

House District 23
Senate District 12

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:
Hawaii Habitat for Humanity Association, Inc.
Dba:

Street Address: 2051 Young Street #82, Honolulu, HI 96826

Mailing Address: (same)

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:

Name JEAN LILLEY

Title Executive Director

Phone # 808-847-7676

Fax # N/A

E-mail jean@hawaiihabitat.org

3. TYPE OF BUSINESS ENTITY:

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

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

VARIOUS HOME CONSTRUCTION PROJECTS -- STATEWIDE

4. FEDERAL TAX ID #: [REDACTED]

5. STATE TAX ID #: [REDACTED]

7. AMOUNT OF STATE FUNDS REQUESTED:

FISCAL YEAR 2017: \$ 1,674,000

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 \$ _____
FEDERAL \$ _____
COUNTY \$ _____
PRIVATE/OTHER \$ 8,480,250

REPRESENTATIVE:

JEAN LILLEY, EXECUTIVE DIRECTOR
NAME & TITLE

JANUARY 22, 2016
DATE SIGNED



RECEIVED
1/22/16

Application for Grants

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. Please include the following:

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

Founded in 1996, Hawaii Habitat for Humanity Association (Hawaii Habitat) is a resource development and support organization that connects, strengthens and accelerates the work of local Habitat of Humanity program offices – or “affiliates” – throughout Hawaii. Hawaii Habitat is a State Support Organization, which supports seven Habitat affiliates across the state. Our primary purpose is to ensure that our local affiliates operate at full capacity as efficient, effective and financially stable partners in providing substantially more affordable homeownership opportunities for low-income families. We do this by developing statewide partners and funding resources that will ultimately serve more families within the communities they serve.

2. The goals and objectives related to the request;

Goal 1:

HHFHA’s primary goal in this request is to help our affiliates expedite the completion of 67 new and renovated homes currently in the pipeline over the next two years.

Objectives

- A. Provide substantial funding for each home to be built over the course of the next two years that will be leveraged for additional funding to complete the construction of each home.
- B. Provide a funding source that is not restricted specifically for construction materials and services, but additional overhead costs related to the Habitat program.
- C. Renovate and build 67 homes over the next two years to serve an estimated 320 individuals who will own their home, with a sustainable pathway out of poverty.

Goal 2:

The Grant-in-Aid funds will not only expedite the current planned construction, but will also help Habitat build an additional 10% or seven homes over the course of these two years.

Objectives

- A. Provide additional funding for seven more homes over the next two years that will leverage other community funding.
- B. Provide homeownership opportunities to an additional 30 individuals across the state, helping them with a permanent, sustainable home.

Goal 3:

In addition to construction of homes, Hawaii Habitat has a Renewable Energy Program with a goal of providing solar energy on all existing and new Habitat homes across the state.

Objectives

- A. Reduce utility expenses of Habitat partner families.
- B. Offer the Renewable Energy Program to other low income homeowners statewide to help reduce their housing costs.
- C. Provide a savings of at least 30% on electricity for homeowners with incomes of 25% to 80% of the average median income (AMI).

3. The public purpose and need to be served;

The need for housing for low-income households is critical in all counties of Hawaii. According to a study commissioned by the Hawaii Housing and Finance Development Corporation, an estimated 6,000 ownership units and 13,000 rental units are needed to meet the housing demands for households earning less than 80% of area median income. And while emergency shelters and transitional housing address important community needs, they cannot provide permanent affordable housing to hardworking families.

Most housing solutions offered to low-income families in Hawaii focus on rentals. But unlike rental housing, homeownership offers low-income families a true means to **break the cycle of poverty**. In lower income households, non-housing wealth tends to be extremely limited. **Homeownership is a critical means of financial sustainability for lower income households** (for whom housing wealth often equals total wealth), and offers low-income families one of the few paths to financial stability that can be passed to future generations.

There are simply not enough affordable units to meet the needs of low-income households. The 2011 Hawaii Housing Planning Study estimated that for 2012-2016, nearly 4,000 units are required to meet the ownership needs of very low- and low-income households. For every 10 households in Hawaii earning less than 80% of AMI, only 6.4 affordable units are available.

The Habitat for Humanity model, because of its reliance on volunteer labor and donations, is able to circumvent or reduce a number of the barriers to providing affordable homes to Hawaii's working families. **Habitat makes homeownership affordable through "sweat equity" by homebuyers, donated and volunteered services and goods from community partners, and the sale of homes without profit markups, purchased through interest-free mortgages.** The Habitat for Humanity approach to community development and homeownership has led to

more than 1 million families — representing 5 million people — around the world, improve their living conditions through Habitat's housing since the organization was founded in 1976.

To qualify for the Habitat program, Habitat partner families must meet three core tenants of criteria:

1. Willingness to partner – Partnering means that they must be willing to participate in financial training programs, provide their “sweat equity” investment and become a partner with Habitat in all aspects of constructing their home, working with volunteers and building their home.
2. Need – Partner families must demonstrate a need for a simple, decent home. Many of our families are living in substandard homes that have become dilapidated or unsafe, or are living in overcrowded conditions with family members or friends.
3. Ability to Pay – Habitat partner families must be able to make monthly mortgage payments on a no-interest mortgage for the cost of building the home. Homes are built with volunteer labor and the Partner families' sweat equity, which reduces construction costs substantially from a traditional built home. Many Habitat families find that their monthly mortgage payments are less than their rental payments for an apartment or home.

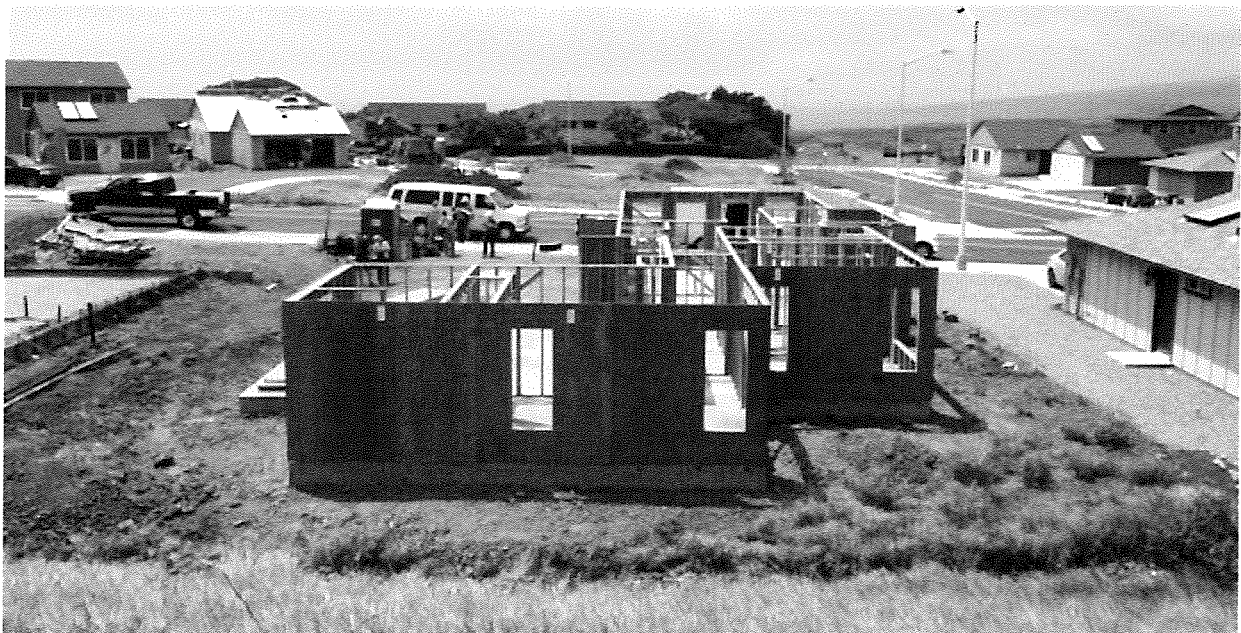
Hawaii's Habitat affiliates are reporting that some of their partner families (Habitat homeowners) came directly out of homelessness into their programs. One affiliate reported that as many as 50% of the people they have served in recent years were “hidden homeless” families. While the Habitat model is not available for all homeless people, it does provide a permanent solution for working families who aren't able to afford a decent home.

