

House District All

Senate District All

THE TWENTY-SEVENTH LEGISLATURE APPLICATION FOR GRANTS AND SUBSIDIES CHAPTER 42F, HAWAII REVISED STATUTES

Log No:

For Legislature's Use Only

Type of Grant or Subsidy Request:

xx 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 I.D. NO. (LEAVE BLANK IF UNKNOWN): _____

1. APPLICANT INFORMATION:

Legal Name of Requesting Organization or Individual: Hawaii HomeOwnership Center

Dbas: N/A

Street Address: 1259 Aala Street, #201, Honolulu, HI 96817

Mailing Address: 1259 Aala Street, #201, Honolulu, HI 96817

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:

Name REINA MIYAMOTO

Title Program Director

Phone # 808-523-8116

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3. TYPE OF BUSINESS ENTITY:

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

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

ADDRESSING HAWAII'S HOUSING NEEDS FOR AFFORDABLE RENTALS & REDUCING HOMELESSNESS THROUGH HOMEOWNERSHIP & RENTAL PREPARATION & RESOURCES

4. FEDERAL TAX ID #: _____

5. STATE TAX ID #: _____

7. AMOUNT OF STATE FUNDS REQUESTED:

FISCAL YEAR 2015: \$ 949530

8. STATUS OF SERVICE DESCRIBED IN THIS REQUEST:

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

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

STATE \$ 624500
 FEDERAL \$ 200000
 COUNTY \$ 201586
 PRIVATE/OTHER \$ 394000

COPY

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE:

[Redacted Signature]

AUTHORIZED SIGNATURE

DENNIS OSHIRO

NAME & TITLE

1/31/14

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;

This proposal is submitted by a collaboration of non-profit agencies with the Hawaii HomeOwnership Center (HHOC) serving as the “lead agency.” HHOC has experience serving in this role in other collaborative projects. All partner organizations are established with experience providing the services detailed in this proposal for the noted target audience.

Hawaii HomeOwnership Center – Lead Agency

HHOC is a 501(c) 3 non-profit agency founded through a partnership between business, non-profit, community, and government leaders. In 2003 the Hawaii State Legislature passed SCR 96 supporting and encouraging the establishment and operation of HHOC. HHOC has served 4,204 households with homebuyer education classes & counseling, and foreclosure prevention services. HHOC has helped 1,023 households successfully qualify to purchase their first home - 63% were deemed as low and moderate-income households at intake.

HHOC opened its doors in October 2003 on Oahu to provide group classes and individual coaching to prepare first time homebuyers for sustainable homeownership. Today, HHOC has its headquarters in Honolulu, Oahu. Hawaii, Kauai, and Maui Counties are provided live, online, and phone services (offerings vary per County). In response to increasing requests for services from distressed

homeowners, HHOC added statewide foreclosure prevention counseling in February 2009 and has already assisted 898 households.

HHOC is affiliated with NeighborWorks America, a congressionally chartered non-profit organization focused on affordable housing and community development (including homeownership promotion and preservation). As a NeighborWorks network member, HHOC is one of 235 agencies receiving support to serve communities nationwide. HHOC is the only NeighborWorks affiliate providing homeownership promotion & preservation services in Hawaii. HHOC is also a U.S. Department of Housing and Urban Development (HUD) Approved Housing Counseling Agency.

HHOC Mortgage (HHOCM)

HHOC is the sole member of HHOCM which is the only non-profit mortgage broker in the state. The mission of HHOCM is to accelerate homeownership rates for low to moderate income home buyers in Hawaii with down payment assistance and competitive first mortgage loans at a lower than market cost. Through its affiliation with HHOC, HHOCM has had access to loan funds from NeighborWorks America (NW).

In October 2009, the leaders of HHOC established HHOCM in recognition of the need for down payment assistance loans. HHOCM commenced lending operations in April 2010 and was fully certified as a Community Development Financial Institution (CDFI) loan fund in May 2011. \$827,000 in loan capital has been deployed as down payment assistance loans and an additional \$873,000 in loans have been originated through other lending partners for a total of 44 loans to low and moderate income borrowers. There are no payment delinquencies in HHOCM's loan portfolio.

Hawaiian Community Assets (HCA)

HCA is certified by the U.S. Department of Housing and Urban Development (HUD) as a housing counseling agency and recognized by the U.S. Department of Treasury as a Native Community Development Financial Institution (CDFI). HCA's mission is to increase the capacity of low and moderate income communities and individuals in Hawaii to achieve and sustain economic self-sufficiency, with particular focus on Native Hawaiians. Through its comprehensive service delivery model, HCA increases the success rate of its clients in achieving and sustaining permanent housing through community outreach, training and technical assistance, place-based financial education and housing counseling, and asset building and financial products.

Since 2006, HCA has conducted 268 homebuyer workshops statewide, with 3,789 families successfully completing the course and 2,644 households receiving individualized counseling. During this period, HCA worked with a variety of program sponsors, including Hawaiian Home Lands and Kauai County, and with underserved communities, such as Niihau immigrants on Kauai and self-help housing clients on Molokai, Oahu, and Hawaii Island. Current and past partners include for-profit developers of affordable housing, government agencies, and non-profit organizations.

In September 2013, HCA completed its 3-year *Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on Oahu's Waianae Coast Project* to address the urgent need for financial literacy/renter education and credit counseling in homeless shelters with predominately Native Hawaiian populations in order to effectively and adequately prepare individuals and families for transition into permanent housing and for long-term success. The model compliments the nationally-recognized Housing First approach, which supports the integration of financial literacy and counseling to assist chronically homeless individuals secure and sustain permanent housing.

By the end of the project, 142 homeless individuals, who completed HUD-certified financial literacy/renter education and credit counseling with HCA, secured permanent housing within 24 months. As a result of the pilot success, HCA has expanded the pilot into a statewide demonstration project in partnership with affordable housing developers and homeless service providers on Oahu, Maui, Big Island, and Kauai through September 2015.

Hale Mahaolu

Organized in 1967, Hale Mahaolu is more widely known for its low-income rental units to families and the elderly in Maui County. Currently, Hale Mahaolu owns and manages 14 housing sites throughout Maui County including on the islands of Lanai and Molokai. Hale Mahaolu also offers Support Service programs such as the CHSP (Congregate Housing Services) Meals, Personal Care Program and the Homeownership/Housing Counseling program to those living in Maui County. Our mission is to provide quality housing and support services to individuals and families.

Since 1989 Hale Mahaolu's Homeownership/Housing Counseling Program has been a U.S. Department of Housing and Urban Development (HUD) Approved Housing Counseling Agency. Providing comprehensive housing counseling services, workshops and educational classes to families and individuals FREE of charge.

One aspect of the Homeownership/Housing Counseling Program is Homebuyers Education classes to assist potential new homeowners fulfill a pre-requisite requirement by many Affordable Home Developers and first time homebuyers programs. These classes help to educate the potential homeowner with understanding the steps in the home buying process.

Another area that continues to receive many requests from the general public is mortgage default counseling to avoid foreclosure in Maui County. The Housing Counseling program works with the homeowner to look at all available options including but not limited to working with the lender to see if it is feasible to keep the homeowner in the home.

Consumer Credit Counseling Services of Hawaii

Consumer Credit Counseling Service of Hawaii (CCCS), 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. Core counseling services are financial literacy training on an individualized basis, while addressing the client family's personal concerns and/or crisis.

CCCS is:

- the only credit counseling service in the state with an IRS P51 designation, specifically for the purposes of personal money/debt management counseling and education,
- 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.

They have operated statewide from three locations:

- Honolulu for 44 years,
- Wailuku for 21 years,
- Hilo for 15 years.

CCCS has an established track record of community service and is well regarded by local financial institutions and State agencies due to the effectiveness of their programs. CCCS is well-versed in the challenges facing our low-to-moderate income populations, familiar with the nuances of local culture, and are committed to helping clients resolve their issues prior to disastrous consequences occurring, such as homelessness. CCCS is a full service agency, with counseling processes that fully addresses the client family's entire financial picture. They are the only certified credit counseling agency with the ability to implement a Debt Management Plan (DMP) where 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 CCCS uniquely situated and qualified to provide essential assistance to the many families facing critical debt issues as a result of our turbulent economy.

2. The goals and objectives related to the request;

The goals of the proposal help address Hawaii's housing issues related to unmet demands for rental housing and homelessness. The specific proposal goals are:

1. Assist Hawaii residents who face significant challenges and barriers to homeownership so that they will qualify for mortgage financing and purchase a home with a sustainable monthly payment, thereby making rental units available.
2. Work with those in homeless & transitional shelters to become "renter-ready," allowing them to move into affordable rental units and make space for other families in the shelters.
3. Work with those who are at-risk of becoming homeless, by developing plans to address delinquent rent situations or to become "renter-ready" if their housing situation should change so they will not become additions to the homeless population in the future.

Details on Goal #1: Assist Hawaii residents who face significant challenges and barriers to homeownership so that they will qualify for mortgage financing and purchase a home with a monthly payment that is sustainable.

One strategy to reach our target audience is to supplement our current outreach efforts with partnerships with those owning/managing affordable rental projects to promote homeownership preparation services to their residents, thereby making units available for other low income families when tenants become homeowners. The services received by these new homeowners will assist in ensuring they are educated about the home buying process as well as enter into a mortgage payment is affordable and sustainable.

We also intend to reach our target market through offering Down Payment Assistance Loans to overcome financing barriers related to down payment or mortgage insurance (an insurance policy for the lender paid by the borrower when less than 20% of a down payment is provided). Homebuyer education is required to access this loan products to help borrowers prepare for a mortgage and commit to a sustainable mortgage payment.

The 12 month objectives for this goal are:

- 600 households will receive homebuyer education and/or individualized coaching.
- 95 households will achieve homeownership for the first time.
- Originate \$500,000 in down payment assistance loans. Leverage the additional loan capital in HHOCM's portfolio to gain membership in the Federal Home Loan Bank of Seattle – a targeted source of low-interest loan capital to make this product available to borrowers on a long-term basis.

