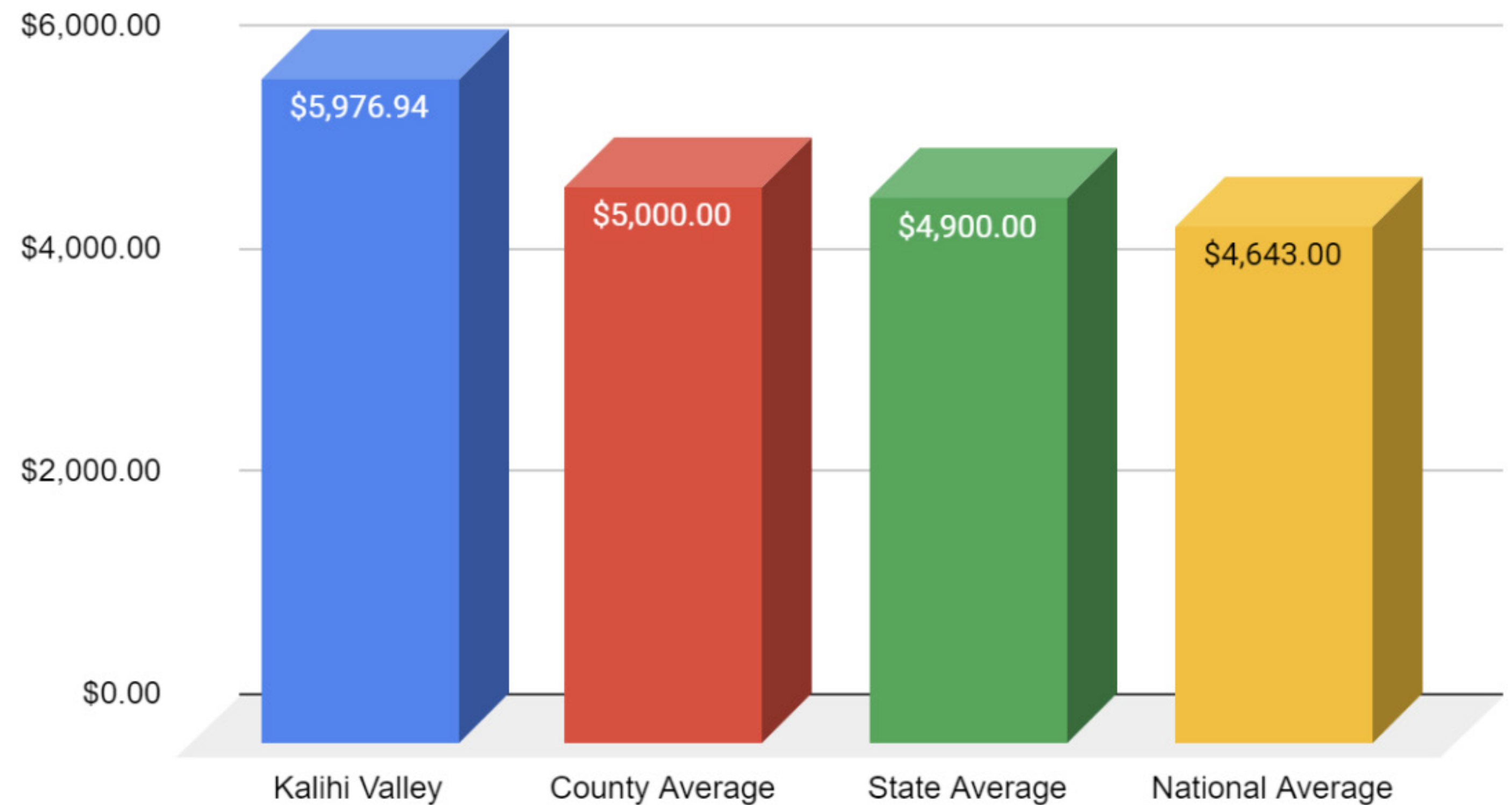
Given the cost of kupuna care in Hawaii, \$210 a week only pays for three days of adult daycare Or just one day of professional in-home caregiving

Cost of Food

The **high cost of food** is one of the contributing factors to the overall high cost of living in the region. Despite having comparatively lower incomes, residents are forced to pay more for the same foods as their mainland counterparts.

Hawaii is known to have above average food prices to begin with, but large portions of Kalihi are forced to **spend significantly more on food**, even when compared to neighboring areas.