It is also important to mention that ALL Habitat partner families are required to complete financial planning and homeownership course, as it is important that they know they must make the monthly payments on their mortgage as well as put funds away for the future of their home maintenance needs.

Habitat builds simple, decent homes to accommodate low income families of all sizes. Habitat homes are built with volunteer labor, but must comply with local building codes and regulations. Subcontractors for licensed services are hired to install electricity and plumbing as required, but for the most part the rest of the mostly pier and post constructed homes (unless otherwise specified by building codes) are built by volunteers, including foundation work and roofing. The average three-bedroom Habitat home is about 1200 square feet with an average cost of \$135,000. Donated materials are accepted for the construction of the home. All Habitat homes across the country, including Hawaii receive donated new refrigerators and stoves from Whirlpool Corporation. Other appliances, like a washer and dryer, are also offered by Whirlpool at a discounted price.

Below are pictures of homes currently being built by Habitat organizations in Hawaii.





4. Describe the target population to be served; and

Habitat for Humanity targets low- and very low-income stable working families for whom homeownership would otherwise be unattainable. Within Hawaii, Habitat homeowners are among the working poor, typically earning between 30%-80% of the area median income (AMI) in their communities. In 2015 statewide average calculation for this range is \$24,300 - \$64,850 for a family of four persons according to the US Department of Housing and Urban Development.

As mentioned above, Habitat Partner Families must be able to make monthly mortgage payments. Across the state the average cost of a Habitat home is \$135,000 for the construction of a new home (note: does not include the land). Monthly mortgage payments for a 20-year term would be around \$565. Habitat also includes property taxes and insurance in the monthly payments, which would increase the payments to as much as \$625/month. Habitat's goal is that the

monthly payment for housing for our partner families is 30% or less of their monthly income. In this scenario, the partner family would need to earn at least \$21,000/year to obtain this goal.

5. Describe the geographic coverage.

In our specific role as the State Support Organization (SSO) for Hawaii, our coverage area is statewide through partnership with seven local Habitat affiliates throughout the state. Each affiliate serves its local community as follows: Hale Aloha O **Hilo** serves East Hawaii; **Leeward Oahu** serves Leeward Coast (Kunia Road); **West Hawaii** captures North Kohala to South Point; **Molokai** serves the entire island, **Honolulu** serves the island of Oahu, with the exception of the Leeward region; and **Maui** serves the islands of Maui and **Lanai**; and **Kauai** serves all of the island, as well.

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;

Scope of Work and Tasks:

If awarded, **the State of Hawaii GIA grant will allow Hawaii Habitat to distribute funds as needed to our affiliates to cover construction costs.**

During the grant term, Hawaii Habitat's supported activities will directly benefit at least 73 low-income Habitat partner families located throughout the state over the next two-year. Based on our data from 2014- 2015, we provided homeownership opportunities for 64 low-income families. We anticipate providing similar opportunities for additional families throughout Hawaii in 2016. Results: In the near-term, the primary anticipated result of our grant request is the provision of at least \$20,000 per project to offset construction costs and to be used for leveraging matching funds through other sources of income. The secondary anticipated result is the expansion of our affiliates' construction projects an additional 10% because of the access to the funds over the course of the next two years.

Outcomes: Both our primary and secondary anticipated results will yield substantial long-term outcomes for the low-income population Habitat targets.

- *Outcome 1:* By June 2017, 29 low-income partner families will have begun establishing financial stability through homeownership. Providing revolving loan funds to these low-income partner families helps ensure the timely completion of their homes and subsequently assists them in achieving the first steps toward financial security via homeownership.

- *Outcome 2:* By June 2018, an additional 38 homes will undergo major renovation, or be newly built, which includes the additional 10% because of the funding received through this source.
- *Outcome 3:* By June 2018 solar energy is provided to all Habitat partner families across the state (a total of around 520 existing homes across the state).

Measures of Effectiveness: Our measures of effectiveness follow directly from the anticipated results and outcomes stated above:

- By June 2017, 29 Habitat construction projects across the state will receive funding from this state grant.
- By June 2018, an additional 38 homes will be constructed with these grant funds.
- By June 2019, All 67 new homes will be completed and partner families will be making monthly mortgage payments to their consecutive Habitat affiliates. These mortgage payments will be revolved by the affiliates to be used for building more homes..
- By June 2018, 520 Habitat partner families will have solar energy through our Renewable Energy Program

Additional Benefits: Because limited assets pose the most significant barrier to homeownership for low-income families—a sizeable down payment for a first home is especially difficult for this population—targeted purchase assistance programs such as those Habitat for Humanity offers help overcome the buyer’s lack of down payment and lower the family’s monthly mortgage cost. One of the solutions to overcoming this substantial down payment issue is that **the homebuyer is required to invest hundreds of hours of labor, sweat equity, as the “down payment” or “investment” on their home.** Community financial support and donated labor and materials contribute to keeping the mortgage amount and payments affordable. Through the Habitat model of community partnership and an affordable mortgage, Habitat provides safe, secure, and affordable housing for current generations as well as impacting future generations with a stable environment in which to thrive, receive an education, become the future contributors to the community, and become homeowners themselves, breaking the cycle of poverty.

Homebuyer education is critical to the long-term success of our partner families. We provide extensive support and counseling to families, often helping them to reduce debt, improve their credit rating, and learn financial management techniques that will help them successfully navigate homeownership. Since Habitat is the mortgage holder, we continue our work with families on their financial awareness through the term of their Habitat mortgage. We believe that equipping families with these tools assists not only with homeownership, but also attaining overall life skills.

Energy savings are also essential for the low income families Habitat serves. Some of our families have reported to us that there are times when their power bills have exceeded their mortgage payments. With the fluctuating costs of

electricity, Hawaii Habitat developed a program, where a homeowner will have flat monthly payments for power produced through solar energy. Our program offers battery systems to store the power, so that a minimum electrical bill from Hawaiian Electric, will be incurred, and a savings of at least 30% on their utility expense will be saved.

Responsibilities:

Partner 1, Hawaii Habitat for Humanity Association: As described above, we serve and are accountable to our affiliates, and provide assistance designed to help them accomplish their goal of eliminating poverty housing and homelessness within our state. We will distribute funds to benefit the partner families through our affiliates. The funds will be disbursed to help offset construction costs and will be incorporated into the families' mortgages to revolve for the next Habitat partner families.

Partner 2: Hawaii Habitat Affiliates: Hawaii's seven Habitat affiliates are locally formed non-profits governed by community volunteer Boards of Directors. Some affiliates are managed by paid staff members, while others are managed by their volunteer Boards. These local offices provide services and programs to the low-income families we target,. Each affiliate is charged with not only constructing the homes but also selecting and supporting partner families, acquiring land for future building or homes for rehabilitation, raising cash and donations to build homes and operate their organizations, originating and servicing up to 30-year mortgage loans, and otherwise managing all aspects of running an efficient and effective nonprofit organization. The affiliates act as the general contractor and the mortgagee of the Partner Families.