Details on Goal #2: Work with those who are at risk of becoming homeless and those in homeless & transitional shelters to become “renter-ready.”

By assisting those in transitional shelters to meet renting criteria, we will create vacancies in the shelters when participants are able to qualify and move into a rental unit. Relationships with affordable rental projects have already been established to understand each company’s qualification criteria and make appropriate referrals when participants meet those criteria. We will target 3 transitional shelters located on the Leeward Coast — Kumuhonua in Kalaeloa, Ulu Ke Kukui in Maili and ‘Ohana Ola O Kahumanu in Waianae. We also intend to work with homeless service providers such as IHS on Oahu, Family Life Center on Maui, Hope Services on the Big Island and Catholic Charities, in an effort to reach more families seeking to emerge from shelter life.

Details on Goal #3: Work with those who are at-risk of becoming homeless.

The at-risk population noted includes the “hidden homeless,” meaning those who would be homeless if they were not able to live with friends or family. It also includes current renters who either have defaulted on their rental agreements or would not qualify to rent another unit due to credit issues if their lease was terminated. Our target populations include families trying to recover financially due to a loss of income and struggling to obtain, or maintain their housing. Therefore, the primary goal is to assist these distressed families in achieving financial stability so they can maintain, or improve upon their housing situation through individual counseling and group education.

As signs of an improving economy begin to appear, many of our families, after extended periods of unemployment, are now back in the work force, but find they are unable to qualify for adequate rental housing due to poor credit standing, a direct result of being unable to manage even their most

basic living expenses over the past few years. Additionally, the debts they've been unable to address while unemployed are now long overdue, with many facing creditor litigation that will result in a garnishee order against their wages, impairing their ability to maintain their housing obligations. There has been an outpouring of support and funding for at-risk homeowners, however, 65% of clients seeking CCCS' services are non-homeowners, who are at equal risk of homelessness and have suffered the same financial setbacks as homeowners. It is our goal to assist these families by helping them to rehabilitate their credit so that they can qualify for adequate rental housing or to assist them in maintaining their existing housing.

The objectives for goals 2 & 3 are:

- Improve the prospects of those currently homeless and strengthen the position of families that may be at risk of losing their housing and becoming homeless through assistance to become “renter-ready”:
 - 400 individuals and families will receive counseling regarding their severe debt issues (defined in the scope of work).
 - Delivery of a minimum of 20 workshops accommodating 350 individuals/families will be offered regarding wise use of credit, budgeting and credit fundamentals throughout the state.
 - 250 households will receive financial literacy/renter education and/or counseling.
 - 30 households will secure affordable rental housing.

3. The public purpose and need to be served;

Public purpose - Overview

By assisting Hawaii residents to move through the “housing continuum” (i.e. homeless to emergency shelter, to transitional shelter, to affordable rental housing, etc.) our coalition of agencies can be part of the solution to the housing crisis our

state is in. Our work to assist delinquent renters will also help to eliminate future additions to the homeless population and avoid further taxing the state's existing housing challenge.

The 2011 Housing Planning Study commissioned by the Hawaii Housing Finance Development Corporation found that there would be an estimated 16,399 rental units needed statewide between the years 2012-2016. "Needed units" were defined as the difference between total demand and expected supply. 7,213 or 44% of these want-to-be-renters had incomes of under \$30,000. This clearly illustrates a current & future unmet demand for rental units for low-income residents. It is unlikely that enough units will be built for this population so assisting current occupants (through homeownership) to vacate units is a positive strategy to address this issue.

These new homeowners will be prepared for their purchase through homebuyer education and one-on-one coaching. A 2011 study by the US Department of Housing and Urban Development (HUD) of 573 people receiving pre-purchase counseling demonstrated that consumers who received pre-purchase homeownership counseling were less likely to default on their mortgages. In fact 35% of the study participants became homeowners within 18 months of completing counseling, and only one fell behind on mortgage payments. The preparation invested by these default resistant homeowners is positive for the housing market and the surrounding communities.

In a poll conducted by the Department of Human Services' Homeless Services Office on January 14th, 2013, 16 statewide shelter providers were asked for the three greatest challenges their clients face when trying to transition to permanent housing. The challenges noted were (from highest to lowest survey ranking):

- Lack of affordable housing.
- Income restrictions (the “gap” group whose income is too high to qualify for subsidies – i.e. food stamps).
- Poor or no credit standing.

Our proposal can assist in addressing the first and third barrier for our homeless population noted above – affordable housing can be made when renters vacate their units for homeownership and poor or no credit standing can be improved with proper education and/or coaching coupled with additional debt management tools (if necessary). In addition, the coalition will address barrier two by supplementing savings of emergency and transitional shelter residents with Renters MATCH Savings Accounts and Credit Builder Micro-Loans. The products will also instill a sense of “shared responsibility” among participants in order to decrease their dependence on public assistance. The barriers listed above from the homeless survey mirror the challenges of the at-risk homeless population discussed earlier in this proposal per CCCS. In 2013, almost half (47%) of the 1,600 families counseled by CCCS were housing-insecure where they were at-risk of eviction due to rent delinquency, reliant on friends/family for shelter, or their credit standing would not allow them to qualify for another rental unit if their lease was terminated.

Public Benefits to Increasing Homeownership

In addition to making needed rental units available, homeownership has significant positive human benefits in education, employment, and physical and mental health for individuals, families, and communities – all which can relieve burdens on public assistance (i.e. welfare, food stamps). Unfortunately, Hawaii has the third lowest rate of homeownership in the nation according to data released in 2011 by the U.S. Census Bureau. Only 58% of all housing units in Hawaii are owner-occupied, compared to the U.S. average of 65%.

In terms of home affordability, Hawaii is dead last among the states. Hawaii home prices are 8.3 times more expensive than what can be purchased with the median household income. According to the Center for Housing Policy in Washington, D.C., a teacher would need to earn \$122,613 annually to afford a median-priced single family home in Honolulu. But the average teacher in Hawaii earns \$57,100 a year, so that home is far out of reach. Additionally, Hawaii has a limited number of self-help homeownership programs (where participants assist in building the home to reduce the building cost and purchase price) available for Hawaii residents earning less than 80% Area Median Income (AMI) according to federal standards. Also, the Department of Hawaiian Home Lands, which administers the State's largest community land trust, has reported that 26,000 Hawaiian Home Lands Beneficiaries are currently waiting to secure their lease award for land and housing.¹

The challenges of increasing home prices can be attributed to low housing inventory for sale. According to the Realtor.com National Housing Trend Report, the Honolulu housing market had one of the largest year-over-year declines in for-sale inventories, down 20.72% in September 2013 from the prior year. It was the fifth-largest decline among the 146 market areas measured. Recent evidence of lack of inventory comes from the public's response to an offering of affordable condominiums at 801 South Street in a workforce housing project in Kaka'ako: 600 units sold out in one day.

With Hawaii's high cost of living, it's very difficult to save for a down payment on a home. In fact, less than a third of prospective homebuyers surveyed for the Hawaii Housing Planning Study in 2011 said they had enough money for a 20% mortgage down payment.

¹ Kaili, Taryn and Montgomery, Paoakalani. "Hawaiian Hope: Native Hawaiian Issues Project Report," Summer 2012.

According to the 2012 Assets & Opportunity Scorecard from CFED, a national organization working to create economic opportunity to alleviate poverty, "To address the low homeownership rate and high housing cost burden for renters and owners, which are among the worst in the country, Hawaii should provide assistance to first-time homebuyers."

Moreover, mortgage financing has become increasingly lengthy and complex. Mortgage forms and disclosures involve a large amount of technical information that is difficult for the average consumer to understand. Also, recent mortgage lending regulation changes have made lenders even more risk-averse. The "Qualified Mortgage" rule and the "Ability to Repay" regulations have put lenders in danger of a lawsuit if they take what may be deemed to be too much risk on borrowers.

As noted earlier in this section of our proposal, HUD's study in 2011 found that more than 1/3 of those receiving pre-purchase services bought a home in 18 months and only 1 of those 200 homeowners defaulted on their mortgage payments. "The evidence is clear, with a little investment on the front end, we can go a long way toward improving the chances families will buy a home they can afford and sustain their homes in the long run," said HUD's assistant secretary for policy development and research. Because homebuyers better understand the financial obligation they are undertaking, and have worked with a counselor to prepare for homeownership, they are more likely to be able to keep their new homes. Sustainable homeownership does not only benefit the individual homeowner, it is positive and critical for the health of the surrounding community as well.

The State of Hawaii and its county governments recognize the need to assist home buyers. In their most recent Consolidated Plans submitted to the U.S. Department of Housing and Urban Development, the State and all four counties declared that

provision of financial assistance for home buyers was among their housing policy goals.

Public benefit to addressing credit & money management challenges of our homeless and at-risk homeless populations

Homelessness affects the individual/family as well as the communities they are a part of – including areas critical to our tourist industry. By assisting our homeless into rentals and reducing the numbers who may be at risk of becoming homeless, benefits of this project go beyond the individuals receiving services. Property values, community health & safety issues (i.e. sanitation concerns with homeless camps away from restrooms), as well as our vital visitor industry are also positively affected. The Hawaii Tourism Authority in its November 27, 2013 press release said tourist expenditures totaled \$12.1 billion after October – an illustration of the industry’s contribution to our economy and the need for it to continue to thrive. A healthy economy fuels business, employment, development, tax collection, and the funding base for our public and private sector to flourish – supporting positive growth for individual residents and companies alike.

Our homeless population is exploding and many more are on the brink of adding to this growing group. Debt relief and credit repair 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, making them potential additions to the homeless population should their housing situation be jeopardized. As noted earlier in the proposal, almost half (47%) of the 1,600 families counseled by CCCS in 2013 were housing-insecure, meaning they were at-risk of becoming homeless should they be evicted due to rent delinquency, not able to live with friends/family, or had to find another rental unit (and wouldn’t qualify due to poor credit). This provides some context to the potential growth in our homeless numbers if assistance isn’t provided to this target population.

