

House District All

Senate District All

**THE TWENTY-SIXTH LEGISLATURE
HAWAII STATE LEGISLATURE
APPLICATION FOR GRANTS & SUBSIDIES
CHAPTER 42F, HAWAII REVISED STATUTES**

Log No: 17-0

For Legislature's Use Only

Type of Grant or Subsidy Request:

GRANT REQUEST – OPERATING

GRANT REQUEST – CAPITAL

SUBSIDY REQUEST

"Grant" means an award of state funds by the legislature, by an appropriation to a specified recipient, to support the activities of the recipient and permit the community to benefit from those activities.

"Subsidy" means an award of state funds by the legislature, by an appropriation to a recipient specified in the appropriation, to reduce the costs incurred by the organization or individual in providing a service available to some or all members of the public.

"Recipient" means any organization or person receiving a grant or subsidy.

STATE DEPARTMENT OR AGENCY RELATED TO THIS REQUEST (LEAVE BLANK IF UNKNOWN): _____

STATE PROGRAM LD. NO. (LEAVE BLANK IF UNKNOWN): _____

1. APPLICANT INFORMATION:

Legal Name of Requesting Organization or Individual: Consumer Credit Counseling Service of Hawaii

Dba: CCCS of Hawaii

Street Address: 1164 Bishop St. #1614, Honolulu HI 96813

Mailing Address: 1164 Bishop St. #1614, Honolulu HI 96813

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:

Name WENDY BURKHOLDER

Title Executive Director

Phone # 808-532-3225

Fax # 808-532-5611

e-mail cccsfmaui@aol.com

3. TYPE OF BUSINESS ENTITY:

- NON PROFIT CORPORATION
 FOR PROFIT CORPORATION
 LIMITED LIABILITY COMPANY
 SOLE PROPRIETORSHIP/INDIVIDUAL

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

SUPPORT AND EXPANSION OF CONSUMER CREDIT COUNSELING SERVICE OF HAWAII INDIVIDUAL CREDIT/DEBT MGMT COUNSELING AND EDUCATION AND FORECLOSURE MITIGATION SERVICES FOR FINANCIALLY DISTRESSED FAMILIES/INDIVIDUALS

4. FEDERAL TAX ID #: [REDACTED]

5. STATE TAX ID #: [REDACTED]

7. AMOUNT OF STATE FUNDS REQUESTED:

FY 2012-2013: \$ 160,000.00

8. STATUS OF SERVICE DESCRIBED IN THIS REQUEST:

- NEW SERVICE (PRESENTLY DOES NOT EXIST)
 EXISTING SERVICE (PRESENTLY IN OPERATION)

SPECIFY THE AMOUNT BY SOURCES OF FUNDS AVAILABLE AT THE TIME OF THIS REQUEST:

STATE \$ 0

FEDERAL \$ 37,056

COUNTY \$ 25,000

PRIVATE/OTHER \$ 293,299

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE:

WENDY BURKHOLDER, EXECUTIVE DIRECTOR
NAME & TITLE

1/25/12
DATE SIGNED

Application for Grants and Subsidies

If any item is not applicable to the request, the applicant should enter "not applicable".

I. Background and Summary

This section shall clearly and concisely summarize and highlight the contents of the request in such a way as to provide the State Legislature with a broad understanding of the request. Include the following:

1. A brief description of the applicant's background;

Consumer Credit Counseling Service of Hawaii (CCCS of Hawaii), established in 1969, is a non-profit community service agency whose mission is to help overburdened families regain control of their financial lives through one-on-one financial/debt management counseling and to educate the public at large regarding the responsible and intelligent use of credit.

Essentially, our counseling services are financial literacy training on an individualized basis, addressing the client family's specific personal concerns and/or crisis.

We are:

- the only credit counseling service in the state with membership in the National Foundation for Credit Counseling (NFCC),
- fully accredited by the internationally recognized Council on Accreditation for Children and Family Services (COA),
- the sole Hawaii-based provider of pre-bankruptcy counseling services approved by the Executive Office of the US Trustee/Department of Justice.