Partner 3, Partner Families: Partner families constitute our ultimate target population, and are the direct beneficiaries of these grant funds. Habitat partner families can earn up to 80% of area median income. 100% of our partner families are low- or very low-income, 20% include an elderly family member, and 12% include a disabled family member. Families are selected based upon: (a) need (financial and housing); (b) ability to pay the 0% interest mortgage; and (c) willingness to partner.

Homeowners attend extensive homeowner education classes and contribute hundreds of sweat equity hours building their own homes. Homeowners make monthly, no- interest mortgage payments which, along with property taxes, insurance and utilities, do not exceed 30% of their income. Community financial support and donated labor and materials contribute to keeping the mortgage amount and payments affordable.

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

Starting in July 2016, our affiliates report building at the following capacity for the year ending in June 2017, 29 homes:

- Kauai Habitat for Humanity: Four homes (new construction)
- Habitat Leeward Oahu: Two homes (new and major renovation)
- Honolulu Habitat: Four homes (new construction)

Molokai Habitat: Two homes (new construction)
Habitat Maui: Six homes (new and major renovations)
Habitat West Hawaii: 10 homes (new construction)
Hilo Habitat: One home (new construction)

In July 2017, our Habitat affiliates plan to build at the following capacity, 38 homes:

Kauai Habitat for Humanity: Four homes (new construction)
Habitat Leeward Oahu: Two homes (new and major renovation)
Honolulu Habitat: Four homes (new construction)
Molokai Habitat: Three homes (new construction)
Habitat Maui: 14 homes (new and major renovations)
Habitat West Hawaii: 10 homes (new construction)
Hilo Habitat: One home (new construction)

The start times on each of these building projects will be staggered over the course of the 12-month period. We anticipate that all of the above listed projects will be complete by June 2019.

With the GIA grant, not only will our affiliates have the ability to expedite the above listed construction projects, but they report they will also have the ability to build an additional 10% or seven more homes because of the increase in funding available. These additional seven homes could be considered a bonus to this funded grant.

We have also included an amount to help administer our Renewable Energy Program effectively across the state. Our primary goal is to install solar systems on all existing and under construction homes by June of 2018. An additional boost in funds will help us achieve this goal, and provide sustainability as we disperse the program to other low income homeowners (under 80% AMI).

3. **Describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results; and** As is standard policy of Hawaii Habitat for Humanity, resources and services are provided to all affiliates who are in good standing, not only with our organization through the services and resources we provide, but also with our national organization Habitat for Humanity International (HFHI). Hawaii Habitat and the seven Habitat affiliates all report on an annual basis to HFHI. Should a Habitat organization fail to meet the criteria required, HFHI will consider them out of compliance until such time that they remedy the situation. Hawaii Habitat also requires Habitat affiliates in Hawaii meet criteria of good standing before providing additional resources. Administering the State Grant in Aid funds would require distribution only to those who are in good standing with both HFHI and Hawaii Habitat.

Hawaii Habitat will use an application process for the distribution of these GIA funds. The application will include a budget showing anticipated sources of income for the project, as well as estimated expenses. Each distribution of the GIA funds will be designated toward a specific project and Hawaii Habitat will require ongoing updates on the projects as they are under construction. A final report showing sources of income and actual expenses will be required along with a copy of the certificate of occupancy showing completion of the project.

If for any reason the project construction or progress is incomplete, Hawaii Habitat may ask the affiliate to either return the funds or use them for another project within their community.

Through our discussions with the affiliates, we believe that the additional funding we receive through this grant will not only help our affiliates build their planned projects quicker, but also help them build additional homes, because of the additional access to funds.

4. **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.**

Expedited construction

- A. Seven Habitat affiliates apply for grant funding through June 2018
- B. 67 Certificates of Occupancy on Habitat homes before June 2019
- C. 320 individuals are living in homes they own

Bonus Construction

- A. Seven Habitat affiliates have enough funding to start additional construction projects after June 2018
- B. Seven additional Certificates of Occupancy on Habitat homes before December 2019
- C. 30 additional individuals are living in homes they own

Renewable Energy

- A. Provide photovoltaic systems to 520 Habitat families by June 2018.
- B. Offer photovoltaic systems to other low income families across the states.
- C. Work toward accomplishing the state's goal of 100% renewable energy by the year 2045.

III. Financial

Budget

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

Attached

2. **The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2017.**

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$418,500	\$418,500	\$418,500	\$418,500	\$1,674,000

3. **The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2017.**
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.**

Not Applicable

5. **The applicant shall provide a listing of all federal, state, and county government contracts and grants it has been and will be receiving for program funding.**

Not Applicable

6. **The applicant shall provide the balance of its unrestricted current assets as of December 31, 2015.**

Please see attached Hawaii Habitat for Humanity Association Balance Sheet, dated December 31, 2015, attached.

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.

Since its founding, Hawaii Habitat has worked in partnership with local Habitat program affiliates to secure funding and provide financial and administrative infrastructure as well as technical expertise. **Because we represent Hawaii's cadre of Habitat for Humanity program offices in their entirety, we have been able to facilitate partnerships with organizations and agencies seeking impact on a statewide—rather than local—scale.** Hawaii Habitat has successfully administered grants from state, federal, and foundation funders in support of the affiliates' work, including: the Case Foundation (\$5 million); State of Hawaii Grants in Aid (totaling \$1 million); Office of Hawaiian Affairs (\$1.5 million); Federal Home Loan Bank (\$532,000); and the Department of Hawaiian Homelands (DHHL) (\$3 million). Our administrative support has in turn allowed the affiliates to increase their impact. In the past eight years, we have helped the affiliates secure \$4.4 million in funding through State Grants in Aid, DHHL, OHA, and FHLB, which has translated into over 100 additional homes built, refurbished, or in process for the same number of families. In 2013, we provided homeownership opportunities for 26 low-income families by leveraging \$3.8 million in loans for zero-interest mortgages. All of these homes are new homes on Hawaiian Home Lands.

One of our greatest strengths with regard to our proposed Grant Activity is that we have an established track record in administering revolving loan funds. Hawaii Habitat has successfully administered revolving loan funds since 1997. That year, we received an \$800,000 loan from the Office of Hawaiian Affairs (OHA) to establish revolving loan funds for our affiliates. These \$20,000 loans benefitted 40 families; their mortgage payments in turn repaid the original loan from OHA. OHA provided further funding in 2006, when it awarded the first of five \$300,000 installments (totaling \$1.5 million). \$1.32 million of this total has been distributed—again in \$20,000 increments—benefitting 66 Hawaiian families. These funds are currently being revolved internally by Hawaii Habitat.

From 2007 to 2008, we received a total of \$1 million in State of Hawaii GIA funds, which were distributed in \$20,000 increments to benefit 50 families from the original funds, as well as an additional six families from revolved funds. These GIA funds have typically benefitted non-Hawaiian families, for whom OHA funds are not available. Through our relationships with local program offices—relationships that we feel are an additional strength in our administration of our revolving loan funds—we are able to capitalize on an existing structure for distributing RLFs to benefit low-income families.

While the OHA loan to establish our RLF was an invaluable source of seed funding, its limitation is that it can only be used to serve Native Hawaiian families. **State of Hawaii GIA RLF funds have the benefit of being used to serve ALL low-income families in Hawaii.**

Currently across the state there are 30 Habitat homes under construction and an additional 110 qualified in the queue over the next two years.

In March 2014, we also secured a three-year, \$95,000 grant award from Habitat for Humanity International (HFHI) to support Hawaii Habitat's capacity building efforts; we were one of just 20 Habitat offices and the only state support organization to secure such funding this year. The award supports our recently hired Community Outreach Director who, through state-level community partnerships, will grow the affiliates' volunteer networks, in-kind gifts and donations, and potential sponsorship and collaboration opportunities.