The goal in transitional shelters is for participants to attain permanent housing. However, according to the Hawaii State Task Force on Homelessness, little consideration was given to what would happen to individuals and families who were not able to move from transitional shelters. Instead, the drive has been to move families off the beach, into emergency shelters, and then into transitional shelters. The inability to financially qualify for permanent housing after transitional shelters was not seen as an obstacle until our ongoing economic and housing crises led to an influx of potential renters unable to meet financial qualifications for available housing inventory provided by public and private landlords.

These current housing market conditions have led to Hawaii reporting the third highest homelessness rate in the nation, with an 11% increase between 2010 and 2011². As a result, our communities have been called on to develop holistic, long-term solutions to revive a sustainable path to affordable housing and once again build stability in the State's housing market if we are to address our homeless epidemic.

According to the Corporation for Enterprise Development, Hawaii families who rent pay an average of 56.2% of their income to housing³. Through research of Hawaii's rental housing industry, we identified a key set of challenges transitional housing residents face when accessing private and public rental housing:

- Hawaii Public Housing Authority reported a waitlist of 9,000 potential renters for their public rental housing units with the average wait time of two to five years⁴.

² "The State of Poverty in Hawaii and How to Restore Our Legacy of Fairness". Hawaii Appleseed Center on Law and Economic Justice. April 2012

³ Department of Housing and Urban Development Area Median Income Calculation Methodology, Huduser.org 2013

⁴ State Auditor: With 9,000 Hawaii Families Waiting for Public Housing, Housing Authority Needs Better Management". Hawaii Reporter. June 2011

- Given Hawaii's competitive housing market, private landlords are likely to charge significantly more than public housing units.
- Landlords are likely to pull a credit report, which takes up to 5 points off an individual's credit score.
- Landlords are likely pull one credit report from one credit reporting agency when individuals have three different credit reports reflecting different credit scores.
- In a poll conducted by the Department of Human Services' Homeless Services Office on January 14th, 2013, 16 statewide shelter providers were asked for the three greatest challenges their clients face when trying to transition to permanent housing. One of the responses was poor or no credit standing
- Landlords are also likely to screen potential tenants based on their personal ability to communicate, produce good references, and provide a deposit in addition to the first and last month's rent.

To help reduce the homeless and at-risk homeless population, CCCS' counseling services will empower those with debt issues to make informed choices moving forward, as well as give them the means to address the financial damage of the past, often in the form of establishing and implementing a Debt Management Plan (DMP). DMPs involve CCCS working on behalf of the client to negotiate a payment plan with creditors that is affordable and can include working with landlords in an effort to cure delinquent rent over time. This results in stabilizing and mitigating damage to the family unit, including the potential of losing their housing to eviction, with the ultimate goal being recovery. The agency's aim is to minimize financial hardship and stabilize families and individuals through individualized counseling - especially those having suffered income loss. Staff strives to help families avoid complete financial ruin and disastrous consequences by giving them the tools to effectively manage their finances that have become unmanageable. Avoiding filing of bankruptcies that will not be of benefit to the

client family in the long run will also occur through education during pre-bankruptcy counseling.

Those living in transitional shelters in the Leeward Coast noted in this proposal will have financial literacy education and credit building tools available through services by HCA. Referrals to CCCS will be made to those needing specialized services to address existing debt issues. HCA and CCCS also have relationships with homeless service providers such as IHS on Oahu, Family Life Center on Maui, Hope Services on the Big Island and Catholic Charities.

4. Describe the target population to be served; and

Target Population #1:

Prospective first-time homebuyers on all islands are the target population. Working with affordable rental projects is one strategy to reach the target population including those residing in projects owned and/or operated by Hawaii Housing Finance Development Corporation, Hawaii Housing Development Corporation, and EAH – all of these organizations have already started to partner with HHOC with their projects on Oahu. Promoting the Down Payment Assistance Loan program will also help us to reach prospective buyers.

Demographic information for current HHOC clients is listed in the table below. Native Hawaiians and Pacific Islanders form the single largest group of clients, followed by Asians and Caucasians. Seventy-two percent of clients are very low and low income by HUD area median income standards. There are some variations of the client base throughout the partner agencies; however, HHOC’s client information provides a general profile of the people that will be serviced with pre-purchase services under this proposal.

Gender	
Female	58%
Ethnicity	
Pacific Islander & Native	32%

Hawaiian	
Asian	29%
Caucasian	23%
Hispanic	8%
African American	1%
American Indian/Alaskan	1%
Multi-Race	6%
Household Income	
Average	\$50,922
Median	\$43,321
Very low < % Area Median Income (AMI)	40%
Low 50-80% AMI	32%
Moderate 81-120% AMI	24%
Above Moderate >120%	5%

Target Population #2:

The homeless in transitional shelters and those at-risk of homelessness (“hidden homeless” living with friends and family and those who are in rental units but would not be able to qualify for another rental should they be required to leave their residence) are the second target audiences in this proposal. The at-risk homeless also includes those delinquent on their rent payments and facing future eviction.

The demographics of HCA’s clients served in the Leeward Coast shelters are provided below for context of the demographics that will be served under this project.

Gender	
Female	57%
Ethnicity	
Pacific Islander & Native Hawaiian	57%
Asian	3%
Caucasian	6%
Hispanic	12%
African American	3%
American Indian/Alaskan	1%
Multi-Race	10%

Household Income	
Very low < % Area Median Income (AMI)	76%
Low 50-80% AMI	6%
Moderate 81-120% AMI	Less than 1%
Above Moderate >120%	0

CCCS’ statistics indicate that 78% of their clientele is of the low-to-moderate income population, with demographics largely mirroring that of HHOC.

5. Describe the geographic coverage.

Homeownership preparation will be provided statewide. Through the collaborative reach of all agencies, residents in all counties can be provided services – there is an office presence on Oahu, Kauai, Maui, and Hawaii Islands. On-island classes are also provided on Molokai and Lanai through staff travel. Online and phone support is also available to further ensure assistance to prospective homebuyers.

Financial literacy/renter education and counseling services will be provided statewide through partnerships with affordable rental housing developers, homeless service providers, and emergency and transitional shelters. Supporting this endeavor, The Corporation for National and Community Services (CNCS) has awarded HCA funding to recruit, train, and dispatch 14 AmeriCorps VISTA members to build the capacity of HCA and 6 partner organizations across the state to serve homeless individuals and families with free, HUD-certified financial literacy/renter education and credit counseling services. HCA has secured a \$248,645 grant from the Office of Hawaiian Affairs (OHA) to provide 100 homeless individuals and families with Renters MATCH Savings Accounts, providing a 4:1 match on savings up to \$500 for rent and rent/utility deposits.

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. The applicant shall:

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

Homeownership Promotion (Addressed by Hale Mahaolu, HCA, HHOC, HHOCM – CCCS to receive referrals for assistance with severe credit issues)

OUTREACH EFFORTS:

Potential clients will be introduced to services available through orientations and/or workshops intended to encourage potential home buyers to utilize homebuyer education and counseling programs to assist them in becoming mortgage ready. For those who may already be mortgage ready, they can be assisted with understanding the home buying process, homeownership assistance available, and ensuring they are getting into a mortgage with an affordable monthly payment. Hale Mahaolu and HHOC will be the primary agencies conducting these sessions.

Relationship building and partnerships with parties connected to those interested in homeownership (i.e. REALTORS, developers), managing affordable rental projects, and special events are a key part of getting prospective clients to the orientations mentioned above. Should our proposal be funded, partnerships with affordable rental development to promote orientations related to this project have already been secured with Hawaii Housing Finance Development Corporation, Kauai County Housing Agency, Hawaii Housing Development Corporation, and EAH. Where possible, the orientations will be held in the building where the renters are living. Hale Mahaolu also manages 2 affordable rental units for families – these residents will have the opportunity to attend orientations in their building too.

HOMEOWNERSHIP PROMOTION SERVICES:

After completing the required intake process, participants will receive an initial assessment meeting about credit and money management, and identifying their key barriers to successful homeownership. The counselor develops a customized action plan to address their homeownership barriers and schedules the member for homebuyer education classes. After each one-on-one counseling session, the member receives a task sheet breaking down the action plan into achievable steps. The assigned tasks may include the client contacting other agencies for services that the agency does not provide.

Those with severe credit issues (i.e. \$10,000+ in credit account balances, unable to manage credit accounts) will be referred to CCCS. As the only credit counseling agency in Hawaii, they are able to negotiate with creditors to create debt management plans (reducing monthly payments) or provide pre-bankruptcy counseling.

The homebuyer education classes are conducted in a group format, addressing the topics of money management, credit, and the home buying process.

One-on-one counseling is available to the extent that the client needs/wants assistance to progress to mortgage-readiness. When clients have become mortgage ready, they begin shopping for their loan and new home. Staff are available to assist in preparing for this process and encourage clients to compare 4 different loan options. Clients can review these options with their counselor to discuss the differences before making a decision. Once a client purchases their home, they are invited to attend periodic post-purchase seminars and/or individual counseling. Post-purchase seminar topics have included repairing and maintaining the home, wills and trusts, and properly insuring the home. Post-purchase one-on-one counseling can cover a variety of topics including but not limited to budget issues, refinancing, and avoiding financial pitfalls and foreclosure.

The homebuyer education course and one-on-one counseling include strategies to prevent mortgage delinquency. Clients are encouraged to save a sum equivalent to three months of living expenses, for example. They are also encouraged to save the amount needed for a monthly mortgage payment before shopping for a home to ensure that it is a sustainable expense. If the monthly mortgage payment will be significantly greater than the amount they are paying for rent, counselors review budget adjustments to accommodate the increased monthly expense. Most clients are first-time homebuyers who purchase condominiums, so counselors also ensure clients are prepared to assume monthly maintenance fees. Homebuyer education classes also have participants consider the added costs if their commute will increase after their home purchase.

DOWN PAYMENT ASSISTANCE LOANS:

HHOCM has established itself as a non-profit mortgage broker with a focus on supporting first-time homebuyers. They are networked in both the real estate and lending communities, partnering with local REALTORS, lenders, and escrow companies – thereby positioning themselves as an positive place to get mortgage financing.