- We have operated state-wide from three locations:
 - Honolulu for 42 years,
 - Wailuku for 19 years,
 - Hilo for 13 years.

We have an established track record of community service and are well regarded by our local financial institutions and State agencies due to the effectiveness of our programs. We are well-versed in the challenges facing our low-to-moderate income populations, completely familiar with the nuances of local culture, and are thoroughly committed to helping them resolve these issues prior to their resulting in disastrous consequences, such as homelessness. We are the only certified credit counseling agency with the ability to implement a Debt Management Plan (DMP) whereby CCCS communicates directly with client's creditors to reduce payments, allowing the client to focus resources on maintaining their housing situation. This, along with being the sole Hawaii-based certified pre-bankruptcy counseling agency, makes us uniquely situated, and qualified to provide essential direct assistance to the many families facing critical debt issues as a result of the current state of our extremely turbulent economy.

Our counseling services empowers people to make informed choices that will result in stabilizing and mitigating damage to the family unit with the ultimate goal being recovery.

2. The goals and objectives related to the request;

Given the current state of our economy CCCS is experiencing a sustained increase in requests for credit, debt management and foreclosure mitigation counseling, with more families trying to get their financial lives back on track in the face of loss of income. Therefore, the primary goal is to assist these distressed families in achieving financial stability in order to maintain or improve their housing situation through individual counseling and group education and enable them to remain

economically self-sufficient. Our client families are predominantly low-to-moderate income with few resources and, as one might expect, are always the first to feel the enormous pressures of a hostile financial climate. Unfortunately, this spike in demand has occurred at the same time banks and other financial institutions have cut back funding for our programs. For us to be forced to cut vital services at a time of unprecedented need would be tragic.

CCCS of Hawaii will leverage the State grant-in-aid funds to support, maintain and expand its services to the communities we serve. Our caseload has more than trebled over the past 4 years. In 2011 we counseled more than 2700 families statewide, provided foreclosure mitigation services to 350 families and conducted 53 group workshops, reaching another 2500 consumers. With unemployment levels remaining stubbornly unchanged and the state of economic recovery being tenuous, at best, we expect there to be no reduction in requests for help. We are currently subcontracted by HHFDC to provide foreclosure mitigation counseling services, funded by a HUD/NeighborWorks grant. However, 75% of our clients are non-homeowners, who are equally at risk of homelessness and suffering the same financial setbacks as others. Despite receiving millions of dollars of taxpayer money in the form of federal aid, mainland banks and credit granting community funding support for our services is declining even as the need for our services has never been greater. Our local banks and foundations remain strongly supportive, but cannot be expected to underwrite the entire cost of services. Our entire staff consists of 9 positions: 4.5 counselors, 4 administrative, and my position both as counselor and executive director. Our client to counselor ratio is more than 550 to 1, almost double the ideal of 300 to 1. We are stretched beyond our capacity and are in desperate need of staff and program support in order to meet this enormous increase in demand. With this funding we would be able to add much needed staff, maintain and expand our services statewide and provide continuing education to our existing counselors and staff, opportunities that are currently out of the question. We would have badly needed operating support as we have already cut corners and costs to the bone, in light of continuous reductions in support from mainland credit grantors and also as a result of seeing more clients whose income is so low as to make it difficult for them to pay even the most modest (\$20-\$50) of program fees.

3. State the public purpose and need to be served;

The economic recession is continuing to take a huge toll on Hawaii's families. Our fastest growing client population is those whose distress is directly related to income loss. In 2011 more than half of those seeking our help had seen their finances derailed due to income loss or unemployment, up from 12% just 4 years ago. Our homeless population is exploding. Foreclosure rescue and debt relief scams are running rampant in our communities, targeting the financially desperate with false offers of hope. Most of these schemes result in moving the families from a precarious to a worse financial position. Many families are facing serious financial crises through no fault of their own. Our mission is to teach them how to cope with these problems by learning to budget and prioritize debts, cutting back on non-essential expenses, and by communicating effectively with their creditors. Our program can help clients avoid further set-backs that may result in homelessness, loss of economic self-sufficiency, family tension and domestic violence, depression and substance abuse. Additionally, individual counseling creates an opportunity to increase clients' awareness of many government and social service programs, such as Quest, WIC, SNAP, Foodbanks and others that may now be available to them when their income has been reduced through un/under employment, and we strongly encourage them to access these services should it be appropriate to their individual situations.