Amount Spent per Household on Food at Home (Annually)



Primary Care Access

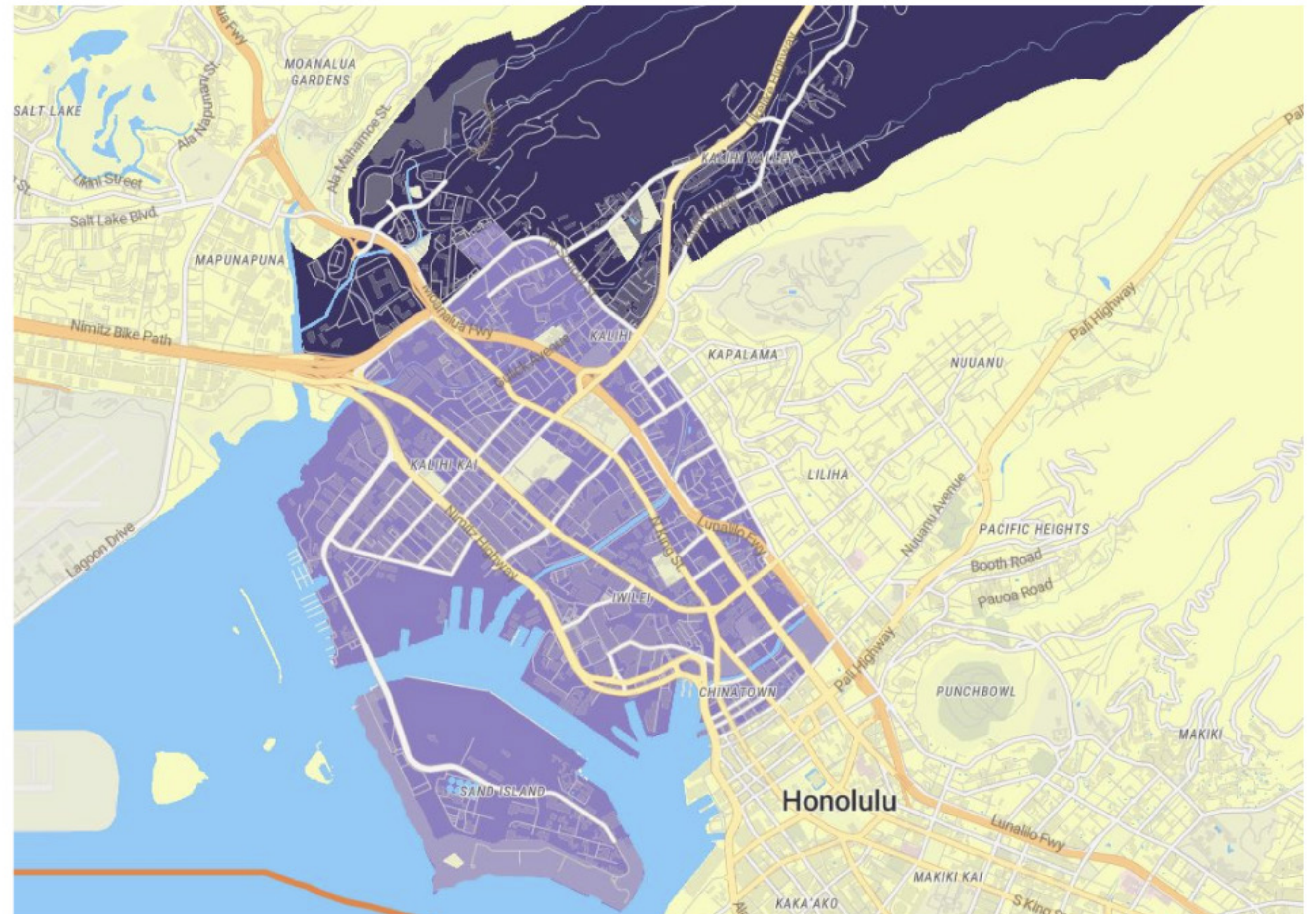
& Health Insurance

Medically underserved area

- Area or population with “too few primary care providers, high infant mortality, high poverty or a high elderly population.”
- Majority of Kalihi Valley Zone, Kalihi-Palama Zone, Kalihi Kai Zone, Iwilei Zone, and Chinatown Zone considered MUA

Health professional shortage area

- Location that requires more access than what currently exists to primary care, mental health, and/or dental health providers.
- All or most of the Kalihi Valley Zone, Kalihi-Palama Zone, Kalihi Kai Zone, Iwilei Zone, and Chinatown Zone have been designated HPSAs.