In December 2015, we were notified that our application to become a certified Community Development Financial Institution was approved and that we are now eligible to access funding from the Department of Treasury and New Market Tax Credit programs. We hope to receive these funds to lend to our affiliates in support of their growing programs.

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.

Not applicable. Hawaii Habitat currently operates as a "virtual office," (i.e., as significant portion of the organization's operations occurs using technology and without a physical office space), which allows the organization to maintain low overhead costs. The Executive Director and Community Outreach Manager currently work from home offices and arrange community meetings as needed.

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.

As noted above, Hawaii Habitat was awarded a grant from Habitat for Humanity International to support our capacity building efforts, including the hire of a full-time Community Outreach Manager, who will assist in the management of the grant funding. George Massengale was hired as the Community Outreach Manager in October 2015 and is supervised by Executive Director, Jean Lilley. Both individuals will allocate about 10% and 25% of their time, respectively in administering the funds. Hawaii Habitat for Humanity Board of Directors will provide oversight for the activity of this grant and tracking the funds.

Job descriptions for the staff positions have been attached.

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 organization chart that illustrates the placement of this request.

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.

Executive Director annual salary: \$65,000 + benefits

Community Outreach Manager: \$47,500 + benefits

VI. Other

A. Litigation

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

Not Applicable

B. Licensure or Accreditation

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

Not applicable

C. Private Educational Institutions

The applicant shall specify whether the grant will be used to support or benefit a sectarian or non-sectarian private educational institution. Please see Article X, Section 1, of the State Constitution for the relevance of this question.

Not applicable

D. Future Sustainability Plan

The applicant shall provide a plan for sustaining after fiscal year 2016-17 the activity funded by the grant if the grant of this application is:

(1) Received by the applicant for fiscal year 2016-17, but

During this fiscal year, we will also start receiving small amounts of funding through our fee for service programs, which are designed for the sustainability of Hawaii Habitat. The funds generated through these programs will help cover our overhead costs, so that grants and other state wide funding sources that we obtain can be shared fully with the direct service Habitat offices.

(2) Not received by the applicant thereafter.

With the recent notice of certification as a Community Development Financial Institution (CDFI) Hawaii Habitat will have the opportunity to access more funding over the course of the years starting in January 2017. However, we will continue our pursuit of statewide grant funds that will benefit our Habitat affiliates' programs.

Hawaii Habitat is also in the process of rolling out other programs that will generate funding for our programs across the state as well. As a matter of HFHI policy, Hawaii Habitat is not able to do any general fundraising with in the state. This is to respect the local affiliates' service areas, where they are raising funds and initiating events for the primary reason of raising money. Therefore, we are initiating programs that are

fee for service programs that can be tapped by the affiliates as well as Habitat partner families.

E. Certificate of Good Standing (If the Applicant is an Organization)

If the applicant is an organization, the applicant shall submit one (1) copy of a certificate of good standing from the Director of Commerce and Consumer Affairs that is dated no earlier than December 1, 2015.

Attached

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2016 to June 30, 2017

App Hawaii Habitat for Humanity Association

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
A. PERSONNEL COST				
1. Salaries	16,250			4,750
2. Payroll Taxes & Assessments	1,625			
3. Fringe Benefits	1,300			
TOTAL PERSONNEL COST	19,175			4,750
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island				
2. Insurance				
3. Lease/Rental of Equipment				
4. Lease/Rental of Space				
5. Staff Training				
6. Supplies				
7. Telecommunication				
8. Utilities				
Funds for Construction of 67 homes	1,340,000			7,705,000
Funds for PV program	200,000			
Indirect Costs	114,825			770,500
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	1,654,825			8,475,500
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	1,674,000			8,480,250
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	1,674,000	Jean Lilley 808-847-7676		
(b) Total Federal Funds Requested		Phone		
(c) Total County Funds Requested		1/22/16		
(d) Total Private/Other Funds Requested		Date		
TOTAL BUDGET	1,674,000	Jean Lilley, Executive Director		
		Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2016 to June 30, 2017

Applicant: Hawaii Habitat for Humanity Association, Inc.

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Executive Director	1	\$65,000.00	25.00%	\$ 16,250.00
Community Outreach Manager	1	\$47,500.00	10.00%	\$ 4,750.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				21,000.00
JUSTIFICATION/COMMENTS:				

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2016 to June 30, 2017

Applicant: Hawaii Habitat for Humanity Association Inc

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
Not Applicable			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:			\$ -	
JUSTIFICATION/COMMENTS:				

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

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2016 to June 30, 2017

Applicant: Hawaii Habitat for Humanity Associati

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED FY:2016-2017	OTHER SOURCES OF FUNDS REQUESTED FY:2016-2017	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2014-2015	FY: 2015-2016			FY:2017-2018	FY:2018-2019
PLANS				100500		
LAND ACQUISITION						
DESIGN				67000		
CONSTRUCTION			1340000	7537500		
EQUIPMENT						
TOTAL:			1,340,000	7,705,000		
JUSTIFICATION/COMMENTS: All projections are based on statewide averages received from Habitat affiliates.						

<p>Single Family Home Estimated Construction Cost SAMPLE</p>
--

Construction Direct Cost

	Per House
Pre Construction Task	\$ 700.00
For Architectural and Engineering Fees	\$ 200.00
Legal Fees CPR's	\$ -
Plan Check & Bldg Permit Fees	\$ 500.00
Site Preparation	\$ 25,335.00
Demolition/Grading	\$ 10,000.00
Tree/Brush Removal	\$ 1,000.00
Level Lot	\$ 535.00
Driveway (gravel)	\$ 800.00
Septic	\$ 12,000.00
Temporary Utilities	\$ 1,000.00
Home Foundation	\$ 2,000.00
Equipment Rental	\$ 500.00
Concrete Foundations	\$ 1,500.00
Exterior	
Framing and Roof	\$ 25,470.00
Rough Carpentry	\$ 8,000.00
Sheathing Sub-Floor	\$ 1,800.00
Sheathing - Shear Panel	\$ 400.00
Sheathing - Roof	\$ 2,200.00
Rough Hardware-Nails & Screws	\$ 600.00
Adhesives and Caulking	\$ 250.00
Rough Hardware-Structural Hdwr	\$ 1,000.00
Wood Trusses	\$ 5,500.00
Shingles & Roofing Felt	\$ 2,200.00
Siding	\$ 2,100.00
Roof Flashing	\$ 120.00
Exterior Doors	\$ 650.00
Exterior Painting	\$ 650.00
Interior and Finish work	\$ 19,100.00
Drywall	\$ 3,500.00
Interior Painting	\$ 700.00
Millwork	\$ 700.00
Finish Hardware	\$ 200.00
Kitchen Cabinetry	\$ 5,000.00
Bathroom Cabinetry	\$ 200.00
Countertops	\$ 400.00
Tile Flooring	\$ 1,000.00

Carpet Flooring	\$ 2,900.00
Interior Doors	\$ 650.00
Sliding Doors	\$ 150.00
Vinyl Windows	\$ 1,900.00
Appliances	\$ 1,000.00
Insulation	\$ 800.00
Plumbing and Electrical	\$ 21,700.00
Rough Electrical	\$ 6,500.00
Lighting	\$ 500.00
Rough Plumbing	\$ 6,500.00
Finish Plumbing	\$ 2,200.00
Solar Water Heating System	\$ 6,000.00
General Conditions	\$ 32,150.00
Security	\$ 200.00
Project Management	\$ 5,000.00
Jobsite Supervision	\$ 16,600.00
Jobsite Garbage	\$ 1,500.00
Temporary Toilets	\$ 1,500.00
Contengicy	\$ 5,000.00
Closing cost (credit Report, Title cost)	\$ 1,200.00
Const insurance	\$ 250.00
Construction Equip. Repairs	\$ 200.00
Small Tools	\$ 200.00
Construction Rental Equip.	\$ 500.00
Admin	
Over head and admin	\$ 15,000.00
Total Construction Cost	\$ 141,455.00

GOVERNMENT CONTRACTS AND / OR GRANTS

Applicant: Hawaii Habitat for Humanity Association, Inc.