Our aim is to minimize damage and stabilize families and individuals, especially those facing income loss, through individualized counseling. We strive to help families avoid complete financial ruin and disastrous consequences by giving them tools to effectively manage what has become unmanageable. And we hope to discourage the filings of bankruptcies that will not be of benefit to the client family in the long run.

While it is true that 40% of our 2700 clients in 2011 were referred for legal advice (a reflection of the fact that we are the only face to face pre-bankruptcy counseling provider resource in the state) the other 60% were able to avoid filing through education and intervention. This would indicate that money continues to circulate to some degree in our economy, in part due to our influence. This benefits our local lenders and businesses greatly.

4. Describe the target population to be served;

CCCS of Hawaii is available to any consumer in the State who may be struggling with financial crisis or debt issues. However, our statistics indicate that 82% of our clientele is of low-to-moderate income.

5. Describe the geographic coverage.

CCCS of Hawaii will continue to operate state-wide from its three offices on Oahu, Maui and the Big Island, and, funding permitting, fly an Oahu counselor to Kauai for face to face services, utilizing office space provided by Alu Like.

II. Service Summary and Outcomes

The Service Summary shall include a detailed discussion of the applicant's approach to the request. The applicant shall clearly and concisely specify the results, outcomes, and measures of effectiveness from this request.

1. Describe the scope of work, tasks and responsibilities;

One-on-one Counseling: We will provide basically five types of professional financial management counseling to a minimum of 2500 individuals and families in 2012/2013. Although we prefer that these counseling sessions be face-to-face, we can conduct them by telephone at the client's request. The "type" of counseling given is sometimes determined by the outcome of the counseling session. Below, you will find descriptions of the scope of counseling we provide:

Financial Counseling Only (FCO) Clients. During these one to two hour sessions the counselor will thoroughly review the client's financial situation, spending habits and debt load. Working together, the client and the counselor will establish a realistic living expenses budget. The counselor will identify and address the events and behaviors that led to the client's distress, and will create a written action plan that spells out in detail what steps must be taken to resolve the client's debt issues. Follow-up counseling is always available to resolve any new issues that may arise after the initial counseling session.

Debt Management Plan (DMP) Clients. If appropriate to the client's individual circumstances, and agreeable to the client, the counselor will set up a Debt Management Plan under which we will intervene with the client's creditors to set up a mutually advantageous repayment plan that will permit the client to regain control of his financial life. On-going counselor support will be provided to DMP clients throughout the life of the DMP, typically 48- 60 months.

Pre-bankruptcy Clients. Clients referred by attorneys for pre-bankruptcy counseling and those identified by the counselor as in need of bankruptcy protection will also receive one to two hours of counseling, in these cases with emphasis on seeking alternative solutions to bankruptcy. On completion of this counseling, clients are provided a Certificate of Counseling which is a necessary prerequisite for filing bankruptcy.

Housing Counseling. There are basically three distinct types of housing counseling:

1. clients seeking to qualify for homeownership or adequate rental housing,
2. current homeowners/renters who have fallen, or are at risk of falling, behind on their mortgage/rent because of the down-turn in the economy and rising costs of living,
3. current homeowners or renters who are at risk of losing their homes to foreclosure or eviction.

The first group are often referred to us by USDA Rural Development, Habitat for Humanity and emergency shelter agencies to clear up any existing barriers to creditworthiness that may affect their eligibility to qualify for a home. The second group are referred to us by their mortgage lender, attorney or HHFDC. The third group, sometimes the most desperate of all, must find us "on their own" through various social service referrals and word of mouth. Regardless of the reason for their seeking assistance, the counselor will thoroughly review the situation, work out a realistic budget, and provide a written

action plan that spells out in detail what steps must be taken to remedy their situation. Some of these clients may also qualify and opt for DMPs whereby CCCS will communicate with their creditors directly to reduce payments so that the client family can focus resources on maintaining their housing situation. Some of the costs of foreclosure mitigation counseling services are covered by funding from NeighborWorks, in partnership with HHFDC.