The Down Payment Assistance Loan (DPAL) offered through HHOCM is currently offered to any first-time buyer regardless of income. Funding through the State Grant-in-Aid would be used as purchase money second mortgages specifically for low income, first-time homebuyers. By combining first and second mortgages at low interest rates, we can alleviate the need for private mortgage insurance (required for purchases with less than 20% of a down payment), mortgage insurance premium or funding fees. These all can result in thousands of dollars in added costs to the borrower.

The \$500,000 in DPALs through the State GIA will service 10-12 borrowers. These loans will increase the HHOCM loan portfolio by 59%. This will be reported to the Federal Home Loan Bank of Seattle to reflect the growing impact of HHOCM, thereby creating a case for membership to the bank and access to low-interest loan capital which would allow service to more families on an ongoing basis. HHOCM would like the Federal Home Loan Bank to become a major source of loan capital, decreasing our dependence on grant funding to support buyers with their financing needs on a long-term basis.

Renter Readiness Assistance (Addressed by CCCS and HCA)

WORKING WITH THOSE IN EMERGENCY AND TRANSITIONAL SHELTERS:

HCA already has established relationships and institutionalized financial literacy/renter education and credit counseling programs in 6 homeless services programs, emergency/transitional shelters, and affordable housing developments, including Kumuhonua, Ulu Ke Kuku, Ohana Ola O Kahumanu, and Ulu Wini transitional shelters, Onelauena emergency shelter, Catholic Charities Kauai, and Hawaiian Community Development Board for the Hale Makana O Nanakuli rental housing development. Through the partnerships HCA will provide participants the following services:

- Deliver financial literacy/renter education workshops using the its place-based curriculum, *Kahua Waiwai: Building a Foundation of Wealth*©;
- Engage participants in individualized budget/credit counseling sessions;
- Enroll project participants into Renters MATCH Savings Accounts, Credit Builder and Micro-Loans to build savings for rent and utility deposits and improve traditional and nontraditional credit.
- Partner with Continuums of Care across the state to assist participants in submitting rental application packages to public and private landlords when they meet rental criteria.

- Recruit, train, and dispatch up to 14 AmeriCorps VISTA members to support delivery of financial literacy/renter education and credit counseling at homeless service provider, emergency/transitional shelter, and affordable housing development sites and in communities to support a continuum in housing.

After participants are established as successful renters, HCA will be available to provide homeownership preparation services when clients are ready/interested in this service.

CCCS has existing relationships with homeless shelters and other agencies that provide client referrals for those needing debt related assistance – although client referral takes place, there is no funding to support provision of this service. This proposal ensures the support needed for this service will continue for this population. Relationships include the Institute for Homeless Services on Oahu, Family Life Center on Maui, Hope Services on the Big Island and Catholic Charities – all which will be outreach targets to assist with addressing challenges to become renter-ready.

Addressing severe credit/debt issues affecting all target audiences (addressed by CCCS)

All agencies in this proposal will refer clients with severe credit/debt issues to CCCS. Typical referral criteria are:

- The household is challenged with making their minimum debt payments.
- The household is considering bankruptcy to address their debt issues.
- Additional criteria can include: Household has taken a pay day loan that they cannot repay, has more collection/charge off accounts than they can repay, or being delinquent on their rent.

A detail of the counseling services that will be available are listed below – CCCS staff will provide the appropriate service according to the clients' needs. As

participants emerge in an improved financial situation, referrals for homeownership preparation will be made to the other partner agencies noted in this proposal.

One-on-one Counseling: This is professional financial management counseling. Counseling sessions will be done face-to-face (preferred), or by telephone at the client's request. The "type" of counseling given is often determined by the outcome of the initial counseling session.

Financial Counseling Only (FCO): During these sessions the counselor will thoroughly review the client's financial situation, identifying and exploring the events or behaviors that led to the difficulties. The client and the counselor will work together to establish a realistic living expense budget. The counselor 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): If appropriate to the client's individual circumstances, and the client is agreeable, the counselor will set up a Debt Management Plan where CCCS will intervene with the client's creditors to negotiate a repayment plan that better fits the family budget. Along with reduced monthly payments CCCS asks the creditor to cease collection activity, reduce or suppress late/interest fees and halt any planned litigation that could result in loss of wages. In the case of clients who are in default on their rental agreements CCCS may propose a workout plan to their landlord, in an effort to "cure" the delinquency thereby avoiding lease termination/eviction. On-going counselor and agency support will be provided to DMP clients throughout the life of the DMP, typically 48- 60 months. With a manageable payment schedule the client family can then

focus resources on maintaining their housing situation. The client-counselor rapport and services including developing a realistic monthly budget, negotiating a manageable payment plan with their creditors (if feasible), and intervening between client and creditor for an ongoing period (usually 4 years) can be critical to the well-being of families. CCCS has maintained DMP plans for an average of 350 families annually since 1969.




Pre-bankruptcy Counseling: Clients referred by attorneys for pre-bankruptcy counseling and those identified by the counselor as in need of bankruptcy protection will receive one to two hours of counseling. These sessions will also discuss seeking alternative solutions to bankruptcy (if applicable). On completion of this counseling, clients are provided a Certificate of Counseling as required by law and referrals, if appropriate, are made to our non profit community legal resources.

Credit Report Counseling: This is for clients seeking 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: A minimum of 20 workshops will be held covering the wise use of credit, budgeting and credit fundamentals throughout the state in 2014/2015, reaching a minimum of 350 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 credit repair scam.

2. Provide a projected annual timeline for accomplishing the results or outcomes of the service;

Objectives and Major Tasks	Performed By (Agency)	MONTH											
		1	2	3	4	5	6	7	8	9	10	11	12
Orientation sessions scheduled & promoted	HHOC Hale Mahaolu	x	—————▶										x
Online orientation updated as needed	HHOC	x	—————▶										x
Participate in events that provide access to target populations	All	x	—————▶										x
Participate in events targeting potential referral sources	All	x	—————▶										x
Work with those managing affordable rental projects to post information about orientations, etc.	HHOC Hale Mahaolu	x	—————▶										x
Monitor projects affordable to target audience	For Purchase: HHOC Hale Mahaolu HCA For Rent: HCA	x	—————▶										x
Initiate partnerships with developers to assist buyer preparation	HHOC Hale Mahaolu	x	—————▶										x
Counsel clients regarding their homeownership goals	HHOC Hale Mahaolu HCA	x	—————▶										x
Audit files for compliance	All	x	—————▶										x
Classes scheduled - facilities reserved	All	x	—————▶										x
Monitor counseling assignment, quality, and accommodation	All	x	—————▶										x
Info pulled from client database to prepare quarterly reports	All	x			x			x			x		x
Reports to be prepared, submitted	HHOC	x			x			x			x		x

Work with partner homeless service providers, emergency/transitional shelters, and affordable housing developers to make renter-preparation services available to residents	HCA	x  x											
Outreach to homeless shelters	CCCS	x  x											
Invoices to be prepared, submitted	HHOC	x <table border="1" data-bbox="836 630 1356 703"> <tr> <td></td><td></td><td>x</td><td></td><td></td><td>x</td><td></td><td></td><td>x</td><td></td><td>x</td> </tr> </table>			x			x			x		x
		x			x			x		x			
Schedule workshops for consumers & REALTORS about the Down Payment Assistance Loan (minimum 6 sessions)	HHOCM	x  x											

- Describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results; and

All participating agencies will have workshop attendees complete an evaluation form during sessions that they coordinate (this may not be possible during sessions where agencies serve as a guest speaker at another organization’s function). For workshops hosted by another organization, the host will be solicited for feedback. Evaluation and feedback will be used to improve future sessions.

At minimum, 10% of counseling clients will be asked to complete a satisfaction survey (written or via web based survey).

- 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.

HHOC will submit a consolidated report of results achieved for the project by all partner agencies on a quarterly basis. The report will include quantitative information regarding the number of people/households served and qualitative results based on the evaluation surveys. Additional information regarding client demographics and the geographic area served will also be submitted.

Projected numbers to be served in 12 months are noted below:

- 600 households will receive homebuyer education and/or individualized coaching
- 95 households will achieve homeownership for the first time
- 250 household will receive financial literacy/renter education and/or counseling
- 30 households will secure affordable rental housing
- 400 individuals and families to receiving counseling regarding their severe debt issues (defined in the scope of work).
- Delivery of a minimum of 20 workshops accommodating 350 individuals/families will be offered regarding wise use of credit, budgeting and credit fundamentals throughout the state.
- \$500,000 in loan capital deployed as Down Payment Assistance Loans.

If the level of appropriation differs from the amount included in this application, the quantitative measures will need to be updated.

III. Financial

Budget

1. The applicant shall submit a budget utilizing the enclosed budget forms as applicable, to detail the cost of the request.
2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2015.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
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362,383	362,383	112,383	112,383	949,530
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3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2015.