Contracts Total: -

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1	Not Applicable				
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					

Hawaii Habitat for Humanity Association

BALANCE SHEET

As of December 31, 2015

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Everbank 0810004763	292,389.21
FHB Checking	35,990.22
FHB Checking ..7332	100.00
FHB Savings	15,717.75
Schwab Brokerage Account	16,694.10
Total Bank Accounts	\$360,891.28
Accounts Receivable	
Pledge Receivable	10,000.00
Total Accounts Receivable	-5,000.00
Total Accounts Receivable	\$5,000.00
Other current assets	
Due From Affiliates	156,763.12
Grants Receivable	57,916.68
Total Other current assets	\$214,679.80
Total Current Assets	\$580,571.08
Fixed Assets	
A/D - Office Equipment	-5,383.99
A/D - Software	-25,352.84
Computer Equipment	5,383.99
Software	25,352.84
Total Fixed Assets	\$0.00
Other Assets	
Loans Due from Affiliates	1,969,238.33
Unamortized Discount L/R	-892,818.00
Total Other Assets	\$1,076,420.33
TOTAL ASSETS	\$1,656,991.41
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	4,102.62
Total Accounts Payable	\$4,102.62
Credit Cards	
FHB Bus CC 2382	2,281.89
Total Credit Cards	\$2,281.89

Other Current Liabilities	
Payroll Taxes Payable	232.01
Total Other Current Liabilities	\$232.01
Total Current Liabilities	\$6,616.52
Long-Term Liabilities	
Loans Due - OHA	49,601.56
Total Long-Term Liabilities	\$49,601.56
Total Liabilities	\$56,218.08
Equity	
Opening Bal Equity	-2,500.00
RESTRICTED FUNDS	2,500,000.00
Retained Earnings	-849,903.92
Net Income	-46,822.75
Total Equity	\$1,600,773.33
TOTAL LIABILITIES AND EQUITY	\$1,656,991.41

Thursday, Jan 14, 2016 08:23:42 PM PST GMT-10 - Accrual Basis



Job Title: *Executive Director*

Purpose: *The Executive Director is the chief executive officer of Hawaii Habitat for Humanity Association, Inc. and is a non-voting member of the Board of Directors and the Executive Committee. The Executive Director shall have overall responsibility for the management of the affairs of the corporation, in accordance with the policies and objectives set by the Board of Directors.*

Time Commitment: *Full-time*

Direct Supervisor: *Board Chair and the Executive Committee*

Primary Job Duties:

A. Advocacy and Education

- Media and government relations, and general advocacy for affordable housing initiatives
- Hawaii Habitat public image and stature
- Goal-oriented marketing initiatives

B. Training and Affiliate Development

- Development and implementation of affiliate training needs
- Coordination with HFHI training initiatives
- Promotion of cross-affiliate communication and best-practices sharing
- Establishment of affiliate mentoring system

C. Fundraising and Resource Development

- Foundation, corporate, individual and government grants development to benefit the mission of Habitat for Humanity throughout Hawaii, including grant writing and administration, and managing grantor relationships
- Development, implementation and management of affiliate capacity-building programs
- Development, implementation and management of strategic partnerships benefiting affiliates.

D. Management and Administration

- Administration and supervision of office and staff
- Financial management of budget for statewide organization
- Affiliate, HFHI and other associate relations and communication
- Board and committee management and support

E. Knowledge, Skills, and Abilities:

- Leadership, facilitation, collaboration, partnership-building and interpersonal communication skills
- Fundraising and resource development
- Knowledge of urban and rural affordable housing challenges and opportunities, non-profit housing legal and regulatory environment, and knowledge and experience in residential real estate development, construction and finance, as specifically related to affordable housing
- Written and oral communication skills, including public speaking and presentation, and marketing, public relations and advocacy abilities
- Grant writing, grant management and business development skills

F. Education and Experience Requirements:

- Educational background commensurate for position.
- Experience managing a non-profit organization, or other applicable management experience
- Experience and demonstrated success in business, training or grants development
- Experience in affordable housing, poverty issues or community development preferred.



Job Title: *Community Outreach Manager*

Purpose: *Building statewide partnerships and opportunities that will benefit the affiliates through discounted and in kind services and materials. Create awareness across the state about Habitat programs and ReStores.*

Time Commitment: *Full time*

Direct Supervisor: *Executive Director*

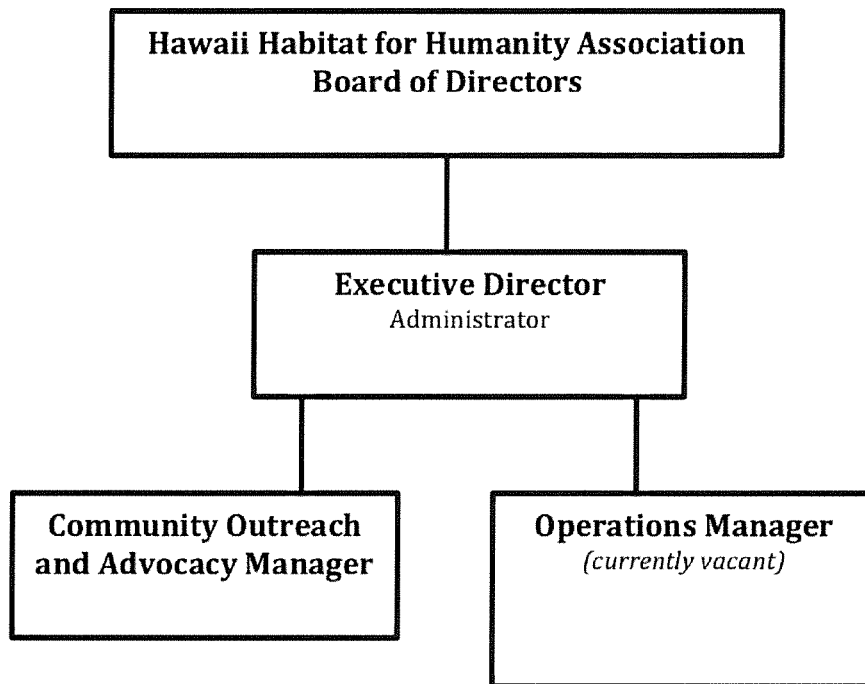
Qualifications:

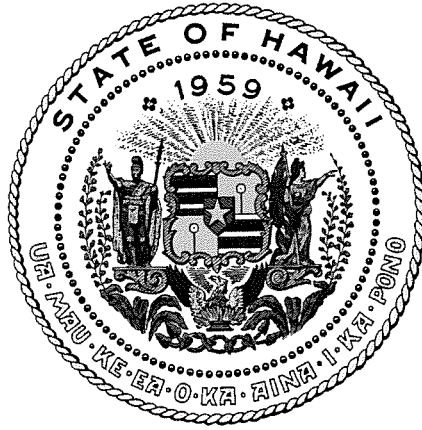
- Bachelor's Degree in Communication, Business, Public Relations, related
- Passion for Habitat model and mission
- Strong organizational skills
- Proficiency with Microsoft Office
- Database management experience
- Social Media experience – understanding of best practices with nonprofit social media strategies preferred
- Experience with website management and best practices
- Broadcast and Print Media experience/knowledge
- Writing – press releases, PSAs and proposals for services
- Speaking – attend civic group and church meetings and other speaking opportunities across the state
- Creativity – Develop appropriate materials to present to new and current partners
- Exhibits – Knowledge of exhibit requirements for successful outreach
- Outgoing – Willingness to discuss Habitat with community connections
- Prompt and timely completion of tasks, ability to meet deadlines set by ED, BOD and community partners
- Ability to manage multiple projects and deadlines
- Ability to negotiate appropriate services and product donations/offerings
- Ability to work remotely with a diverse group of people