Credit Report Counseling. Some clients see us for assistance in deciphering their credit bureau reports. The counselor will carefully go through the report(s) with the client, explaining the meaning of each entry and confirming the validity of the data. Credit scores and the impact of the report and score will be explained. If errors are uncovered, the client is advised how to dispute the report. Counselors are alert for credit identity theft and advise victims of the procedures they need to follow.

Group Education Outreach: We will conduct a minimum of 40 workshops covering the wise use of credit, budgeting and credit fundamentals throughout the state in 2012/2013, reaching a minimum of 2000 individuals and families. These workshops also include information on topics such as coping with income loss, how to spot, and, more importantly, avoid, becoming a victim of a debt relief or foreclosure rescue scam.

Quality counseling and successful Debt Management Plans result in wiser and more stable consumers. This confidence translates into stronger family and marital relationships, less dependence on social services and government assistance and certainly lowers the risk of homelessness, substance/alcohol abuse and domestic violence. Our local economy benefits as well when default and bankruptcy rates remain low.

CCCS' ability to establish a rapport with the client family from the initial counseling session, develop a realistic monthly budget, negotiate a manageable payment plan for them with their creditors, if feasible, and run interference between client and creditor for an ongoing period (usually 4 years) can be particularly critical to the well-being of families coping with catastrophic loss of employment.

2. The applicant shall provide a projected annual timeline for accomplishing the results or outcomes of the service;

Activity	Timeline	Point Person
Counseling on all Islands Minimum 2600 sessions by 06/30/13	Ongoing	Executive Director, Counselors
Hire program asst & Education Outreach Coordinator	1st Qtr	Executive Director
Assess performance and consumer satisfaction	Ongoing-quarterly	Executive Director, Educ. Outreach Coordinator
Education Outreach Minimum 50 sessions by 6/30/13	Ongoing	Education Outreach Coordinator
Assess effectiveness and consumer satisfaction	Ongoing-quarterly	Education Outreach Coordinator

3. The applicant shall describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results;

Case reviews for all counselors are conducted at various levels of intake, documentation, counseling, and in-house follow up. An examination is made of client assessment services, counseling sessions, counselor recommendations, and post-interview services.

- **Counseling Session Observations:** The Executive Director or a delegate observes a minimum of two counseling sessions per quarter per counselor and evaluates the session based on the criteria contained in the “Counseling Session Model” and “Counseling Session Critique” forms. These observations are used in both the personnel evaluation of the counselors and in assessing the level of quality counseling service provided by the agency.
- **File Reviews:** At least twenty randomly selected files are examined quarterly by the Executive Director or a delegate as part of both this formal inspection process and as part of normal job responsibilities. These inspections cover the following areas: 1) counseling process, 2) physical file review, and 3) client maintenance and follow up.

For DMP’s, all files are reviewed by intake personnel for compliance with file documentation and service standards through additional quality improvement tasks built into the processing and servicing of agency cases by personnel performing their regular job duties.

- **Surveys and Questionnaires:**

Annually, fifty financial counseling only and prebankruptcy clients who were not DMP candidates and seventy active DMP clients are sent the Customer Satisfaction Survey. All Credit Report Counseling clients are asked to complete this survey.

- **Quality Assurance for Educational Outreach Services:**

At least 10% of the participants in the agency’s on-going educational outreach programs are asked to fill in the Seminar Evaluation or a Questionnaire supplied by the agency sponsoring the program. These questionnaires are designed to inform the Executive Director and/or the Education Outreach Coordinator as to the efficacy of the various educational programs offered by the agency.

Feedback is also solicited from sponsoring organizations through personal contact between the Executive Director and the key personnel in the organizations that request educational presentations and our community partners.