Funding Source to Pursue

Funder	Status	Purpose	Amount	Agency
Individuals	Secured \$24,000 Additional solicitation occurring Oct. – project 30,000	Unrestricted	\$54,000	HHOC
NeighborWorks America	Pending	Unrestricted	\$150,000	HHOC
First Hawaiian Bank Foundation	Secured	Homebuyer Education & Counseling and Foreclosure Counseling	\$25,000	HHOC
Central Pacific Bank Foundation	Secured		\$5,000	
<ul style="list-style-type: none"> Foundations including HEI Charitable Foundation, Wells Fargo Housing Foundation, Bank of Hawaii Foundation 	To apply	Homebuyer Education & Counseling and Foreclosure Counseling	\$45,000	HHOC
Corporations	Solicitation occurring February-April	Unrestricted	\$47,162	HHOC
Golf Tournament	Solicitation occurring May-Aug	Unrestricted	Portion of \$32,500	HHOC
U.S. Treasury, Community Development Financial Institution Fund	Pending	Loan Capital & Operations	\$500,000	HHOCM
NeighborWorks America	Pending	Loan Capital	\$100,000 (via HHOC)	HHOCM
County of Maui	Pending	Homebuyer	Portion of	Hale

		Education & Counseling, Foreclosure Counseling	\$50,000	Mahaolu
Attorney General Settlement Grant	Secured	Foreclosure Prevention Counseling	\$96,155	Hale Mahaolu
Office of Hawaiian Affairs	Secured	Renters MATCH IDAs – 4:1 match on savings up to \$500 to secure rental housing	\$248,645	HCA
Corporation for National and Community Service	Secured	Recruit, train, and dispatch 14 AmeriCorps VISTA members to support the delivery of HUD-certified financial literacy/renter education and credit counseling statewide	\$200,000	HCA
Homeless Service Providers – Fee-for-Service Contracts	Secured	Delivery of HUD-approved financial literacy/renter education and counseling to homeless service provider, emergency/transitional shelter, and affordable housing residents/participants	Estimated \$20,000	HCA
County of Maui Dept of Housing and Human Concerns	Secured	Credit counseling and debt mgmt education	\$50,000	CCCS
Foundations including Citi, Capital One and Financial Institutions Contributions	Secured	Credit counseling and debt mgmt education	\$320,000	CCCS
Attorney General Settlement Grant	Secured	Rental counseling, credit counseling, debt management education	\$279,700	CCCS

City & County of Honolulu Office of Community Services	Secured	Homeownership education & coaching, renter preparation, shelter outreach, credit counseling & education, debt management education.	\$303,172	HHOC (lead agency) HCA CCCS
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4. The applicant shall provide a listing of all state and federal tax credits it has 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.

HHOC nor any of the partner agencies have received any tax credits in the past.

All State and Federal tax credits applied for or anticipate applying for pertaining to any capital project (by Hale Mahaolu):

- Low Income Housing Tax Credits
 - Hale Mahaolu Ewalu
 - Federal Low Income Housing Tax Credit \$1,500,000
 - Hawaii State Housing Tax Credit \$750,000

5. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2013.

\$361,936.65 is the estimated balance of unrestricted assets as of December 31, 2013. The total is estimated due to our financial statements not being reviewed by our CPA and there are still some remaining expenses being accrued to 2013.

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.

Section I details the history of service delivery in the state of Hawaii by the collaborating agencies – each has a track record of positive outcomes in our programs. Section V outlines the intensive training and experience of the staff that will be implementing the project. The staff are trained in their area of service delivery and those supervising the programs have management experience too. HHOC and the collaborating agencies have been awarded many county, state, and federal contracts and grants for its programs which reflect that we have proven ourselves worthy of receiving and stewarding grant funds to implement our programs. Following is a list of such awards in the past three years for housing counseling. Information about contracts and grants by the other partner agencies are also listed.

HHOC

Organizational Underwriting for Homebuyer Education & Counseling

Donna Wright, Relationship Manager

NeighborWorks America, Pacific District

2400 E. Katella Ave., Suite 440

Anaheim, CA 92806

Phone: (714) 940-0144 Email: dwright@nw.org

Status: HHOC applies for annual competitive grants available only to NeighborWorks affiliates. Award pending for 2014.

Hawaii Family Finance Project

Council for Native Hawaiian Advancement

Michelle Kauhane

2149 Lauwiliwili St, STE 200

Kapolei, HI 96707

Phone: (808) 596-8155 Email: michelle@hawaiiancouncil.org

Status: Fee-for-Service contract for homeownership preparation services from February 2011 - 2013

Hawaii County

Office of Housing and Community Development

Existing Housing Division

Sharon Hirota, Manager

1990 Kino`ole Street, Suite 105
Hilo, Hawai'i 96720
Phone: [808-959-4642](tel:808-959-4642), Email: ohcdeh@hawaiiicounty.gov
Status: HHOC has had a fee-for-service contract with Hawaii County for the last 7 years & is currently implementing its 8th year of service for pre-purchase education/counseling. Contract also has an inclusion for foreclosure prevention counseling.

City & County of Honolulu

Office of Community Services
Office of Special Projects
Shane Akagi
715 South King Street, #311
Honolulu, Hawaii 96813
Phone: [768-5861](tel:768-5861), Email: sakagi@honolulu.gov
Status: Notice to proceed was dated January 15, 2014. HCA and CCCS are sub-contracted to provide services similar to what is detailed in this proposal.

HHOC Mortgage

U.S. Treasury

Community Development Financial Institution Fund
Tonica Pitman, Program Manager
601 Thirteenth Street, NW, #200 South
Washington, DC 20005
Phone: (202) 653-0381, Email: pitmant@cdfi.treas.gov
Award: \$94,170 in 2010
Award: \$250,000 in 2011
Award: \$400,000 in 2012

Hale Mahaolu

U.S. Department of Housing & Urban Development

Comprehensive Housing Counseling Grant
Lorraine Griscavage-Frisbee
Division Deputy Director
U.S. Department of Housing and Urban Development
Office of Outreach and Capacity Building
Office of Housing Counseling
302 Arson Street, Room 400
Las Vegas, Nevada 89101
Phone: [702-366-2160](tel:702-366-2160), Email: lorraine.griscavagefrisbee@hud.gov

Hawaii Housing Finance and Development Corporation

State of Hawaii
Janice Takahashi, Chief Planner
677 Queen Street, Suite 300

Honolulu, Hawaii 96813
Phone: 808-587-0639 Fax: 808-587-0600
Email: Janice.N.Takahashi@hawaii.gov

Legal Aid Society of Hawaii

National Mortgage Settlement through the State of Hawaii, Department of the Attorney General
Ryker Wada,
924 Bethel Street
Honolulu, Hawaii 96813-4304
Phone: 808-536-4302
Status: \$292,000 in funding from October 2012 to September 2015

County of Maui – Homeownership Program

Jo-Ann T. Ridao, Housing Director
2200 Main Street, Suite 546
Wailuku, Hawaii 96793
Phone: 808-270-7805, Email: director.hhc@mauicounty.gov
Staus: \$35,000 in funding from July 2012 to June 2013

HCA

Administration for Native Americans

Contract Title: Financial Literacy/Renter Education and Credit Counseling for the Homeless Living in Transitional Shelters on the Wai‘anae Coast
Christina Clark
371 L’Efante Promenade, SW
Washington, DC 20447
Phone: 877-922-9262, Email: christina.clark@acf.hhs.gov
Status: Contract Period October 1, 2010 – September 30, 2013
Funding Amount: \$804,102 (grant)

Hawaii Family Finance Project

Council for Native Hawaiian Advancement
Michelle Kauhane
2149 Lauwiliwili St, STE 200
Kapolei, HI 96707
Phone: 808-596-8155 Email: michelle@hawaiiancouncil.org
Status: Fee-for-Service contract for homeownership preparation services from February 2011 – August 2013
Funding Amount: \$238,712 (fee-for-service contract)

Rural Community Assistance Corporation

Contract Title: Housing Education and Counseling
Judy Hunter

3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
Phone: 916-447-9832 ext. 1015, Email: jhunter@rcac.org
Status: Contract Period January 1, 2013 – December 31, 2013
Funding Amount: \$51,200 (grant)

CCCS

CCCS regularly applies for grant funding from major creditors and foundations that is restricted solely to accredited counseling agencies, recognized by the IRS to conduct personal money and debt management education services.

Hawaii Community Stabilization Initiative

Hawaii Community Foundation
Ms. Chris van Bergeijk, COO
827 Fort Street Mall
Honolulu HI 96813
Phone: 537-6333, Email: cvanbergeijk@hcf.org
Status: \$725,000 in funding supported individual counseling services to more than 7,500 Hawaii families between 2010 and 2012

County of Maui, Department of Housing and Human Concerns

Ms. Lynn Britton, GMD
200 South High Street
Wailuku, HI 96793
Phone: 270-7358, Email: Lynn,Britton@co.maui.hawaii.us
Status: \$250,000 in funding supported individual counseling services to more than 2,000 Maui families from 2010 to present.

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. The applicant shall also describe how the facilities meet ADA requirements, as applicable.

HHOC & HHOCM

HHOC provides client services in the HawaiiUSA Plaza at 1259 Aala Street #201 Honolulu, Hawaii 96817 and staff serving Honolulu County clients are located there. The office is leased from a building owned by the HawaiiUSA Federal Credit Union, which is the primary occupant. HHOC has three meeting rooms used for clients, including a large classroom. There is one private office space for the Executive Director, and cubicles for housing counseling staff. A meeting

room in the building for large class sessions or meetings is available for rent through HawaiiUSA FCU. HawaiiUSA Plaza offices and bathrooms are handicap accessible.

HHOCM shares an office with HHOC – their staff can utilize the meeting rooms noted above for client meetings and workshops.

Staff in Hilo utilize a cubicle space in the Workforce Development office at 1990 Kinoole Street, #102, Hilo, HI 96720. The building and bathrooms are handicap accessible. This building has a classroom that HHOC uses for group education sessions – it is reserved through Hawaii County.

Hale Mahaolu

Hale Mahaolu's main office is located at 200 Hina Avenue, Kahului, Maui. Counselor offices are located at 810 Kelaweia Street, Lahaina and 717 Makaala Drive, Wailuku. Counseling services and classes can also be held at any one of 11 different housing sites located owned by Hale Mahaolu throughout Maui County. All offices are ADA compliant with handicap parking, wheelchair ramps.

HCA

HCA offers financial services and products at 18 different sites across the state. Services and products are managed by HCA through its 4 County-hub offices in Honolulu (Honolulu), Paukukalo (Maui), Hilo (Hawaii), and Anahola (Kauai).

In the event that clients in Kaunakakai and Hilo require ADA accommodation, HCA provides phone counseling or secures counseling space at a partner site. HCA's facilities inventory list is provided below.