Dark purple = Medically Underserved Area (MUA)

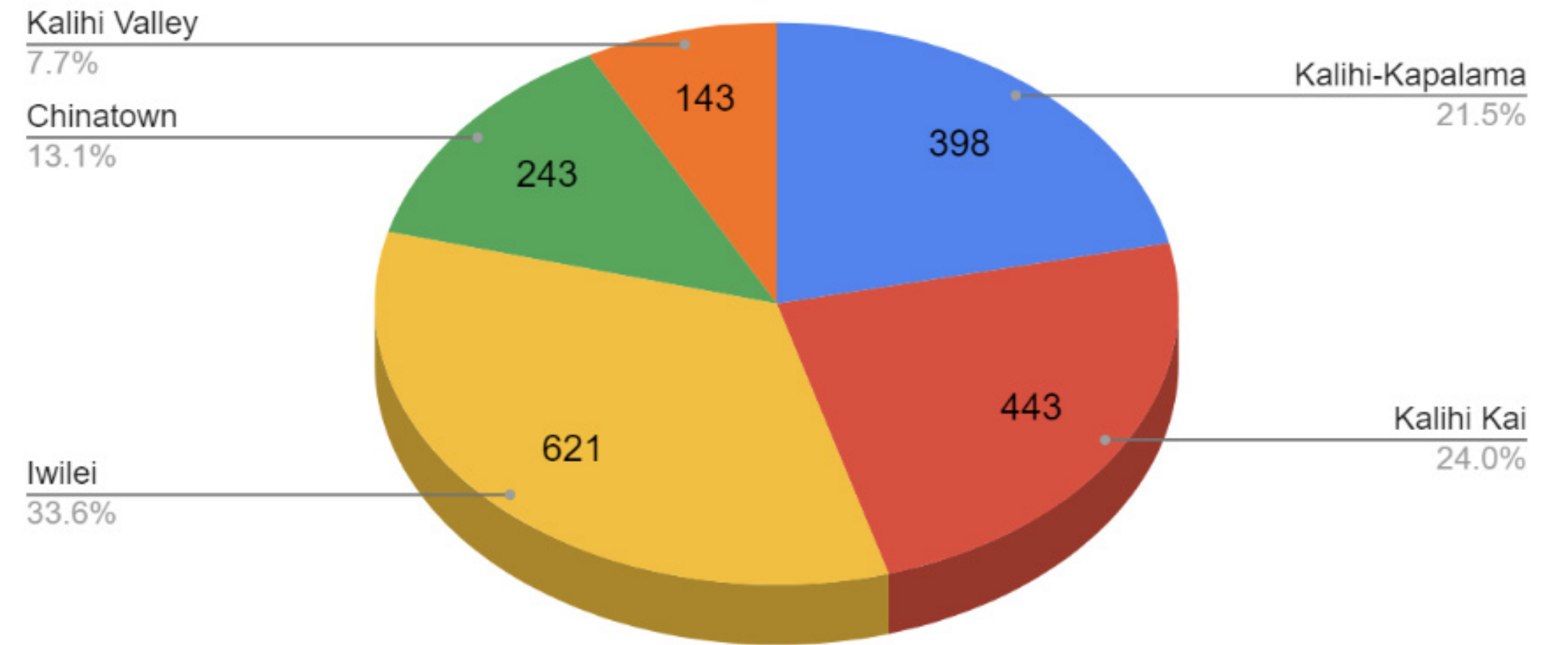
Light purple = MUA, governor's exception