The Executive Director closely monitors the correlation between the number and type of seminars held, and the demand for client services. The Executive Director also uses both types of feedback in evaluating the performance of the Education Outreach Coordinator.

The effectiveness of our educational programs is also measured by the administration of the FDIC “Financial Aptitude Test.” If not precluded by time constraints, this test is administered before an educational presentation, and again afterwards, and the results are compared.

4. The applicant shall list the measure(s) of effectiveness that will be reported to the State agency through which grant funds are appropriated (the expending agency). The measure(s) will provide a standard and objective way for the State to assess the program's achievement or accomplishment. Please note that if the level of appropriation differs from the amount included in this application that the measure(s) of effectiveness will need to be updated and transmitted to the expending agency.

CCCS of Hawaii will report data to the expending agency on a quarterly basis. This data, much the same as is currently reported to HHFDC under the NeighborWorks Foreclosure Mitigation grant agreement, will include information on, but not limited to, number of families/individuals assisted, client demographics, outcomes of counseling sessions, income and housing status. We will also report the number of group workshops, audience type and outcomes of the financial aptitude testing pre and post workshop activity.

III. Financial

Budget

1. *The applicant shall submit a budget utilizing the enclosed budget forms as applicable, to detail the cost of the request.*

A budget using the prescribed budget forms is attached.

2. *The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2012-2013.*

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$40,000	\$40,000	\$40,000	\$40,000	\$160,000

3. *The applicant shall provide a listing of all other sources of funding that they are trying to obtain for fiscal year 2012-2013.*

We have committed funding of \$250,000 from Hawaii Community Foundation under the Community Stabilization Initiative and Maui and Hawaii Counties for calendar year 2012. We have applied for Neighbor Works Foreclosure Mitigation funding Round 6 through an intermediary. We will continue to pursue County and creditor opportunities. With the formation of the Federal Consumer Protection Agency, which will oversee the credit counseling sector, it is our hope the agency will develop new revenue streams of support to legitimate, full service non profits nationwide.

4. *The applicant shall provide a listing of all state and federal tax credits that have been granted within the prior three years. Additionally, the applicant shall provide a listing of all state and federal tax credits they have applied for or anticipate applying for pertaining to any capital project, if applicable.*

The agency has neither applied for nor received state tax credits. The agency applied for, and received, the federal tax credit for employer-paid medical plans on our 2010 990 form.

IV. Experience and Capability

A. Necessary Skills and Experience

The applicant shall demonstrate that it has the necessary skills, abilities, knowledge of, and experience relating to the request. State your experience and appropriateness for providing the service proposed in this application. The applicant shall also provide a listing of verifiable experience of related projects or contracts for the most recent three years that are pertinent to the request.

CCCS of Hawaii is the only credit counseling service in the state with membership in the National Foundation for Credit Counseling (NFCC), fully accredited by the internationally recognized Council on Accreditation for Children and Family Services (COA). We are the sole Hawaii-based provider of pre-bankruptcy counseling services approved by the Executive Office of the US Trustee/Dept. of Justice.

The agency is led by an independent all-volunteer board of directors consisting of local business executives in the fields of banking, law, marketing, education, non-profit management and accounting. Our professional counselors are NFCC certified, a process that involves rigorous on-the-job training, a series of six extensive written examinations, and maintenance of a set of strict performance criteria reviewed by the NFCC annually. All counselors have received additional training in the area of foreclosure mitigation counseling through NeighborWorks, HUD and NCHC.

CCCS of Hawaii is currently (and has been) under contract to HHFDC to provide foreclosure mitigation counseling services under NFMC Rds 2-5. Additionally, we were a partner agency in the Home Ownership Assistance Program under DHHL, providing pre-purchase and lease cancellation prevention counseling to Hawaiian Homestead beneficiaries since 2005.

CCCS of Hawaii, at the request of the State Dept of Labor, participated in each of the Rapid Response efforts following the layoffs at Aloha Airlines, Molokai Ranch, Maui Land and Pine and others.

Each year since 2005, CCCS has reapplied to the Dept. of Justice, Executive Office of the US Trustee, in order to remain a compliant and accredited pre-bankruptcy counseling service provider.