Island	Name	Location	Organization Sponsoring Site	Capacity (workshop/ counseling)	ADA Compliant
Oahu	Hale Pono'i/Office E	91-5420 Kapolei Parkway, Kapolei	Department of Hawaiian Homelands	25/4	X
Oahu	Oahu Room	200 N. Vineyard, Honolulu	Hawaiian Community Assets	20/4	X
Oahu	Kahikolu Ohana Hale O Waianae	85-296 Ala Hema Street, Waianae	Kahikolu	20/4	X
Oahu	Kumuhonua	91-1096 Yorktown Ave., Kapolei	Honolulu Community Action Program	15/4	X
Oahu	Hale Wai Vista	86-084 Farrington Highway, Waianae	Catholic Charities Hawaii	50/4	X
Kauai	Piikoi Building	4444 Rice Street, Lihue	Kauai County	40/4	X
Kauai	Catholic Charities Hawaii, Kauai	3016 Umi St #207, Lihue	Catholic Charities Hawaii	15/4	X
Kauai	Hawaiian Community Assets	4523 Ioane Rd, Anahola	Hawaiian Community Assets	15/4	X
Maui	Queen Liliuokalani Children's Center	1791 Wili Pa Loop, Wailuku	Queen Liliuokalani Children's Center	25/4	X
Maui	Kokua Villa Inc	1999 Main St., Wailuku	Kokua Villa Inc	15/4	X
Maui	Ka Hale OKe Ola	15 Ipu Aumakua Lane, Lahaina	Ka Hale OKe Ola	20/4	X
Molokai	Molokai Affordable Homes and Community Development Corp	40 Ala Malama St, Kaunakakai	Molokai Affordable Homes and Community Development Corp	20/4	
Lanai	Hale Kupuna Community Hall	1144 Ilima Ave, Lanai City	Hale Mahaolu Senior Center	40/4	X
Hawaii	Laiopua 2020	75-5599 Luhia St,	Laiopua 2020	0/5	X

	Office	Kailua Kona			
Hawaii	West Hawaii Civic Center	74-5044 Ane Keohokalole Hwy, Kailua Kona	County of Hawaii R & D, Mayor's Office	20/4	X
Hawaii	Hawaiian Community Assets	260 Kamehameha Ave Suite 207, Hilo	Hawaiian Community Assets	0/5	
Hawaii	Kinoole Plaza Conference Room	1990 Kinoole St. Suite 104, Hilo	Office of County Housing	25/4	X
Hawaii	Hope Services Hawaii	1315 Kalaniana'ole Avenue, Hilo	Hope Services Hawaii	20/4	X

CCCS of Hawaii

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 Street 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.

The staff in charge of implementing their agency's responsibilities under this project are noted with an asterisk (*) by their name.

Staff/Position	Years of Experience Related to Project Proposal	Other Related Qualifications
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<p>*Reina Miyamoto, Program Director Hawaii HomeOwnership Center • Oahu</p>	<ul style="list-style-type: none"> • 7.5 years with HHOC managing agency operations including staff supervision • Conducts outreach presentations • 19+ total years of non-profit management experience • Provides contract oversight including sub-contract agreements noted under agency experience 	<ul style="list-style-type: none"> • Former trainer for YMCA of the USA courses, National Safety Council First Aid & CPR classes • Graduate of the Hawaii Community Foundation’s Hawaii Emerging Leaders Program
<p>Dale Tomei, Education Coordinator Hawaii HomeOwnership Center • Oahu</p>	<ul style="list-style-type: none"> • 8.5 years with HHOC 	<ul style="list-style-type: none"> • Managed department of 15-20 at Tori Richard, Ltd.
<p>Constance Rosa, Pre-purchase Counselor (part-time) Hawaii HomeOwnership Center • Oahu</p>	<ul style="list-style-type: none"> • 8 years with HHOC 	<ul style="list-style-type: none"> • 1 year of experience with Waimanalo Community Development Corporation
<p>Diane Grace, Contracted to provide homeownership counseling Hawaii HomeOwnership Center • Hawaii Island</p>	<ul style="list-style-type: none"> • 4 years with HHOC as a staff, 1 as a contractor 	<ul style="list-style-type: none"> • Housing Coordinator with Office of Social Ministry. • Branch Manager, Bates Mortgage.
<p>Rebecca Yara, Homeownership Counselor Hawaii HomeOwnership Center • Oahu</p>	<ul style="list-style-type: none"> • Almost 9 years with HHOC 	<ul style="list-style-type: none"> • 25 years working in the mortgage industry.
<p>Alison Ries, Administrative Assistant Hawaii HomeOwnership Center • Oahu</p>	<ul style="list-style-type: none"> • 5 years with HHOC, 10 additional years of experience as administrative assistant and/or office manager. 	
<p>*Dennis Oshiro, Executive Director Hawaii HomeOwnership Center & HHOC Mortgage</p>	<ul style="list-style-type: none"> • 6 years with HHOC, founded HHOCM, 40 years of lending experience 	<ul style="list-style-type: none"> • Founding president of the Hawaii Association of Mortgage Bankers

<ul style="list-style-type: none"> • Oahu 		
<p>Rachel Willis, Senior Loan Officer HHOC Mortgage</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 1 year of experience as a loan officer with HHOCM 	<ul style="list-style-type: none"> • 12 years of experience in housing development & rehabilitation loan origination/servicing
<p>Gail Inayoshi, Loan Processor (part-time) HHOC Mortgage</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 30+ years experience as loan underwriter 	
<p>Marlynn Tanji, Lead Counselor Hale Mahaolu</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 19 years with Hale Mahaolu with 14 years as a Housing Counselor, 5 years in the administration department 2 years as a Reverse Mortgage Specialist with Reverse Mortgage Specialist of Hawaii 	
<p>Keri Kalilikane, Counselor Hale Mahaolu</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 19 years with Hale Mahaolu with experience as Housing Manager and Office Assistant and 8 years as a Housing Counselor 	
<p>Mahealani Goo, Counselor Hale Mahaolu</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 10 years with Hale Mahaolu with experience as an Assistant Housing Manager and Office Assistant. Currently Part-time Counselor in Training 	<p>3 years at Marcus & Associates as Property Manager, 2 years at ACM Consultants as Office Assistant</p>
<p>*Desiree Veal, Program Director Hawaiian Community Assets</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 3.5 years 	<p>Rental Housing Counseling Post-Purchase Education Financial Literacy</p>
<p>*Helene Edelstein, AmeriCorps VISTA Program Coordinator Hawaiian Community Assets</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 2.25 years 	<ul style="list-style-type: none"> • MS in Community Economic Development • AmeriCorps Member – 2 years
<p>Pono Filimoeatu, Community Services Specialist Hawaiian Community Assets</p>	<ul style="list-style-type: none"> • 11 years 	<ul style="list-style-type: none"> • Foreclosure Prevention Counseling • Financial Literacy

<ul style="list-style-type: none"> • Maui 		
<p>Wileen Ortega, Community Services Assistant Hawaiian Community Assets</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 1.5 years 	<ul style="list-style-type: none"> • AmeriCorps VISTA Member • Financial Literacy
<p>Kelly Lincoln, Program Coordinator Hawaiian Community Assets</p> <ul style="list-style-type: none"> • Hawaii Island 	<ul style="list-style-type: none"> • 6.5 years 	<ul style="list-style-type: none"> • Foreclosure Prevention Counseling • Financial Literacy • VITA Tax Preparation
<p>Kaleio Caminos, Community Services Specialist Hawaiian Community Assets</p> <ul style="list-style-type: none"> • Kauai 	<ul style="list-style-type: none"> • 1.25 years 	<ul style="list-style-type: none"> • Financial Literacy • Business Management – 16 years experience
<p>* Wendy Burkholder, Executive Director CCCS</p> <ul style="list-style-type: none"> • Maui & Oahu 	<ul style="list-style-type: none"> • 25 years with the agency • 13 years as a counselor • 12 years as Executive Director 	<p>Non-profit Leadership Programs:</p> <ul style="list-style-type: none"> • PONO Graduate • Weinberg Fellow
<p>Joan Napua Jones, Operations Manager CCCS</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 20 years with the agency 	<ul style="list-style-type: none"> • 24+ years credit/collections for JC Penney • Former Exec Secretary for JC Penney’s Director of Credit Operations
<p>Jeff Babcock, Credit/Housing Counseling – Certified Counselor CCCS</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 14 years with the agency 	<ul style="list-style-type: none"> • Prior employment: debt counselor for Profina Debt Solutions
<p>Debbie Johnson, Credit/Housing Counseling Certified Counselor, CCCS</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 1 year with the agency 	<ul style="list-style-type: none"> • 7 years with Career Path Services • 5 years as an Employment Associate providing intense case management to TANF populations
<p>Leilani Anzai, Credit/Housing Counseling – Certified Counselor, CCCS</p> <ul style="list-style-type: none"> • Hawaii Island 	<ul style="list-style-type: none"> • 13 years with the agency 	<ul style="list-style-type: none"> • 19 years with First Hawaiian Bank

Patience Kahula, Credit/Housing Counseling – Certified Counselor CCCS <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 4 years with the agency 	<ul style="list-style-type: none"> • 8 years experience providing homebuyer education & homeownership preparation services
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Over 42 training and certifications are held by staff who will deliver the services described in this proposal (additional training in marketing, management, and foreclosure prevention have been attended but not listed below). The number of staff that has attended a training session or obtained a certification is listed below.

