

PAL 101

PAL

HAWAI'I

Permanently Affordable Living





Mission

to establish a foundation of hope
by providing affordable homes and services
for the people of Hawai'i



Vision



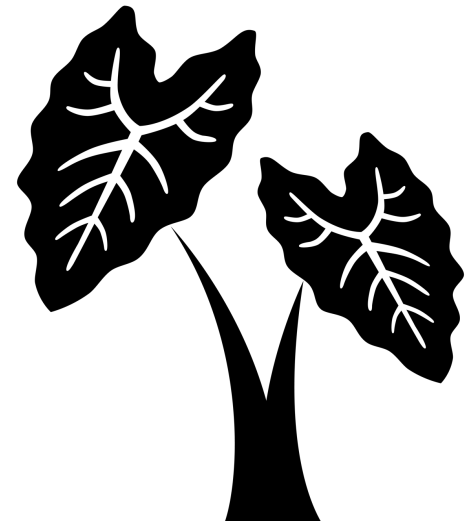
to change the paradigm of “affordable housing”
to “permanently affordable *living*”

Who we serve

PAL Hawai'i serves houseless and extremely-low to middle-income workforce households earning below 30% up to 120% AMI.

Area Median Income (AMI)

AMI is a measure used to determine affordability of housing. It is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median. A household's AMI is determined by how many members are in the household and the sum of their gross income.



Our Work

PAL constructs, acquires, and manages affordable communities across the islands, offering three permanently affordable living pathways:

- (1) Rental Housing
- (2) Fee Simple Homeownership
- (3) Leasehold Homeownership via our Ho'omaluhia Community Land Trust.

PAL also provides service-enrichment to their rental tenants through their Beyond Housing Program, collaborating with local social service and educational providers to help beneficiaries thrive in their homes.



Our Work



Beyond Housing Program (BHP)

The BHP, operating at all our rental housing projects, guides tenants along the path to homeownership through supportive services. Providing onsite case management, we refer tenants to social services and develop their life skills in areas such as financial literacy and planning, entrepreneurship, and small business management.



Our Work



Ho'omaluhia Community Land Trust (HCLT)
The HCLT allows PAL to sell only the house and keep the land under it. The homeowner enters a 99-year renewable land lease with resale restrictions that keep the home affordable for future buyers. This creates a more affordable leasehold homeownership option, keeps housing units in the affordability stock, and ensures the donations invested in building the homes make an impact for generations.



Our Work



PAL Construction Company

PAL Construction allows us to schedule construction with an elevated level of predictability and control costs to build affordably. PAL Construction employees are engaged in our mission and dedicated to building affordable housing for the community. Our crew, familiar with our designs and building methods, can construct units efficiently using innovative, cost-effective techniques.

Our Work



Kaua'i Affordable Housing Alliance (KAHA)
PAL founded KAHA to allow affordable housing developers on Kaua'i to coordinate resources and explore collaborations with a more extensive scope and impact. PAL is also spearheading a revolving fund to solve the affordable housing crisis on Kaua'i. This fund will provide easily accessible, risk-tolerant loans with low interest rates that will allow affordable housing developers to build quickly.



Projects

Active Rental Apartments



Kauhale O Kekaha

50% AMI or below

13 Units

Kekaha, Kaua'i

Located in Kekaha, this property provides rental housing for the houseless, including supportive services from PAL's Beyond Housing Program.

Projects

Active Rental Apartments



Kauhale O Kapa'a
120% AMI or below
13 Units
Kapa'a, Kaua'i

Located in downtown Kapa'a, this is a workforce housing project serving middle-income households, giving priority and preference to those who live or work in the area.



Projects



Under Development For Sale & Leasehold Homes

These projects will provide for sale & leasehold homes for low- to middle-income households at 120% AMI or below, giving priority and preference to those who live or work in the area.



Kauhale O Waipouli
Co-developed*
17 Units
Kapa'a, Kaua'i



Kauhale O Namahana
Co-developed*
11 Units
Kīlauea, Kaua'i



Kauhale O Kalaheo
Co-developed**
17 Units
Kalaheo, Kaua'i

*Kaua'i Habitat for Humanity **Kaua'i Habitat for Humanity & Affordable Housing Kaua'i

History