The IRS conducted a site audit of our agency in 2008 as part of "Operation Clean Sweep", an enormous nationwide effort to weed out illegitimate credit counseling agencies. As a result, more than 65 agencies had their c3 status revoked, including one based in Hawaii, but CCCS of Hawaii was found to be in full compliance.

We have collaborated extensively with other non profit service providers. We have partnered under the national Loan Scam Awareness campaign with Legal Aid and the Hawaii Homeownership Center, as well as HCA and Hale Mahaolu (Maui), our partners under the NFMC and HUD Emergency Homeowners Loan Programs. We are also partner agencies of Aloha and Maui United Way.

More than 40% of the families who seek our services do so at the referral of State, County and human service agencies, along with our local banks. This is an indication of the trust they have placed in our agency to advise their families in their best interest.

CCCS of Hawaii has been serving the families of Hawaii for more than 42 years, and in the past year alone provided expert guidance to more than 5400 individuals and families.

B. Facilities

The applicant shall provide a description of its facilities and demonstrate its adequacy in relation to the request. If facilities are not presently available, describe plans to secure facilities. Also describe how the facilities meet ADA requirements, as applicable.

The main office of CCCS of Hawaii is located 1164 Bishop Street, Suite 1614. The Maui office is at the J. Walter Cameron Center, 95 Mahalani Street, Suite 6 and the Hilo office at 632 Kinoole St. is in the Hawaii Federal and State Federal Credit Union. Alu Like on Kauai graciously allows us the use of their conference room for individual counseling services. All offices are ADA compliant, with handicap parking, wheelchair ramps and elevators.

V. Personnel: Project Organization and Staffing

A. Proposed Staffing, Staff Qualifications, Supervision and Training

The applicant shall describe the proposed staffing pattern and proposed service capacity appropriate for the viability of the request. The applicant shall provide the qualifications and experience of personnel for the request and shall describe its ability to supervise, train and provide administrative direction relative to the request.

Wendy Burkholder, CCCC

Executive Director, Counselor - Maui

Ms. Burkholder had over 10 years experience in retail management and bookkeeping when she joined CCCS in 1989. In 1991 she became a National Foundation for Credit Counseling-certified counselor (CCCC) and was assigned as Neighbor Islands Manager on Maui. During the years 1994 - 2003 she counseled an average of 300 residents and families of Maui and Molokai annually, dealing with every type of financial difficulty and providing expert advice in all aspects of money and debt management. Over the years she has developed full mastery of

interpersonal skills uniquely suited to the cultural values of these communities, and she has developed close liaisons with the credit community and virtually every social service and housing agency on these two islands. In late 2002, Ms. Burkholder was named by the Board of Directors as Executive Director. Since that appointment, she has developed excellent relations with the credit-granting community in Honolulu and close working relationships with the state's myriad social service agencies. She is both a PONO graduate and a Weinberg Fellow.

Joan Napua Jones

Operations Manager - Main Office

A native of Hawaii and a Kamehameha graduate, Mrs. Jones had over 24 years experience in the credit and collections divisions of JCPenney, culminating in her appointment as Executive Secretary to JCPenney's Director of Credit Operations, when she joined CCCS in 1994. In addition to her personnel administrative expertise, she has mastered the reporting and record-keeping systems required by the NFCC and the Council on Accreditation of Children and Family Services.

Tom J. Horton CCCC

Part time Counselor - Main Office

Mr. Horton has over 35 years experience in bookkeeping and all aspects of banking, 27 years of which were with Bank of Hawaii. He joined CCCS in 1996 and was certified that same year. Since joining CCCS, he has provided expert financial and debt management counseling to over 300 individuals and families annually.

Jeff Babcock, CCCC

Counselor - Main Office

Mr. Babcock worked as a customer service representative for First USA and as a debt counselor for Profina Debt Solutions prior to joining CCCS and obtaining certification in 2001. He has counseled over 4500 individuals and families in Honolulu since then. He holds a number of specialized training certificates and has received extensive training in foreclosure mitigation counseling techniques.