Training/Certification	Training Provider	# of Staff Trained/Certified
Homebuyer Education Training Methods	NeighborWorks Center for Homeownership Education & Counseling (NCHEC)	3
Lending Basics for Homeownership Counselors	NCHEC	6
Compliance With State and Federal Regulations	NCHEC	3
Credit Counseling for Maximum Results	NCHEC	2
Homeownership Counseling Certification for Managers and Executive Directors	NCHEC	2
Delivering Effective Financial Education for Today's Consumer	NCHEC	1
Professional Recognition in Homebuyer Education Training	NCHEC	2
Postpurchase Education Methods	NCHEC	1
Professional Recognition in Post-Purchase Education Training	NCHEC	1
Postpurchase Systems Certificate	NCHEC	2
Counseling Borrowers to Purchase	NCHEC	5

Real Estate Owned (REO) Properties		
NCHEC Certification in Post-Purchase HomeOwnership Education	NCHEC	2
Fundamentals of Residential Lending	NCHEC	2
Mortgage Lending Certificate	NCHEC	2
NCHEC Certificate in Housing Counseling	NCHEC	4
Housing Counseling Certification: Principles, Practices and Techniques Part I	NCHEC	2
Home Equity Conversion Mortgages	NCHEC	2
Managing Your Non-Profit for Maximum Results	NCHEC	1
Advanced Residential Lending	NCHEC	1
Understanding Credit Scoring	NCHEC	5
Introduction to Housing Counseling	NCHEC	6
Home Equity Conversion Mortgages: Advanced Training	NCHEC	1
FHA Insured Loans: An Affordable Option	NCHEC	2
Creating a Successful Voucher Home Ownership Program	NCHEC	2
Loan Portfolio Management	NCHEC	1
Loan Servicing and Collections	NCHEC	2
Combating Predatory Lending	NCHEC	1
Homebuyer Education Training Methods	NeighborWorks Center for Homeownership Education & Counseling (NCHEC)	3

Lending Basics for Homeownership Counselors	NCHEC	6
Compliance With State and Federal Regulations	NCHEC	3
Credit Counseling for Maximum Results	NCHEC	8
Homeownership Counseling Certification for Managers and Executive Directors	NCHEC	2
Delivering Effective Financial Education for Today's Consumer	NCHEC	1
Maximizing Client Workflow for Greater Business Results	NCHEC	1
Program Compliance and Reporting for HUD-Approved Housing Counseling Agencies	NCHEC	1
Understanding Credit and Credit Reports	NCHEC	1
Counseling Clients Seeking Rental Housing	NCHEC	5
Mortgage Lending Fundamentals for Homeownership Professionals	NCHEC	2
VITA/TCE Certification Basic & Intermediate Level	IRS	1
NFCC Counselor Certification Program: Basic Credit through Housing Counseling (7-exam curriculum) <ul style="list-style-type: none"> Annual Re-certification 	National Foundation for Credit Counseling	5

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.

Organization charts for all organizations are attached.

C. Compensation

The applicant shall provide the annual salaries paid by the applicant to the three highest paid officers, directors, or employees of the organization by position.

Since this is a collaborative application, we are providing the highest paid staff for each agency.

- Hale Mahaolu: \$170,000 (Funding for Hale Mahaolu’s Housing Counseling Program are not used towards the Executive Director’s salary. All funding received by the program stays within the program.)
- CCCS: \$79,193
- HHOC: \$72,000
- HCA: \$65,000
- HHOCM: No compensation – Dennis Oshiro serves as the Executive Director for HHOC and HHOCM. His compensation only comes from HHOC at this time.

VI. Other

A. Litigation

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

HHOC is not involved in any pending litigation. All other partner agencies certify they are not either.

B. Licensure or Accreditation

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

HHOC is an affiliate of NeighborWorks America, a congressionally chartered non-profit organization focused on community building through a variety of initiatives including homeownership promotion and preservation. HHOC is the

only NeighborWorks organization in Hawaii providing homeownership promotion & preservation services.

HHOC, Hale Mahaolu, and HCA are HUD-approved counseling agencies.

CCCS of Hawaii is a member of the National Foundation for Consumer Credit (NFCC), the oldest and largest trade member organization and all of its' counselors are certified by NFCC through a series of seven written exams, with ongoing education and annual re-certification that is compulsory to membership. CCCS is accredited by the Council on Accreditation for Children and Family Services (COA) and is the sole Hawaii-based agency approved by the US Department of Justice to conduct pre-bankruptcy education and counseling.

BUDGET REQUEST BY SOURCE OF FUNDS
(Period: July 1, 2014 to June 30, 2015)

Applicant: Hawaii HomeOwnership Center

BUDGET CATEGORIES	Total State Funds Requested (a)	Government (b)	Non-Government (c)	(d)
A. PERSONNEL COST				
1. Salaries	271,500	402,389	274,173	
2. Payroll Taxes & Assessments	34,666	35,837	31,630	
3. Fringe Benefits	41,975	56,602	57,709	
TOTAL PERSONNEL COST	348,141	494,829	363,512	
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	10,580	7,659	22,842	
2. Insurance	16,300	5,134	16,180	
3. Lease/Rental of Equipment	3,864	5,477	5,750	
4. Lease/Rental of Space	11,600	51,444	33,400	
5. Staff Training	2,700	3,320	16,416	
6. Supplies	9,400	11,030	42,000	
7. Telecommunication	6,852	8,818	6,000	
8 Utilities			2,000	
9 Printing	6,600	1,650	1,800	
10 Bookkeeping & Audit	12,469	20,535	33,277	
11 AmeriCorps VISTA Stipends		69,167	1,800	
12 Renters MATCH Funds		100,000		
13 Postage	0	1,229	10,000	
14 Marketing	5,000	3,154	40,928	
15 Bank Expense			9,500	
16 Dues, Subscriptions, Misc			13,074	
17 AmeriCorp Legal Aid Partnership			17,000	
18 Administrative Costs	2,400	8,698		
19 Loan Capital	500,000	425,000		
20 Other travel costs	3,500			
21 IT Consultant	200	3,302	2,698	
22 Internet		1,693		
23 Mileage/Parking		579		
24 Credit reports	3,800	2,271		
TOTAL OTHER CURRENT EXPENSES	595,265	730,160	274,666	
C. EQUIPMENT PURCHASES	6,124		2,500	
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	949,530	1,224,988	640,678	
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	949,530	Reina Miyamoto	523-8116	
(b) Other Government Funds	1,224,988	Name (Please type or print)	Phone	
© Non-Government Funds	640,678	[Redacted]		
(d)		Signature of Authorized Official	Date	
TOTAL BUDGET	2,815,196	Dennis Oshiro		
		Name and Title (Please type or print)		
		<i>Dennis Oshiro</i>		

BUDGET JUSTIFICATION PERSONNEL - SALARIES AND WAGES

Applicant: Hawaii HomeOwnership Center

Period: July 1, 2014 to June 30, 2015

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Program Coordinator - HCA	1	\$40,000.00	50.00%	\$ 20,000.00
Community Services Specialist (Oahu, Kauai) - HCA	2	\$36,000.00	125.00%	\$ 45,000.00
Community Services Specialist (Maui) - HCA	1	\$30,000.00	50.00%	\$ 15,000.00
Community Services Assistant - HCA	2.25	\$30,000.00	225.00%	\$ 67,500.00
Lead Counselor - Hale Mahaolu	1	\$65,000.00	20.00%	\$ 13,000.00
Counselor 1 - Hale Mahaolu	1	\$55,000.00	20.00%	\$ 11,000.00
Counselor 2 - Hale Mahaolu	1	\$50,000.00	20.00%	\$ 10,000.00
Program Manager - CCCS	1	\$50,000.00	100.00%	\$ 50,000.00
Education Outreach/Counselor - CCCS	1	\$40,000.00	100.00%	\$ 40,000.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				271,500.00
JUSTIFICATION/COMMENTS:				
All of the staff listed above are critical to our project implementation by providing direct service, quality assurance, and/or reporting.				

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Applicant: Hawaii HomeOwnership Center

Period: July 1, 2014 to June 30, 2015

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
Asus i5 Laptops - HCA	3.00	\$608.00	\$ 1,824.00	1824
Computers - CCCS	3.00	\$600.00	\$ 1,800.00	1800
Scanners - CCCS	2	\$350.00	\$ 700.00	700
Laptops - HHOC	2	\$900.00	\$ 1,800.00	1800
			\$ -	
TOTAL:	10		\$ 6,124.00	6,124

JUSTIFICATION/COMMENTS: Equipment for HCA will be for new staff, computers and scanners for CCCS will be for 2 new staff (1 computer will be replace an old one), HHOC laptops would replace old equipment.

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
Not Applicable			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

BUDGET JUSTIFICATION CAPITAL PROJECT DETAILS

Applicant: Hawaii HomeOwnership Center

Period: July 1, 2014 to June 30, 2015

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2012-2013	FY: 2013-2014	FY:2014-2015	FY:2014-2015	FY:2015-2016	FY:2016-2017
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
TOTAL:	N/A	N/A	N/A	N/A	N/A	N/A
JUSTIFICATION/COMMENTS:						

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

The undersigned authorized representative of the applicant certifies the following:

- 1) The 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:
 - a) 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;
 - b) Complies 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;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows 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.
- 2) The applicant meets the following requirements pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) 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.
- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.

Pursuant to Section 42F-103, Hawai'i Revised Statutes, for grants or subsidies 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.

Hawai'i HomeOwnership Center

(Typed Name of Individual or Organization)

(Signature)

Dennis Oshiro

(Typed Name)

1/31/14

(Date)