Source: Health Resources and Service Administration

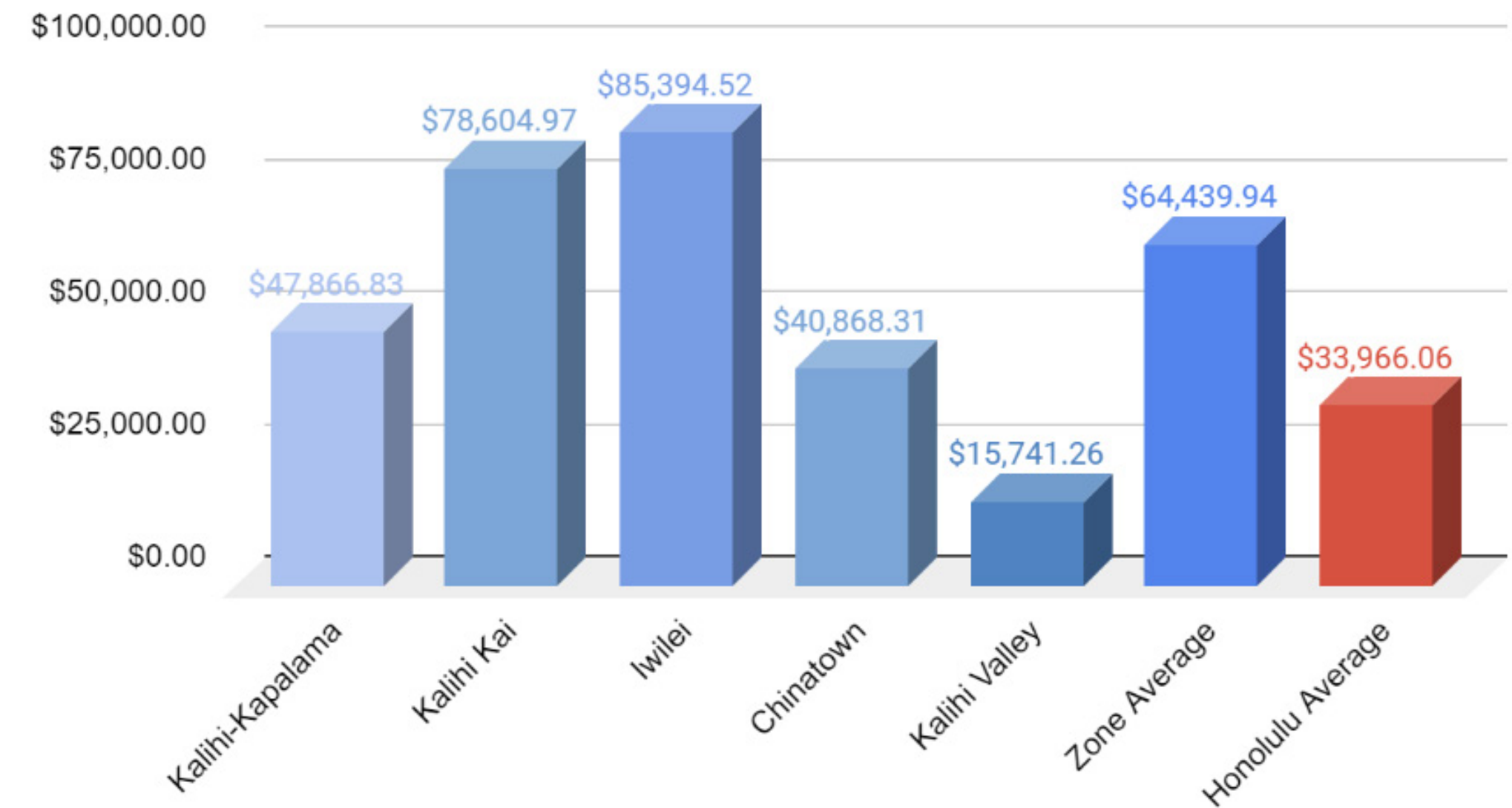
Small Business Loans

In the target region, businesses within the **Iwilei Zone** were awarded the most small business loans by far. As expected, average loan sizes were larger in highly industrial Iwilei and Kalihi Kai where larger businesses can be found.