Cathy Salvador, CCCC

Part time Counselor - Main Office

Ms. Salvador, a graduate of W. R. Farrington High School and native of Hawaii, joined CCCS in 1998, after serving more than 22 years at Bank of Hawaii and Wells Fargo in their consumer credit divisions.

Leilani Anzai, CCCC

Counselor - Hilo Office

Ms. Anzai is a graduate of James Campbell High. She joined CCCS and was certified in 2001 after 19 years in various positions with First Hawaiian Bank. As a native of Hawaii, she has the background and knowledge that make her particularly effective in financial and debt management counseling for her clients on Kauai and the Big Island.

Patience Kahula, CCCC

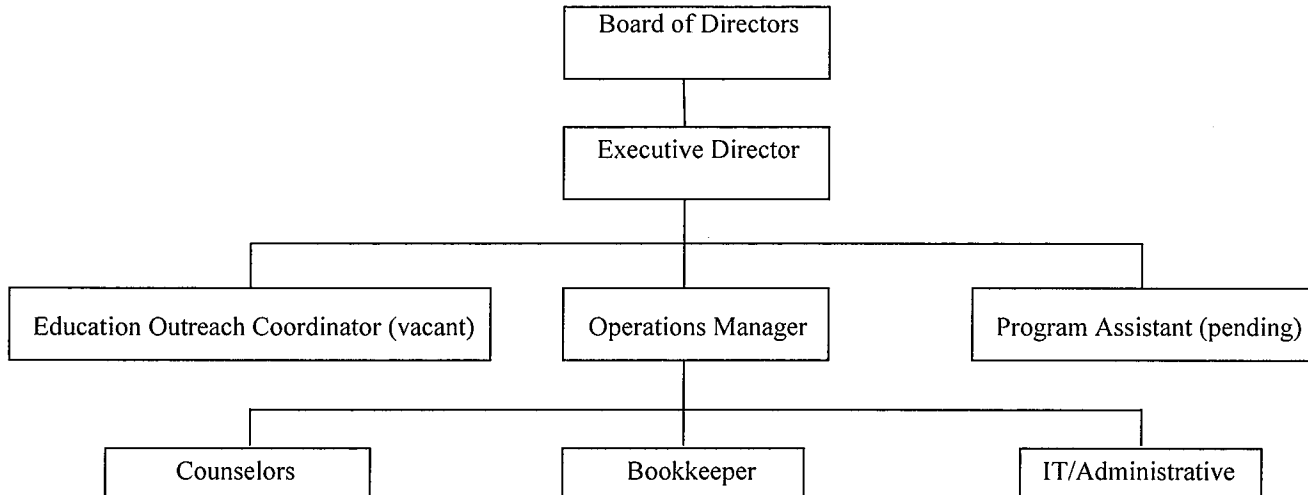
Counselor - Maui Office

Ms. Kahula, a Maui native, has worked in the non profit sector since 2002, focusing primarily on homebuyer education and preparedness. She joined the CCCS team in January 2010, obtained her counselor certification in April 2010 and has since counseled more than 500 families.

Each of the counselors at CCCS of Hawaii have no less than 10 years counseling experience and all have received advanced training through HUD/FHA, NeighborWorks/NCHEC and other programs.

B. Organization Chart

The applicant shall illustrate the position of each staff and line of responsibility/supervision. If the request is part of a large, multi-purpose organization, include an organizational chart that illustrates the placement of this request.



VI. Other

A. Litigation

The applicant shall disclose any pending litigation to which they are a party, including the disclosure of any outstanding judgment. If applicable, please explain.

CCCS of Hawaii is not a party to any litigation, and there are no outstanding judgments against us.

B. Licensure or Accreditation

Specify any special qualifications, including but not limited to licensure or accreditation that applicant possesses relevant to this request.

CCCS of Hawaii is a member of the National Foundation for Consumer Credit, the oldest and largest trade member organization and all of our counselors are certified by it. We are accredited by the Council on Accreditation for Children and Family Services. We are approved by the US Department of Justice as the only local credit counseling agency to provide face-to-face pre-bankruptcy counseling.

