

House District All  
Senate District All

THE TWENTY-EIGHTH LEGISLATURE  
APPLICATION FOR GRANTS  
CHAPTER 42F, HAWAII REVISED STATUTES

Log No:

For Legislature's Use Only

Type of Grant Request:

GRANT REQUEST – OPERATING

GRANT REQUEST – CAPITAL

"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.

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

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:  
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 cccofmaui@aol.com

3. TYPE OF BUSINESS ENTITY:

- NON PROFIT CORPORATION INCORPORATED IN HAWAII  
 FOR PROFIT CORPORATION INCORPORATED IN HAWAII  
 LIMITED LIABILITY COMPANY  
 OTHER  
 SOLE PROPRIETORSHIP/INDIVIDUAL

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

STRENGTHENING THE MONEY MANAGEMENT SKILLS OF INDIVIDUALS/FAMILIES IN TRANSITIONAL SHELTERS, AND THOSE AT RISK OF BECOMING HOMELESS, THROUGH ONE TO ONE FINANCIAL COUNSELING AND GROUP EDUCATIONAL WORKSHOPS.

4. FEDERAL TAX ID # \_\_\_\_\_

5. STATE TAX ID #: \_\_\_\_\_

7. AMOUNT OF STATE FUNDS REQUESTED:

FISCAL YEAR 2016: \$ 273,325.00

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 \$ 215,000  
COUNTY \$ 43,392  
PRIVATE/OTHER \$ 230,000

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE:

\_\_\_\_\_  
AUTHORIZED SIGNATURE

WENDY BURKHOLDER EXECUTIVE DIRECTOR  
NAME & TITLE

1/28/15  
DATE SIGNED

**Consumer Credit Counseling Service of Hawaii**  
**Application for Grant In Aid**

**I. Background and Summary**

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 provide financial education on an individualized basis, addressing the client family's specific personal concerns and/or crisis.

We are:

- the only financial education 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.

We have operated state-wide from three locations:

- Honolulu for 46 years,
- Wailuku for 22 years,
- Hilo for 14 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. Unlike housing counseling agencies, whose mission is to focus solely on the family's housing situation, CCCS of Hawaii is a full service agency, in that our counseling processes encompass and address client family's entire financial picture. 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.

2. The goals and objectives related to the request:

Sound money management skills are crucial to every family's foundation. Sometimes, through un or under-employment, divorce, medical crises or simple over-obligation, people face real financial hardships. Without the education, support and tools to effectively manage these difficulties the situation will often deteriorate to an extent that may jeopardize jobs, homes, health and important relationships. Through individual counseling CCCS provides personalized financial education and offers up remedies that are timely and relevant to each clients' specific circumstances. Through group educational workshops we teach the basic principles of smart money practices and the responsible use of credit.

Given the turbulent state of our economy over the past 6 years CCCS has been inundated with 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 regaining financial stability in order to maintain, or improve upon, their housing situation through individual counseling and group education, thereby avoiding joining the ranks of the homeless population.

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. There has been an outpouring of support and funding for at-risk homeowners, however, 65% of our clients are non-homeowners, who 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 more readily qualify for adequate rental housing.

It is our intent 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.

Through these efforts we expect to:

- Improve the prospects of those currently homeless in terms of becoming “rent ready”
- Strengthen the position of families who may be at risk of losing their housing and becoming homeless

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

Our homeless population is exploding and, further, many more are teetering on the brink. 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.

In a poll of local homeless service providers the three greatest challenges families face when seeking to transition from emergency shelter services are:

- Lack of affordable housing
- Income restrictions (the “gap” group-income too high to qualify for subsidies)
- Poor or no credit standing.

A full 30% of the 1500 families counseled by our agency in 2014 were “hidden homeless”, folks completely reliant on family or friends for the roof over their head, a tenuous situation at best.

CCCS’ counseling services empower people to make informed choices moving forward, as well as giving them the means to address the wreckage of the past- this results in stabilizing and mitigating damage to the family unit with the ultimate goal being recovery. Our aim is to minimize damage and stabilize families and individuals, especially those having suffered income loss, through individualized counseling. We strive to help families avoid complete financial ruin and disastrous consequences by giving them the tools to effectively manage and protect their limited resources. And we hope to discourage the filings of bankruptcies that will not be of benefit to the client family in the long run.

4. Describe the target population:

Our counseling services are available to any person experiencing financial distress however our statistics indicate our client base is predominantly of the low to moderate income populace. In 2013 77% of our 1500 clients earned less than \$55,000, 42% were male, 58% female and had, on average, 2 dependents. Not surprisingly, 83% of our 2013 clients were between the ages of 35-70, mirroring the huge impact of the recession on middle age, middle income families and 5% were 71 or older. Workshops are conducted at the request of our community partners, whose clients are also predominantly LMI. For the purposes of this proposal we would like to focus resources on the homeless in transitional shelters or those at-risk of homelessness.