Number of Small Business Loans by Zone



Average Small Business Loan Size by Zone

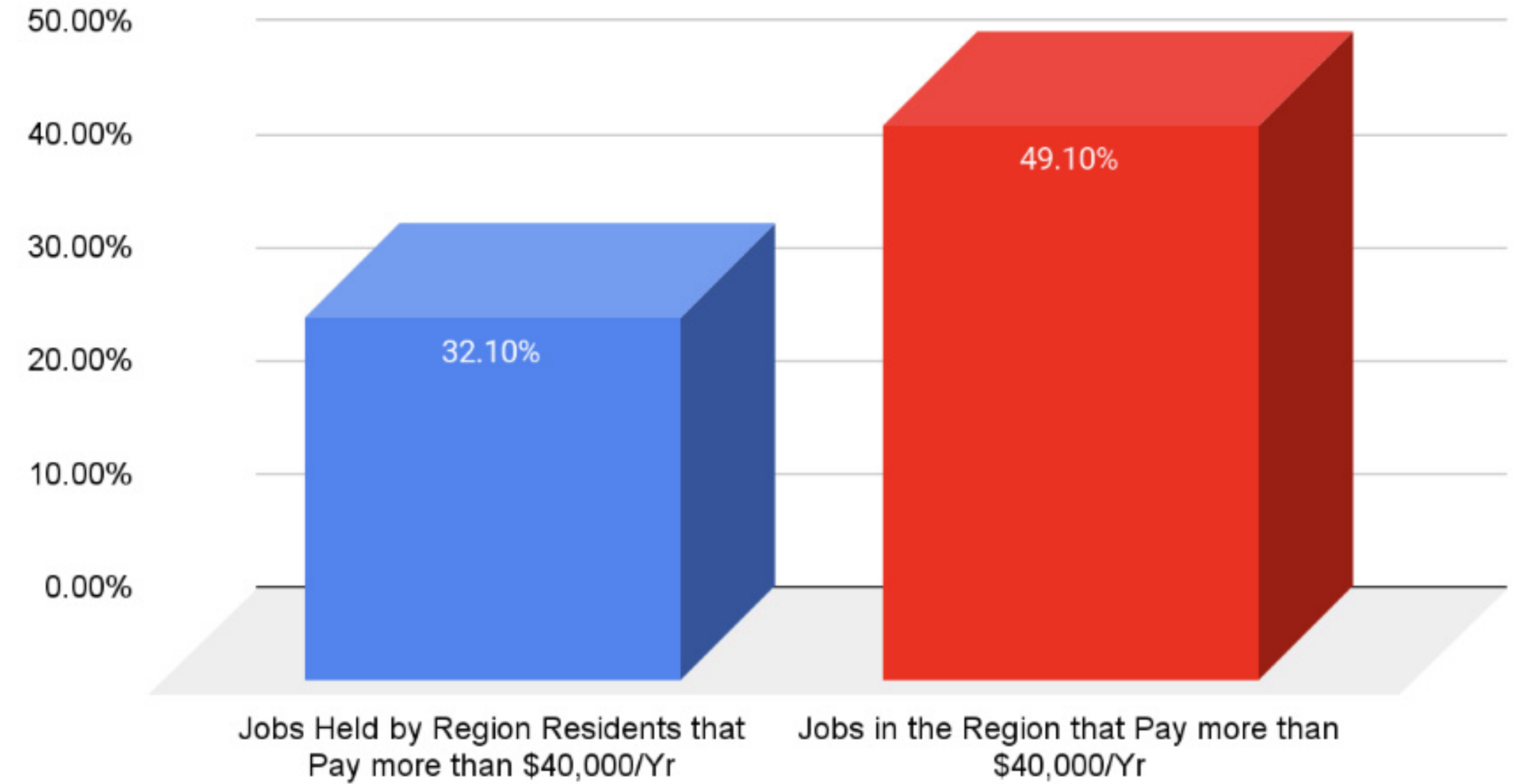


Jobs in the

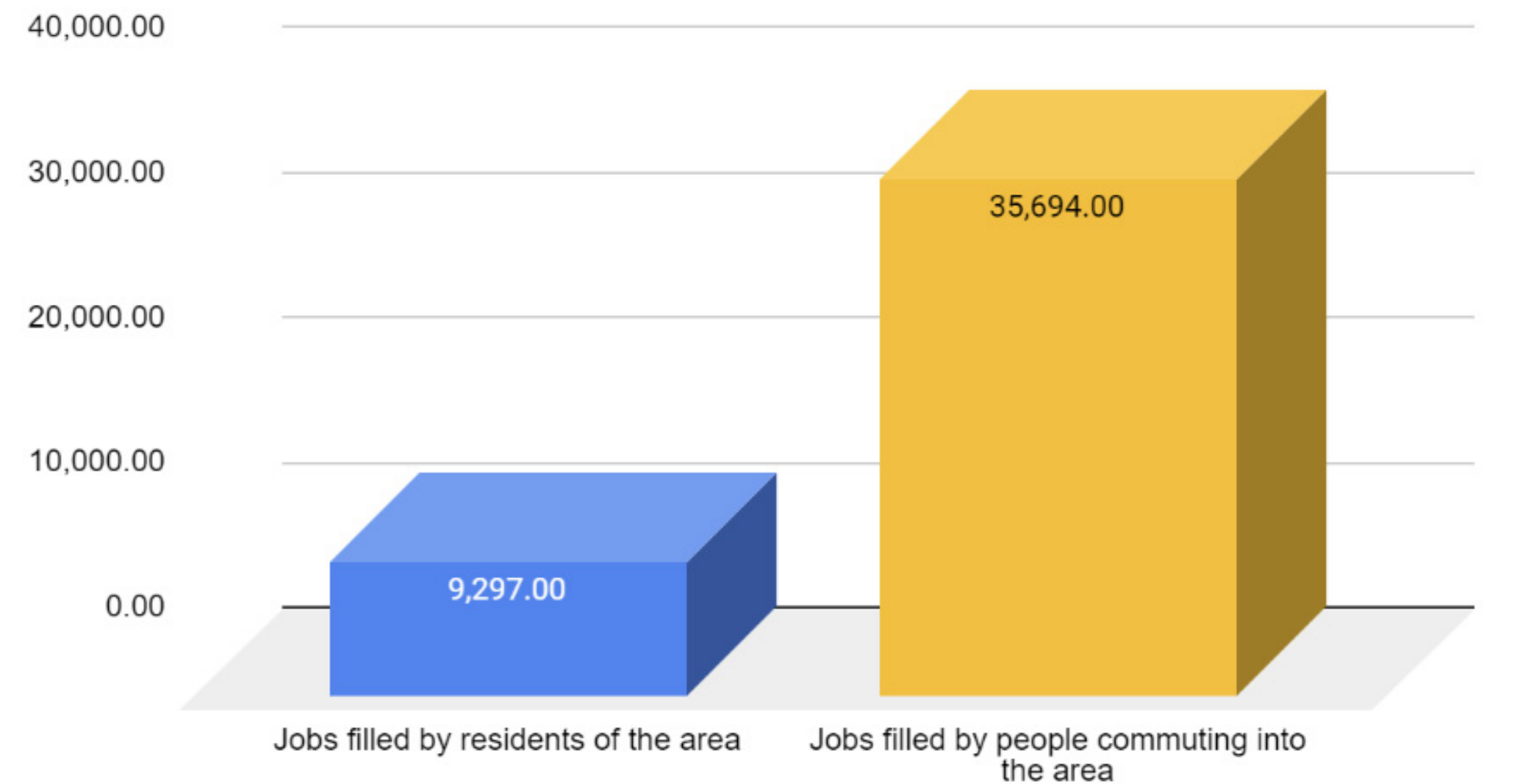
Target Region

While higher paying jobs are available in the region, they are **not being filled by area residents**. Of the nearly 45,000 jobs in the target area, fewer than 10,000 are filled by area residents.