BUDGET REQUEST BY SOURCE OF FUNDS
(Period: July 1, 2012 to June 30, 2013)

Applicant: CCCS of Hawaii _____

BUDGET CATEGORIES	Total State Funds Requested (a)	Non government (pending & conf) (b)	Government (pending & conf) (c)	(d)
A. PERSONNEL COST				
1. Salaries	160,000	261,900	46,000	
2. Payroll Taxes & Assessments		42,000	0	
3. Fringe Benefits		52,100	9,000	
TOTAL PERSONNEL COST	160,000	356,000	55,000	
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island		18,000		
2. Insurance		15,000		
3. Lease/Rental of Equipment		4,200		
4. Lease/Rental of Space		64,000		
5. Staff Training		13,000		
6. Supplies		28,000		
7. Telecommunication		30,000		
8. Utilities		2,000		
9. Postage		9,000		
10. Marketing/Public Awareness		32,000		
11. Bank Expense		9,500		
12. Educational Materials		12,000		
13. Professional Exp- Audit & Legal		15,000		
14. Accreditation/Special Projects		12,000		
15. Dues/Subscriptions		13,000		
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES		276,700		
C. EQUIPMENT PURCHASES		1,800		
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	160,000	634,500	55,000	
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	160,000	Wendy Burkholder 808-532-3225		
(b) HCF Comm Stabilization Fund	200,000	Name (Please type or print) _____ Phone _____		
© Maui & Hawaii Island Counties	55,000	_____ 1/25/12		
(d) CCCS Operating Funds	434,500	Date _____		
TOTAL BUDGET	849,500	Wendy Burkholder, Executive Director Name and Title (Please type or print) _____		

BUDGET JUSTIFICATION PERSONNEL - SALARIES AND WAGES

Applicant: CCCS of Hawaii _____

Period: July 1, 2012 to June 30, 2013

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST	TOTAL STATE FUNDS REQUESTED (A x B)
Certified Counselor	1	\$40,000.00	100.00%	\$ 40,000.00
Certified Counselor	1	\$40,000.00	100.00%	\$ 40,000.00
Certified Counselor	1	\$40,000.00	100.00%	\$ 40,000.00
Education Outreach Coordinator	1	\$40,000.00	100.00%	\$ 40,000.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				160,000.00
JUSTIFICATION/COMI GIA funding support would enable the maintenance of three full time counseling positions along with the hiring of an Education Outreach (Group) Instructor/Coordinator.				

**DECLARATION STATEMENT
APPLICANTS FOR GRANTS AND SUBSIDIES
CHAPTER 42F, HAWAI'I REVISED STATUTES**

The undersigned authorized representative of the applicant acknowledges that said applicant meets and will comply with all of the following standards for the award of grants and subsidies pursuant to section 42F-103, Hawai'i Revised Statutes:

- (1) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant or subsidy is awarded;
- (2) Comply with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
- (3) Agree not to use state funds for entertainment or lobbying activities; and
- (4) Allow the state agency to which funds for the grant or subsidy were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant or subsidy.

In addition, a grant or subsidy may be made to an organization only if the organization:

- (1) Is incorporated under the laws of the State; and
- (2) Has bylaws or policies that describe the manner in which the activities or services for which a grant or subsidy is awarded shall be conducted or provided.

Further, a grant or subsidy may be awarded to a non-profit organization only if the organization:

- (1) Has been determined and designated to be a non-profit organization by the Internal Revenue Service; and
- (2) Has a governing board whose members have no material conflict of interest and serve without compensation.

For a grant or subsidy used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant or subsidy was awarded and disposes of the land in fee simple or by lease, the organization shall negotiate with the expending agency for a lump sum or installment repayment to the State of the amount of the grant or subsidy used for the acquisition of the land.

Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

Consumer Credit Counseling Service of Hawaii _____
(Typed Name of Individual or Organization)



1/25/12

(Date)

Wendy Burkholder _____
(Typed Name)

Executive Director _____
(Title)