5. Describe the geographic area:

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

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

**One-on-one Counseling:** We will provide professional financial management counseling to a minimum of 800 individuals and families in 2015/2016. The “type” of counseling given is often determined by the outcome of the counseling session.

One to one counseling sessions are essentially very personalized financial literacy training. These interactive sessions thoroughly (and non-judgmentally) explore the events, behaviors, habits or attitudes that led to financial distress. Once identified, counselors work with clients to develop an action plan to remedy difficulties. Each session results in one of the following: a self-administered repayment plan, the immediate implementation of a debt management plan through CCCS, whereby CCCS intervenes with the creditors to negotiate and establish a reduced payment plan at a level in keeping with the client families abilities and budget constraints, a step by step action plan for the client to self-implement in order to establish a DMP, a referral to a program or government agency to assist with a specific problem or referral to bankruptcy with federally mandated certificate of counseling.

The goal of the initial individual session is for clients to become aware of their financial landscape and to fully understand the potential consequences of failure to act and/or make changes in their direction or choices. The first step in taking control of their circumstances happens by establishing a realistic living expenses budget and the development of an actionable plan. By learning to budget, prioritize savings for emergency and future expenses, understand and eliminate debt and avoiding expensive loans or scams families become financially capable, experiencing greater economic stability. This creates stronger family relationships, better health and educational outcomes, less dependence on social/government services and certainly lowers the risk of homelessness. 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 working hard to recover from years of desperate struggle.

**Group Education Outreach:** We will conduct a minimum of 25 workshops throughout the state in 2015/2016, reaching a minimum of 350 individuals and families. Group workshops seek to educate families in the areas of developing sound personal budgeting skills and savings strategies, enhancing their understanding of credit and its’ true costs and recognizing (and avoiding) common money management pitfalls such as exorbitant interest payday loans. 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. The projected timeline for accomplishing these results.

<u>Activity</u>	<u>Timeline</u>	<u>Point Person</u>
Counseling on all Islands Minimum 800 sessions by 06/30/16	Ongoing	Executive Director, Counselors
Hire Counselor, Program Asst Outreach Coordinator	1 <sup>st</sup> Qtr	Executive Director
Assess performance and consumer satisfaction	Ongoing- quarterly	Executive Director Educ. Outreach Coordinator
Education Outreach Minimum 25 classes by 6/30/16	Ongoing	Education Outreach Coordinator
Assess effectiveness and consumer satisfaction	Ongoing- quarterly	Education Outreach Coordinator

3. Description of Quality Assurance Plans.

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.

All counseling statistics, including income, debt load, referral sources, causes of financial difficulty and outcome of each session are reported on a monthly basis to the ED, using software specific to the counseling industry.

As part of our Performance and Quality Improvement program (PQI) results are compared against historical data to identify shifts or trends, such as higher or persistent un/under employment rates, uninsured medical crises and are also compared to statistics generated by our other branch offices.

The gathering of statistical data, along with receiving regular feedback from all stakeholders- staff, Board, clients and funders- go far in ensuring we are responsive to the needs of the communities we serve.

All 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 and timeliness 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.

#### 4. Measure of Effectiveness

CCCS of Hawaii will report data to the expending agency on a quarterly basis. This data 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 workshop evaluations from participants.

### **III. Financial**

#### **Budget**

1. A budget utilizing the prescribed budget form is attached.
2. Quarterly funding requests for the fiscal year 2015-2016  
  
Qtr 1- \$68,331 Qtr 2- \$68,331 Qtr 3- \$68,331 Qtr 4- \$68,332
3. Requests are pending for additional foreclosure mitigation funding under the federal NFMC Rd9 program, Citigroup, Capital One and Bank of America credit counseling-specific grant programs and County of Maui Dept of Housing and Human Concerns.
4. The agency has received the federal tax credit for employer-paid medical. The agency has neither applied for, nor received, any State tax credits.
5. CCCS is a sub-contractor to both the Legal Aid Society of Hawaii, under the Attorney General Foreclosure Assistance program, and Hawaii Homeownership Center, under a C&C of Honolulu Community Service contract. We are also a grantee of the County of Maui Dept of Housing and Human Concerns Family Self Sufficiency program.
6. The balance of CCCS' unrestricted assets as of December 31, 2014 were \$244,825.

## **IV. Experience and Capability**

### **A. Necessary Skills and Experience**

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 seven 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 housing/foreclosure mitigation counseling through NeighborWorks, HUD and NCHEC.

CCCS of Hawaii, at the request of the State Dept. of Labor, has participated in each of the Rapid Response efforts following the layoffs by major employers, such as 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.