Executive Director

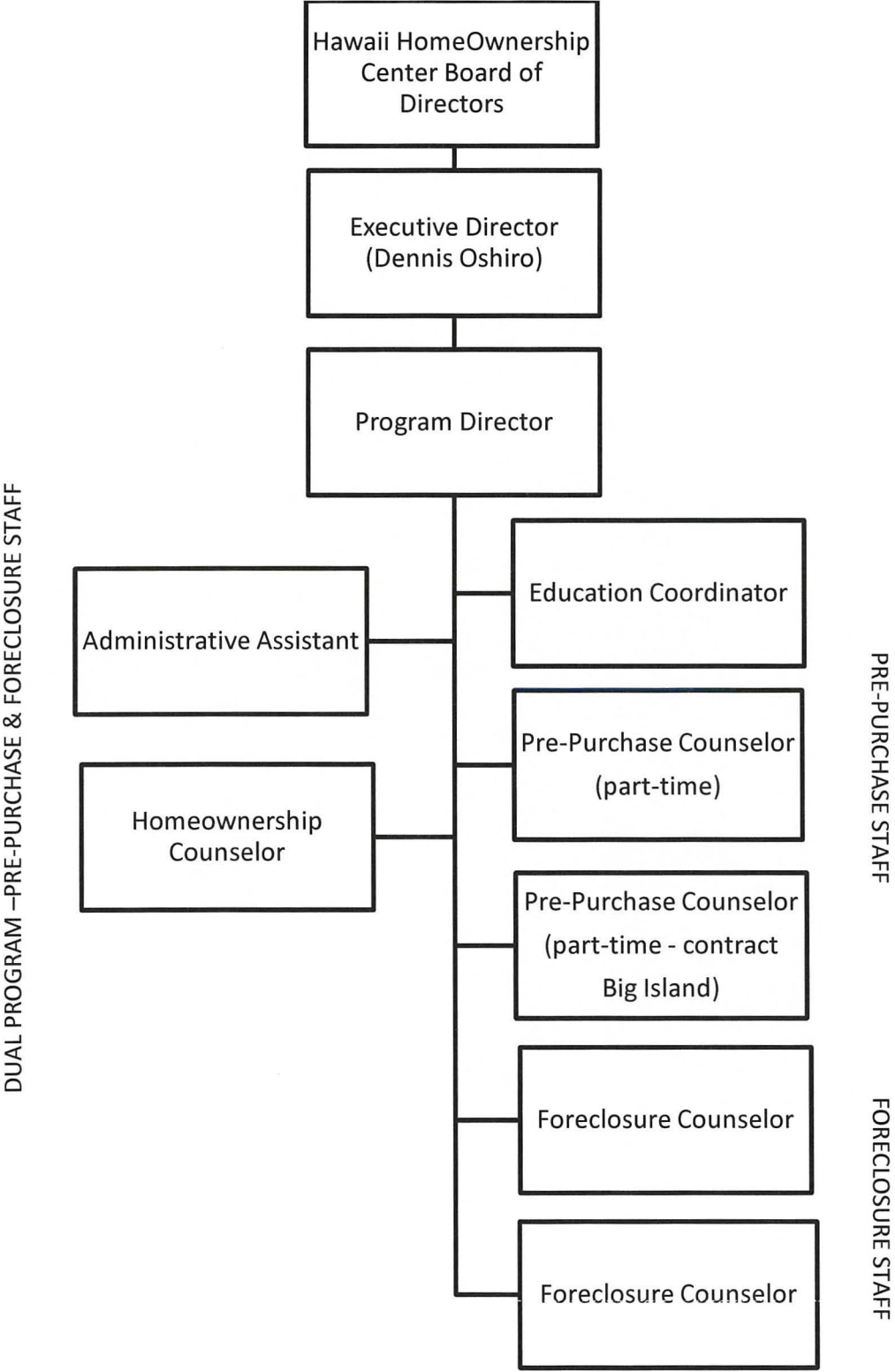
(Title)

ATTACHMENTS

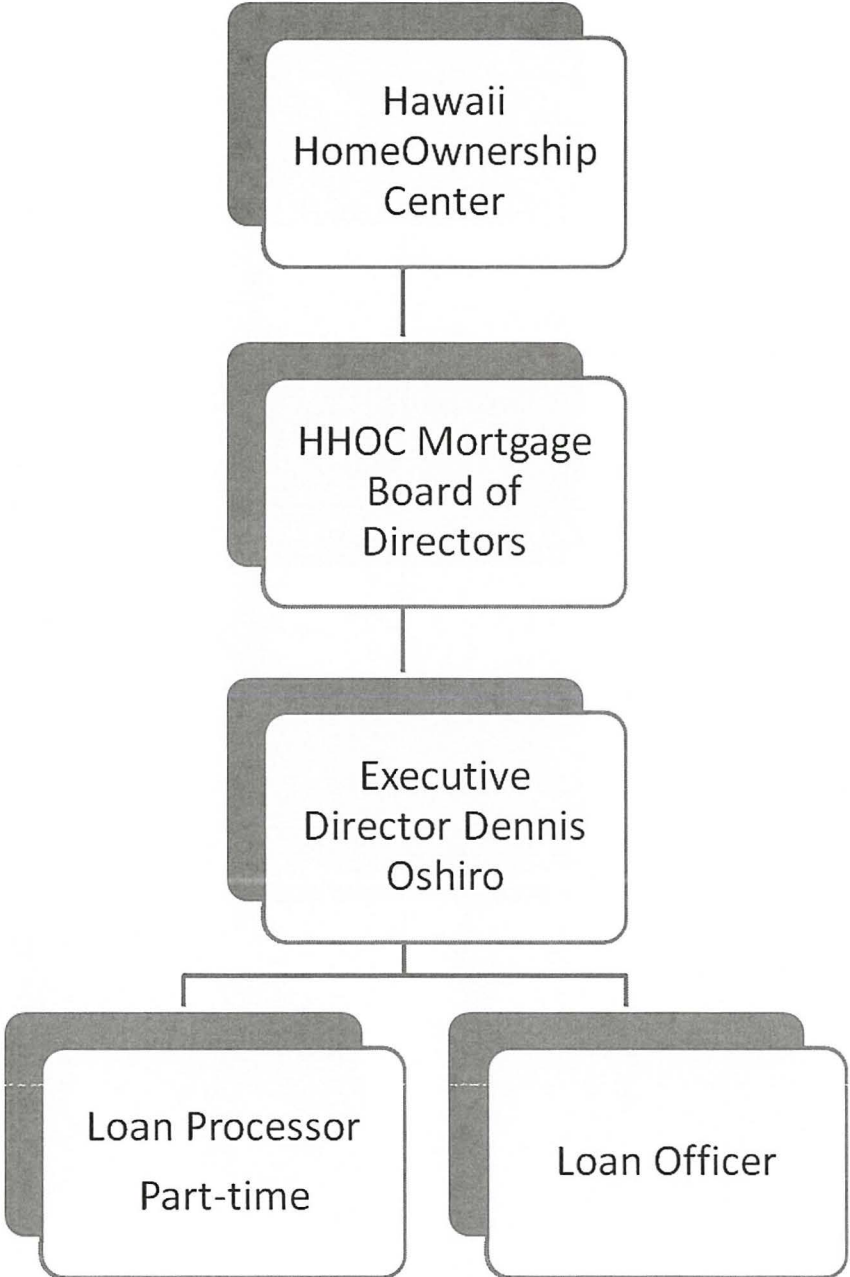
- Organizational Charts

Hawaii HomeOwnership Center Organizational Chart

(all staff are on Oahu unless noted otherwise)



HHOC Mortgage Organizational Chart



PD = Program Director
 PM = Program Manager
 PC = Program Coordinator
 CSS = Community Services Specialist
 CSA = Community Services Assistant
 BA = Beneficiary Advocate

HCA BOD

Executive Director
 Jeff Gilbreath
 1.0 FTE

Office Manager
 Rona Kahoonei
 1.0 FTE

Admin Assistant
 Roxanne Hanawahine
 .75 FTE

**Hawaiian Community Assets
(Collaborating Partner)**

Organization Chart

Financial Training

Renter

Purchase

Foreclosure Prevention

VISTA

Community Lending

PC - Lahela Williams
 .75 FTE

PD – Desiree Vea
 .75 FTE

PC - Kelly Lincoln
 .5 FTE

BA – K. M. Thoene
 1.0 FTE

PC - Helene Edelstein
 .5 FTE

PC - VACANT

Kelly Lincoln
 .25 FTE

Kelly Lincoln
 .25 FTE

CSS - R. Transfiguracion
 1.0 FTE

CSA - Karen Bugarin
 1.0 FTE

VISTA Leader -
 VACANT

CSS - Kaleio Caminos
 .25 FTE

CSS - Kaleio Caminos
 .25 FTE

Desiree Vea
 .25 FTE

CSS - M Meheula
 1.0 FTE

VISTA – Tracy Parks

CSS - Pono Filimoeatu
 .25 FTE

CSS - Pono Filimoeatu
 .25 FTE

CSS - Pono Filimoeatu
 .5 FTE

VISTA – John Malone

CSA – Wileen Ortega
 .25 FTE

CSA – Wileen Ortega
 .25 FTE

CSS - Kaleio Caminos
 .5 FTE

VISTA – Ann AuHoon

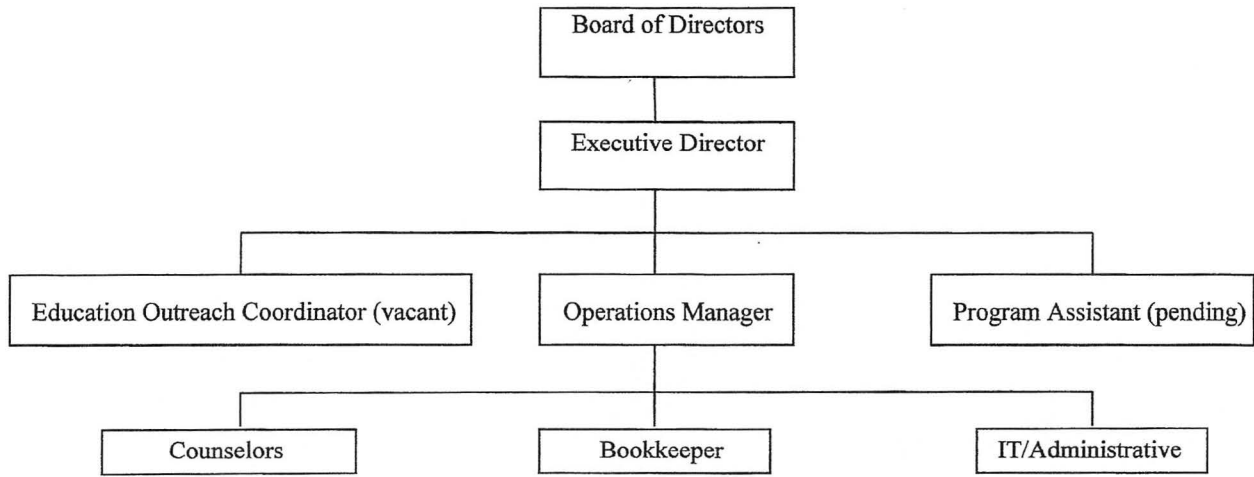
Lahela Williams
 .25 FTE

CSA – Wileen Ortega
 .25 FTE

VISTA -
 Melatia Cabrera

VISTA –
 Benjamin Barrett

VISTA -
 Kevin Landucci



Hale Mahaolu (Collaborating Partner)
Organizational Flow Chart