Duties:

- Ongoing communication with the seven affiliates to understand and discuss needs for services and materials
- Prioritize needs and suggestions
- Identify corporations and businesses with statewide presence
- Develop a contact plan for current and new partners
- Website – update and change on a regular basis
- Social Media – responsible for communication efforts through FaceBook and Twitter accounts
- Advocacy – support advocacy efforts of organization through research, community partners and materials

- Business relations – grow relationships with the business community by providing information about volunteer activities with affiliates or needs of goods and services they can provide
- Partnership tracking – Track all partnerships (new and current) through a database system
- Awareness and PR activities – responsible for writing press releases and developing statewide awareness opportunities
- Create exhibit materials and staff exhibits at events
- Develop and disseminate monthly Eblasts – Constant Contact
- Manage affiliate benefit programs – create and develop systems for tracking and reporting on programs as they develop.
- Other duties as assigned by the Executive Director





Department of Commerce and Consumer Affairs

CERTIFICATE OF GOOD STANDING

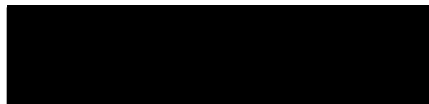
I, the undersigned Director of Commerce and Consumer Affairs
of the State of Hawaii, do hereby certify that

HAWAII HABITAT FOR HUMANITY ASSOCIATION, INCORPORATED

was incorporated under the laws of Hawaii on 08/21/1996 ;
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 21, 2016



Director of Commerce and Consumer Affairs



**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII REVISIED STATUTES**

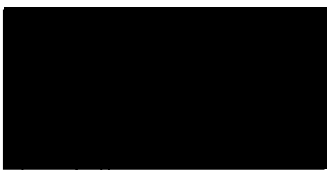
The undersigned authorized representative of the applicant certifies the following:

- 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.

Hawaii Habitat for Humanity Association, Inc.
(Organization)

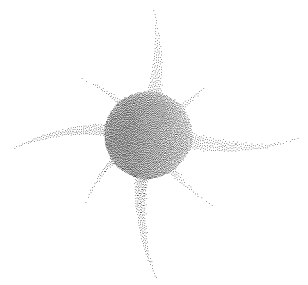


Jean Lilley
(Typed Name)

January 22, 2016
(Date)

Executive Director
(Title)

Letters of Support



Hawaii State Legislature

Dear Legislator,

Jan 18, 2016

I support the Hawaii Habitat organization and this GIA request because there is no doubt that the State of Hawaii has a chronic low-income affordable housing crisis, which, if not remedied, will have far-reaching implication for Hawaii's middle and lower income populations. The Hawaii State Senate Majority has put forth an agenda consisting of four over-arching themes for this legislative session. The first one is Housing. Two key points form the vision of the Housing theme and they are: 1) identifying alternative affordable housing solutions that assist the homeless and near-homeless, and 2) prioritizing strategies to supply sufficient levels of affordable housing. This letter directly supports and addresses those needs.

Although our State's primary focus has been on affordable rentals this is clearly not the best long term solution for many that it seeks to help. We also need affordable ownership housing, whether condominiums, or single family homes and a way to move deserving and hardworking individuals and families out of long term rental subsidy programs.

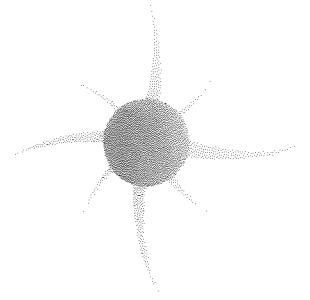
As a non-profit and as a member of the Habitat for Humanity International program Hawaii Habitat for Humanity Association (HHfH) is a non-profit federally certified Community Development Financial Institution (CDFI). Hawaii Habitat's efforts support a self-help low-income affordable housing ownership alternative that puts people before profit and giving deserving Hawaii families a step up on the rung of the ladder to the American dream. For over 10 years HHfH has operated alongside seven island specific Habitat affiliates to touch families of both Hawaiian as well as non-Hawaiian origin.

Habitat's mission qualifies families with a 25% to 80% AMI income level, works with the partner families to help them to build their home, and then carries zero percent (0%) mortgages to term. It also operates pre and post homeownership counseling and training to make sure the Habitat families have a partner throughout the repayment of the mortgage. Each family must put in at least 500 hours of sweat equity into their home and accomplish very specific financial literacy and financial responsibility goals.

In Hawaii, Habitat organizations have put more than 245 families in safe decent housing in the last five years and another 150 more in the queue for the next two years. Many current, and future owners, are of Hawaiian decent and are on DHHL lands. Habitat homeowners get a hand-up, not a hand-out, and take great pride and responsibility in their homes. Habitat's model supports an extremely low level of mortgage delinquency and works side-by-side with families in distress to mitigate and protect their home ownership.



Maui Beach-front Rentals that give Love & Kindness

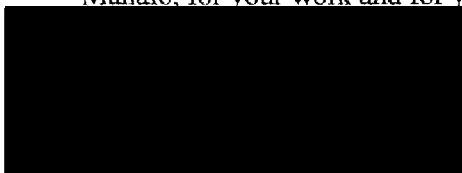


Academic research and surveys point to one inescapable conclusion: that owning one's home enhances one's quality of life in a variety of specific and verifiable ways. The U.S. Department of Housing and Urban Development studies have shown that "homeowners accumulate wealth as the investment in their homes grows, enjoy better living conditions, are often more involved in their communities, and have children who tend on average to do better in school and are less likely to become involved with crime."

By creating long-term home ownership opportunities that move individuals and families from rent subsidy programs and from long-term subsidized low-income rental units into affordable home ownership the monies and the affordable rental units used can be made available to additional deserving individuals and families. This is less expensive and resource intensive (tax payers monies and land) than building additional rental units over the long term and better for Hawaii families. In addition homeowners pay property taxes and are more likely to maintain their jobs. These revenues support state and county services.

I would ask that the legislature look favorably upon this Grant-In-Aid request to add to Habitat's already existing Revolving Funds to create additional self-help affordable home ownership opportunities for our hard working low income families. Let's ensure that lower income Hawaii families have the chance to live the "American Dream". Clearly the benefits of homeownership are indisputable.

Mahalo, for your work and for your vision of a better Hawaii,





January 6, 2016

Hawaii State Legislators

Re: Hawaii Habitat for Humanity's Request for Grant In Aid – 2016

Dear Legislators,

I am the Executive Director of Habitat for Humanity Maui, one of seven Habitat affiliates in the State of Hawaii attempting to help low income families realize the dream of homeownership. I have been in this job for 13 years and have had the great fortune of seeing the benefits for a family when they have a simple decent place to live.

Several years ago I met a single mother who with her young son was forced to move from one family's home to another and even at times live out of her car. She and her son would eat breakfast at McDonalds and then use the restroom to brush their teeth and get ready for school and work. This woman was a state worker but could not save enough for the first and last month's rent let alone a down payment.

After many hours of sweat equity by her and her son, she was able to purchase a two bedroom home that was built and financed by Habitat with a no interest loan. Her monthly mortgage payment is under \$500.00. Once they moved into their home her son was able to start playing baseball on an organized team. One year later he and his team were at the Little League World Series. He is in high school now and continues his career as a baseball player. It is very likely that he will receive a scholarship for college through baseball. This opportunity would have never happened if he didn't have the security of homeownership.