We currently have formal collaborative relationships with Legal Aid, Hawaii Home Ownership Center and Hawaiian Community Assets, under the AG's Foreclosure Assistance Program. Additionally, we've partnered with HHOC and HCA under a 2014 Honolulu C&C Community Services Grant in Aid and we provide group workshops to the transitional housing clients of the Institute for Human Services, the YWCA's Fernhurst and the Weinberg shelters. We also have a long-standing relationship with our state housing agency, HHFDC, under the Making Home Affordable, National Foreclosure Mitigation Counseling and Emergency Homeowner Loan programs.

However, more than 30% of families seeking our services find us through their participation in government and other non profit human service programs such as DHS Family Self Sufficiency programs, Headstart, Habitat for Humanity, Habilitat and Child & Family Services. Many agencies consider CCCS the "go-to" resource for those of their clients, for whom financial stress, overwhelming debt or the lack of personal financial literacy skills represent serious challenges to the client family's well-being. These relationships are informal and CCCS is largely uncompensated for either individual or group services.



## **B. Facilities**

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**

#### 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, Ms. Jones had over 24 years experience in the retail credit and collections sector, 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.

Debbie Johnson, CCCC  
Counselor, Main Office

Ms. Johnson joined the CCCS team in March 2013, after a career of more than 25 years in human services agencies, including Career Path. She holds a number of specialized training certificates and has received extensive training in foreclosure mitigation counseling techniques.

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 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.

**B: Organization Chart**

Board of Directors

Executive Director

Education Outreach  
Coordinator (Pending)

Operations Manager

Program Assistant  
(Pending)

Client Intake Specialist

Counselors

Bookkeeper

IT/Administrative

**C: Compensation**

The Executive Director's annual compensation is a salary of \$79,180.

## **VI. Other**

### **a. Litigation**

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

### **b. Licensure/Accreditation**

CCCS of Hawaii is a member of the National Foundation for Credit Counseling, the oldest and largest trade member organization and all of our counselors are certified by it. We are accredited to provide financial education 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.

### **c. Federal and County Grants awarded since July 2014**

CCCS was awarded grant funding by County of Maui Dept.of Housing And Human Concerns for FY2015 in the amount of \$50,000.

### **d. Private Educational Institutions**

N/A

### **e. Future Sustainability**

Mega-sized mainland banks-despite playing a key role in triggering the recession by granting large mortgages and excessive lines of credit- have drastically reduced funding to not just our agency, but to the credit counseling sector nationwide. This revenue, known as fair share, once accounted for 86% of our operating revenue. It now amounts to less than 10%. Some of these lenders now offer grant programs specific to credit counseling services and we pursue each opportunity as they arise.

Our local financial institutions (banks and credit unions) have remained staunchly supportive of our programs and have stepped up their efforts in order to fill the funding gap created by the mainland banks. Additionally, we have established relationships with foundations such as HCF and at the County level with Honolulu and Maui. We also anticipate upcoming funding opportunities at the federal level through the Consumer Finance Protection Bureau (CFPB).

## BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2015 to June 30, 2016

Applicant: \_Consumer Credit Counseling Service of Hawaii

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
<b>A. PERSONNEL COST</b>				
1. Salaries	161,566	51,276	34,340	169,016
2. Payroll Taxes & Assessments	13,087	3,979	2,787	13,850
3. Fringe Benefits	29,307	7,779	8,649	15,526
<b>TOTAL PERSONNEL COST</b>	<b>203,960</b>	<b>63,034</b>	<b>45,776</b>	<b>198,392</b>
<b>B. OTHER CURRENT EXPENSES</b>				
1. Airfare, Inter-Island				7,400
2. Insurance	4,749			5,851
3. Lease/Rental of Equipment	1,882			2,318
4. Lease/Rental of Space	30,029	6,750	4,224	25,045
5. Staff Training				
6. Supplies	5,197			6,403
7. Telecommunication	6,541	1,500		6,559
8. Utilities				
9. Computer Expense	4,032			4,968
10. Membership Dues				9,600
11. Professional Services	11,200	6,800		7,000
12. Advertising/Outreach	4,570			5,630
13. Postage	1,165			1,435
14. Special Projects				7,300
15. Bank Charges				3,760
16. Educational Materials/Trg				12,700
17. Equipment Purchase				1,209
18				
19				
20				
<b>TOTAL OTHER CURRENT EXPENSES</b>	<b>69,365</b>	<b>15,050</b>	<b>4,224</b>	<b>107,178</b>
<b>C. EQUIPMENT PURCHASES</b>				
<b>D. MOTOR VEHICLE PURCHASES</b>				
<b>E. CAPITAL</b>				
<b>TOTAL (A+B+C+D+E)</b>	<b>273,325</b>	<b>78,084</b>	<b>50,000</b>	<b>305,570</b>
<b>SOURCES OF FUNDING</b>		Budget Prepared By:		
(a) Total State Funds Requested	273,325	Wendy Burkholder <span style="float: right;">808-532-3225</span>		
(b) Total Federal Funds Requested	78,084	Name (Please type or print) <span style="float: right;">Phone</span>		
(c) Total County Funds Requested	50,000	<span style="float: right;">1/28/15</span>		
(d) Total Private/Other Funds Requested	305,570	Signature of Authorized Official <span style="float: right;">Date</span>		
<b>TOTAL BUDGET</b>	<b>706,979</b>	Wendy Burkholder, Executive Director Name and Title (Please type or print)		

## BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2015 to June 30, 2016

Applicant: Consumer Credit Counseling Service of Hawaii

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Counselor	1	\$43,389.96	74.62%	\$ 32,375.74
Counselor	1	\$40,000.00	74.62%	\$ 29,846.16
Counselor	1	\$42,930.12	22.59%	\$ 9,696.24
Client Intake Specialist	1	\$36,000.00	74.62%	\$ 26,861.54
Counselor	0.5	\$20,000.00	100.00%	\$ 20,000.00
Client Support Specialist	1	\$36,000.00	74.62%	\$ 26,861.54
Bookkeeper & Technical Support	1	\$42,684.96	37.31%	\$ 15,924.78
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
<b>TOTAL:</b>				<b>161,566.00</b>

# GOVERNMENT CONTRACTS AND/OR GRANTS

Applicant: Consumer Credit Counseling Service of Hawaii

	<b>CONTRACT DESCRIPTION</b>	<b>EFFECTIVE DATES</b>	<b>AGENCY</b>	<b>GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau )</b>	<b>CONTRACT VALUE</b>
1.	Credit/Debt Mgmt Education/Counseling and Foreclosure Mitigation Services	10/01/13 through 09/30/15	CCCS is subcontractor to Legal Aid Society of Hawaii	U.S.	\$839,700 over 3yrs.
2.	Credit/Debt Mgmt Education/Counseling and Foreclosure Mitigation Services	07/01/14 through 06/30/15	Dept of Housing and Human Concerns	Maui County	\$50,000
3.	Credit/Debt Mgmt Education and Counseling	01/15/14 through 04/01/15	CCCS is subcontractor to Hawaii Homeownership Center	Honolulu County	\$65,598
4.					
5.					
6.					
7.					
8.					
9.					
10.					\$954,698

## BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2015 to June 30, 2016

Applicant: Consumer Credit Counseling Service of

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
N/A			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
<b>TOTAL:</b>				
JUSTIFICATION/COMMENTS:				

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
N/A			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
<b>TOTAL:</b>				
JUSTIFICATION/COMMENTS:				

**DECLARATION STATEMENT OF  
APPLICANTS FOR GRANTS PURSUANT TO  
CHAPTER 42F, HAWAII REVISSED 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 pursuant to Section 42F-103, Hawaii 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 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 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.
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii 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 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, Hawaii 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, Hawaii Revised Statutes, for grants used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant 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 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)



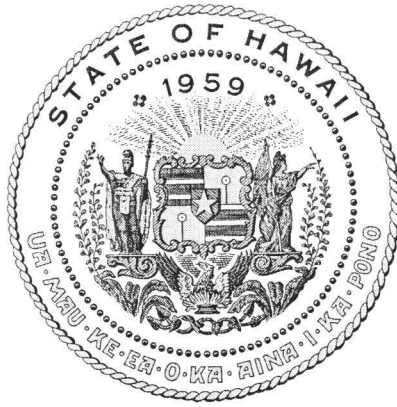
(Signature)

1/28/15

(Date)

\_\_\_\_ Wendy Burkholder \_\_\_\_\_ Executive Director \_\_\_\_\_  
(Typed Name) (Title)





## Department of Commerce and Consumer Affairs

### CERTIFICATE OF GOOD STANDING

I, the undersigned Director of Commerce and Consumer Affairs of the State of Hawaii, do hereby certify that

#### CONSUMER CREDIT COUNSELING SERVICE OF HAWAII

was incorporated under the laws of Hawaii on 06/08/1984 ;  
that it is an existing nonprofit corporation; and that,  
as far as the records of this Department reveal, has complied  
with all of the provisions of the Hawaii Nonprofit Corporations  
Act, regulating domestic nonprofit corporations.

IN WITNESS WHEREOF, I have hereunto set  
my hand and affixed the seal of the  
Department of Commerce and Consumer  
Affairs, at Honolulu, Hawaii.

Dated: January 27, 2015

Interim Director of Commerce and Consumer Affairs