Employment Patterns



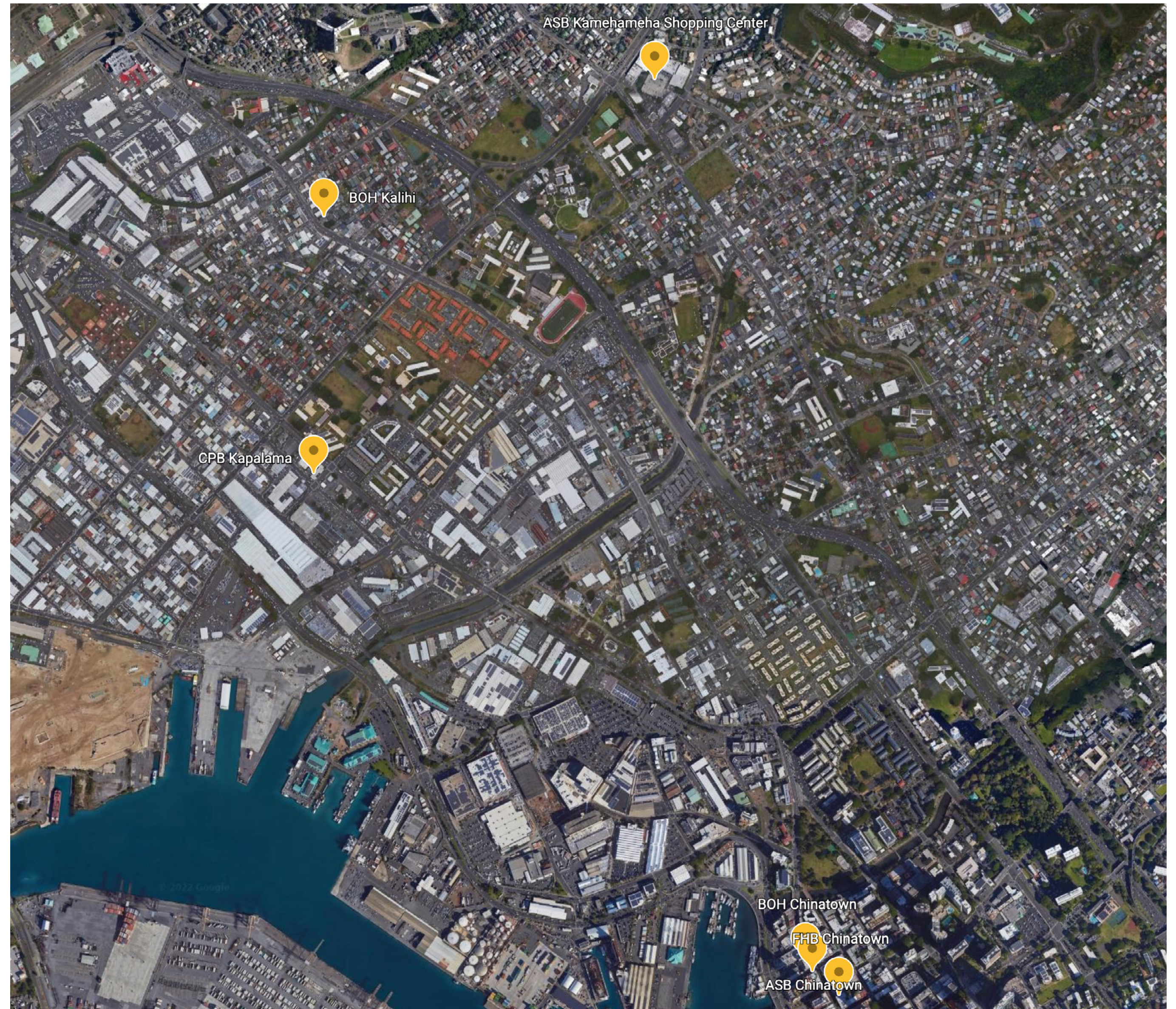
Jobs within the Target Region



Bank Branch

Closures

6 Bank Branch closures throughout
Kalihi and Chinatown since March 2020



Document Review

City and County of Honolulu General Plan (Economic Activity)

Objective A

Promote employment opportunities that will enable all the people of Oahu to attain a decent standard of living

- **Policy 1** - Encourage the growth and diversification of Oahu's economic base.
- **Policy 2** - Encourage the development of small businesses which will contribute to the economic and social well-being of Oahu residents.
- **Policy 4** - Encourage the development of local, national, and world markets for the products of Oahu-based industries.

Objective B

Prevent the occurrence of large scale unemployment

- **Policy 1** - Encourage the growth and diversification of Oahu's economic base.
- **Policy 2** - Encourage the development of small businesses which will contribute to the economic and social well-being of Oahu residents.
- **Policy 4** - Encourage the development of local, national, and world markets for the products of Oahu-based industries.

Appendix: Document Review

Org	Loans	Grants	TA	Small Businesses	Nonprofits	Affordable Housing
HCL	X	X	X	X	X	X
HCRC	X		X	X		X
HCDC			X	X		X
Elemental Exclerator	X		X	X		
Ulupono	X	X	X	X	X	
CNHA	X		X	X	X	

Appendix: Document Review

Organization	Max Loan Amount	Interest Rate	Terms	Focus
PGC	\$15,000	0%	6 to 36 months	Small businesses and entrepreneurs
The Kohala Center	\$15,000	0%		Sustainability and food production
CNHA	\$50,000			Small businesses and childcare centers
FTH				Low-income entrepreneurs
DBEDT CBED	\$125,000	3%	Up to 10 years	Ag, food production, manufacturing, wholesaling

Appendix: Document Review

	Homelessness	Affordable Housing	Mixed Uses	Industrial Uses	High Tech and Makerspaces	Events and Festivals	Locally Grown Food
O'ahu General Plan Review Report 2010-2017	X	X					
C&C General Plan Update: Commercial Real Estate Market Trends			X				
Primary Urban Center Development Plan			X	X			
Kalihi TOD Plan: Stakeholder Interviews Report				X			
Kalihi-Palama Action Plan			X	X	X		
HTA: Strategic Plan 2020-2025						X	X