Hawaii Habitat for Humanity is an association that helps all seven affiliates statewide with advocacy and fundraising. The HHHHA maintains a revolving fund that affiliates may use to borrow from at no interest to help build more homes. These additional funds can make the difference in being able to build a home for a deserving family. Obviously the more the revolving fund grows the more capacity affiliates will have to provide more affordable housing.

*Building houses,
Building hope*

BC License #32403

BOARD OF DIRECTORS

Travis Thompson
President

Patty Chaney
Vice President

Kathleen Ohta
Treasurer

Wendy Fujinaka
Secretary

DIRECTORS

Liam Ball

Darryl Banks

Lisa Carillo

Victoria Cheromcka

Robyn Delapinia

Adam Durante

Jim Laehy

John Mauri

Bob Novello

Gary Passon

Ryan Teshima

EXECUTIVE DIRECTOR

Sherri K. Dodson

970 Lower Main Street
Wailuku, HI 96793
(808) 242-1140
FAX (808) 242-1141

www.habitat-maui.org

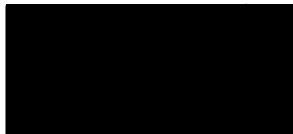
Habitat for Humanity has a long standing and tested process for building and selling affordable homes. Habitat also provides homeownership education and support to Habitat families both before and after a home is built and sold. These surround services provide a system that ensures success for families so that they can pay their mortgage payments which are then used to build more homes for deserving families.

Habitat for Humanity believes that families need a hand up not hand out. If the families have the support, education and are offered an affordable home at low interest they will succeed. Obviously having a permanent home means the end to not only the cycle of homelessness but also the cycle of poverty. Many of our families are either coming directly out of homelessness or have been homeless at some point in their lives.

Habitat for Humanity Maui strongly supports the request for a Grant In Aid for the Hawaii Habitat for Humanity Association. These funds will help all the affiliates statewide, especially the smaller affiliates to continue to provide simple decent housing to low income families which is a permanent end to homelessness for our families.

If you need additional information please do not hesitate to contact me.

Sincerely,



Sherri K. Dodson
Executive Director



Honolulu
**Habitat
for Humanity®**

*Building
houses,
building
hope*

January 21, 2016

Hawaii State Legislators

Re: Hawaii Habitat for Humanity's Request for Grant In Aid – 2016

Dear Legislators,

I am the Executive Director of Honolulu Habitat, one of seven Habitat affiliates in the State of Hawaii working with low income families to build adequate, quality homes. I see firsthand the incredible need in the communities and incredible resolve in our families as they strive to have a simple decent place to live.

Each of our families have their story. It is often a story of struggle, triumph, pride and perseverance. We recently met with a brother and sister in Waimanalo who live in substandard housing on property passed through three generations before. They recently lost both parents in an accident. As a testament to their memory and to stabilize their families, they are seeking to rebuild on their land for future generations. Without a collaboration with Habitat, they would not have this option.

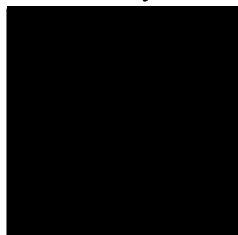
Many families are one job loss, one illness or one critical incident away from homelessness. Our program also includes homebuyer education, mortgage servicing and education on home maintenance. The families work right next to staff and volunteer to build their dream home. It is truly a hand up, not a hand out.

Hawaii Habitat for Humanity works with all affiliates statewide on advocacy and funding. They maintain a revolving fund that affiliates may use to borrow from at no interest to help build additional homes. The funds often make the difference in our ability to build a home for a deserving family.

Honolulu Habitat strongly supports the request for a Grant in Aid for the Hawaii Habitat for Humanity Association. The funds will assist all affiliates in the state to provide simple decent homes for families in need and to fight poverty housing.

If you need additional information, please feel free to contact me.

Sincerely,



or

Executive Committee:

David Kenny, President
Hawaii National Bank

Nik Daubert, Vice President
Hawaii National Bank

Scott Nojiri, Treasurer
Central Pacific Bank

Bernie Reeves, Secretary
St. Ann's Church

Directors:

David Asakura
Commercial Asset Advisors

Kristin Holland
Alston, Hunt, Floyd and Ing

Maryellen Markley
Creative Impressions

Leslie Miasnik
Building Solutions Together

Ericka Miller
A3 Telecom

John Ogoshi
Nordic PCL

Regina Ostergaard-Klem
Hawaii Pacific University

922 Austin Lane #C-1
Honolulu, HI 96817
(808) 538-7070 Tel
(808) 538-7171 Fax

www.honoluluhabitat.org

Donate at www.honoluluhabitat.org!



*He hana me ka lei aloha o ke Akua mau loa
Building with God's everlasting lei of love*

January 21, 2016

Hawaii State Legislators

Re: Hawaii Habitat for Humanity's Request for Grant In Aid 2016

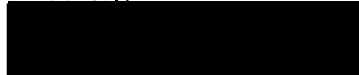
Dear Legislators,

I am writing you this letter to show my support of Hawaii Habitat's request for Grant in Aid funds that will help all seven of the Habitat Affiliates in the State of Hawaii. I am the Executive Director of the Kauai Affiliate and I have been working, along with all the board members, volunteers and staff, to help with the affordable housing problems in the State of Hawaii for the last eight years. Kauai Habitat was founded 22 years ago in 1993 and has completed 117 homes to date. I strongly support Hawaii Habitat for Humanity as it has been a major player in helping to support our building programs with grants and no interest loans over the past years. The funds received have not only helped with the cost to build the homes but has also helped to leverage other funding sources. Additional funding is badly needed to accelerate the work of providing more affordable homes here in Hawaii.

Currently on Kauai, Habitat is building in our subdivision which has 125 lots available to low income families to partner with Habitat and to build a home that is affordable and which will provide a simple safe place to raise their families. Each home we build not only provides a home to a family, it usually will free up rental housing, which is also so desperately needed by our local Hawaii families. At the Homeless Conference held on Kauai in November of 2015, it was identified that one of the major reasons for the homeless problem on Kauai was the lack of housing for families to rent or own. This major dynamic for the homeless problem does not have a short-term solution. But by supporting the work of the all the Habitats in Hawaii the number of homes produced can be greatly increased.

Kauai Habitat currently has 20 homes under construction for low-income families and the funding provided by the Grant In Aid to Hawaii Habitat will accelerate the number of homes that we can complete each year. Kauai Habitat for Humanity strongly supports the request for a Grant in Aid for Hawaii Habitat for Humanity Association and we look forward to being able to increase the number of homes that we build each year with access to additional funding.

Sincerely,


Stephen L Spears
Executive Director



**Hawai'i
HomeOwnership
Center**

NeighborWorks® HomeOwnership Center

1259 Aala Street, Suite 201
Honolulu, Hawaii 96817
Phone: (808) 523-9500
Fax: (808) 523-9502
www.hihomeownership.org

2016 Board of Directors

January 11, 2016

Stacey Katakura White
Chair
HIAccounting

House Committee on Finance
State Capitol, Rm. 306

Karl Yoneshige
Treasurer
HawaiiUSA FCU

Honolulu, HI 96813
Attn: Representative Sylvia Luke

Tony Au
Secretary
Central Pacific Bank

Senate Committee on Ways and Means
State Capitol, Rm. 208

Gary Kai
Past Chair
Hawaii Business Roundtable

Honolulu, HI 96813
Attn: Senator Jill Tokuda

Joyce Borthwick
Past Chair
First Hawaiian Bank

Re: Grant-in-aid application submitted by Hawaii Habitat.

Patrick Bullard
Heinrich Bullard Marketing

To Whom It May Concern:

Roy Katsuda
Hale Mahaolu

There is no doubt that the State of Hawaii has a chronic housing crisis, which if not remedied will have far-reaching implication for Hawaii's middle and lower income populations. Although our State's primary focus is on affordable rentals this is clearly not the long term solution. We also need affordable ownership housing, whether condominiums, or single family homes.

Keith Kato
Hawaii Island Community
Development Corp

Mark Kimoto
American Savings Bank

Academic research and surveys point to one inescapable conclusion: that owning one's home enhances quality of life in a variety of specific, verifiable ways. The U.S. Department of Housing and Urban Development says studies have shown that "homeowners accumulate wealth as the investment in their homes grows, enjoy better living conditions, are often more involved in their communities, and have children who tend on average to do better in school and are less likely to become involved with crime."

Debra Luning
Gentry Homes, Ltd.

In addition homeowners pay property taxes. These revenues support county services. Clearly the benefits of homeownership are indisputable.

Carol Marx
Bank of Hawaii

David Pietsch III
Title Guaranty Hawaii

I would ask that the legislature look favorably upon this Grant-In-Aid request. Let's ensure that lower income families have the chance to live the "American Dream". Enhancing home ownership opportunities for our hard working families is critically vital, and a worthwhile cause.

Dawn Robinson Naya
HomeStreet Bank

Mark Tanaka
Kauai Realty

Terry Visperas
Community Representative

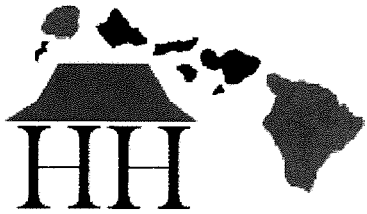
Shere'e Young
Honolulu Authority for Rapid Transit

Jun Yang
City & County of Honolulu

With aloha



Dennis S. Oshiro
Executive Director



Housing Hawaii

Advocating Creating Maintaining Affordable Housing

Board of Directors

January 20, 2016

President

Kevin Carney, EAH
Housing

Jean Lilley, ED
Hawaii Habitat for Humanity Association
2051 Young St., #82
Honolulu, HI 96826

Vice-President

Rene Berthiaume,
Network Enterprises,
Inc.

Secretary – Denise
Boswell, Rural
Community
Assistance
Corporation

Treasurer – Brian
Takahashi, Architects
Hawaii

Director – Sherrilee
K. Dodson, Habitat
for Humanity, Maui

Director – George
Massengale, Hawaii
Habitat for Humanity

Director – Delene
Osorio, Big Island
Housing Foundation

Director – Gregg
Robertson, Robertson
& Company, LLC

There is no doubt that the State of Hawaii has a chronic housing crisis, which if not remedied will have far-reaching implication for Hawaii's middle and lower income populations. Although our State's primary focus in on affordable rentals this is clearly not the long term solution. We also need affordable ownership housing, whether condominiums, or single family homes.

Academic research and surveys point to one inescapable conclusion: that owning one's home enhances quality of life in a variety of specific, verifiable ways. The U.S. Department of Housing and Urban Development says studies have shown that "homeowners accumulate wealth as the investment in their homes grows, enjoy better living conditions, are often more involved in their communities, and have children who tend on average to do better in school and are less likely to become involved with crime."

So to that end Housing Hawaii, a non-profit agency that advocates for and supports the creation of more affordable housing, supports Habitat for Humanity's GIA request.

It will take the availability of affordable rentals so that low income families can save for down payments that enable them to obtain a mortgage and to lower monthly payments to meet loan requirements. Also when they move on to home ownership it frees up their affordable rental for the next family. Both approaches, affordable rentals that lead to home ownership are highly desirable. In addition homeowners pay property taxes. These revenues support county services. Clearly the benefits of homeownership are indisputable.

I would ask that the legislature look favorably upon this Grant-In-Aid request. Let's ensure that lower income families have the chance to live the "American Dream". Enhancing home ownership opportunities for our hard working families is critically vital, and a worthwhile cause.

Please contact me anytime for additional information and input.

Sincerely,



Rene Berthiaume
Vice President/ Board of Directors
Housing Hawaii

Housing Hawaii, 1001 Bishop Street, Suite 2880, Honolulu, HI 96813
Phone: 808-523-8826
www.housinghawaii.org

Habitat Programs

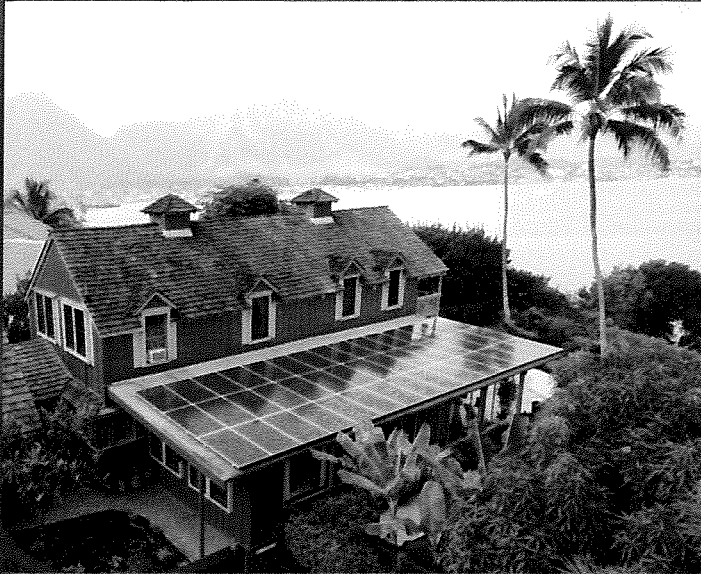


HAWAII

Habitat for Humanity

Association

Sign up now for your solar system.



No up front costs!

The Hawaii Habitat for Humanity Renewable Energy Program will provide you with a solar PV or Hot Water system with no up front costs.

The Habitat Renewable Energy Program has been developed specifically for Habitat partner families and low-income home-owners. The following benefits are included:

- Habitat Partner Families are pre-approved.
- Apply online or at your local Habitat office.
- No money down.
- Receive a 20% to 30% reduction in your monthly electric bill.
- A Performance Guarantee makes sure your energy needs are met.
- Your participation will also support your local Habitat.

For more information visit www.hawaiihabitat.org or contact:
Jean Lilley, Executive Director, HHFH call: (808) 847-7676
or email: jean@hawaiihabitat.org

In partnership with:



MERCURY
SOLAR



Homeownership is IMPORTANT

EVERYONE DESERVES A SAFE, DECENT AFFORDABLE PLACE TO CALL **HOME**.

Homeownership means BETTER HEALTH.

- Proven decreases in childhood health issues including asthma, mental health and developmental issues, and stunted growth.
- First-time homeowners report higher life satisfaction, self-esteem and perceived control over their lives.

Homeownership is a PATHWAY out of POVERTY.

- Use of government assistance declines notably among low income homeowners compared to renters.
- Homeownership leads to wealth creation.

Homeownership provides SAFETY.

- Homeowners are significantly at lower risk of becoming a victim of a violent assault, and have a lower incidence of crime overall

Homeownership leads to STABLE neighborhoods and THRIVING families.

- Homeowners are 15% more likely to vote

Homeownership leverages EDUCATIONAL INVESTMENT

- Children in homeownership families outperform renters in math and reading achievement, and are proven to have fewer behavioral problems, higher levels of educational attainment, and greater future earnings.
- Adults who own their homes are more likely to pursue their own continued education.

People who own their home live four times longer in their neighborhoods and are 28% more likely to maintain and improve their home and their neighborhood.

AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES relieve demand on the rental market and keep rents more attainable for the most vulnerable populations.