

House District 25
Senate District 13

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

Log No: 6
1/29
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:
Hawaiian Community Assets
Dba: N/A
Street Address: 200 N Vineyard Boulevard, Suite A300, Honolulu, HI 96817
Mailing Address: Same as Above

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:
Name JEFF GILBREATH
Title Executive Director
Phone # 808.587.7653
Fax # 808.628.6756
E-mail jeff@hawaiiancommunity.net

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:
BUILDING STABILITY IN HOUSING PROJECT

4. FEDERAL TAX ID #: [REDACTED]
5. STATE TAX ID #: [REDACTED]

7. AMOUNT OF STATE FUNDS REQUESTED:
FISCAL YEAR 2017: \$ 241,558

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 \$ 260,779
FEDERAL \$ 39,445
COUNTY \$ _____
PRIVATE/OTHER \$ _____

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE

Jeff Gilbreath / Executive Director

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;

This proposal is submitted by local nonprofit organization, Hawaiian Community Assets (HCA). HCA is certified by the U.S. Department of Housing and Urban Development (HUD) as a nonprofit, 501(c)3 housing counseling agency. HCA's mission is to increase the capacity of low and moderate income communities and individuals in Hawaii to achieve and sustain economic self-sufficiency. Through its comprehensive service delivery model, HCA increases the success rate of its clients in achieving and sustaining permanent housing through a public education/outreach, training and technical assistance, place-based financial literacy and housing education workshops, housing counseling, and asset building programs.

Since 2000 HCA has served more than 15,000 low- and moderate-income Hawaii residents with free, HUD-approved financial literacy/housing education, housing counseling, and asset building programs successfully assisting 5,079 Hawaii children and adults secure or sustain permanent housing. Over the last 15 years HCA has worked with a variety of program sponsors, including Hawaiian Home Lands, the Counties of Kauai, Hawaii, and Honolulu, Office of Hawaiian Affairs, and Federal Departments of Housing and Urban Development and Treasury, to serve low-to-moderate income communities, such as homeless individuals, military service members and Veterans, Niihau immigrants on Kauai, and Hawaiian Home Lands lessees. Current and past partners include for-profit developers of affordable housing, government agencies, and non-profit organizations.

HCA has 13 full-time staff, 7 AmeriCorps State members, and 4 AmeriCorps VISTA members. The organization maintains 3 County-hub offices on Oahu, Hawaii Island, and Kauai and provides access to its services and products from 24 additional remote site offices on every island across the state.

2. The goals and objectives related to the request;

The Building Stability in Housing Project goal is to assist 300 homeless children and adults secure permanent housing by 2018. HCA will accomplish the goal by delivering age-appropriate youth and family financial literacy/renter education workshops, HUD-approved housing counseling, and asset building products to increase the financial capacity of homeless families to rent or own homes. The Project leverage over \$850,000 in grant and contract funds from the Office of Hawaiian Affairs, City and County of Honolulu, County of Hawaii, Corporation for National and Community Service, and the Hawaii Commission for National and Community Service to increase HCA's existing services and products to 400 additional homeless children and adults for FY 2017. Activities will be sustained beyond the Project period through increasing the marketability of HCA's Hawaii Tenant Referral Services program, a social enterprise that charges landlords to connect them with financially qualified homeless individuals and families in order to streamline placement in rental housing, while mitigating the financial costs of tenant screening.

3. The public purpose and need to be served;

Prior to the Great Recession our communities saw short-term solutions to homelessness, while an increasing number of our Hawaii residents were becoming victims of the housing crisis. Homelessness has the ability to cripple our island economy that is heavily reliant on tourism. At the same time, family homelessness can have lasting impacts on generations of

our people due to the fact that children who experience homelessness are more likely than other children to become victims of homelessness when they are adults (National Center on Family Homelessness, 2013). Understanding the severe impacts of homelessness on both our families and communities as well as our State economy, a number of efforts have been launched by our local, State, and Federal governments as well as private sector partners.

In 2006, the City and County of Honolulu under Hanneman Administration began closing parks for renovation and moving homeless out of high-traffic tourist areas. Meanwhile Governor Linda Lingle signed 4 emergency proclamations in 2 years increasing the state's homeless budget by 400 percent by 2008 and launching the transitional shelter model to combat homelessness (McAvoy, 2008). Governors Abercrombie and Ige have created the Hawaii Interagency Council on Homelessness and issued additional emergency proclamations, respectively, to further address our homeless crisis.

Today, we are still recovering from the housing crisis that came with the Great Recession. According to the National Center on Homelessness, Hawaii reported the highest homeless rate per capita of any state in the nation in 2014. According to Hawaii's Homeless Coordinator, Scott Morishige, our state has seen a 23 percent increase in its unsheltered homeless population between 2014 and 2015, and a 46 percent increase in the number of unsheltered families. Across the state, homeless families have access to 813 housing units, including 209 at emergency shelters, 537 at transitional shelters, and 67 at permanent supportive housing shelters (National Center on Family Homelessness, 2014).

In response to our continuing homeless epidemic, the City and County of Honolulu under the Caldwell Administration adopted a FY 2015 budget that made combating homelessness the City's top priority. On June 19, 2014 Mayor Caldwell announced the City's plan to address homelessness on Oahu, including long-term solutions supporting Housing First, rental assistance, and investments in acquiring/renovating existing housing units to be used for Housing First participants and very-low income households.

Additional steps were taken by the City in September 2015 to allow for the development of accessory dwelling units on existing properties that could be rented out by our local homeowners to potential renters. Similarly, the State has created a Homeless Task Force, appointed a new Homeless Coordinator, dedicated funds to homeless service providers, and the development of affordable housing. Nationally, after decades of investing in homebuyer education/counseling, HUD has dedicated the majority of its budget to homeless services through the Continuum of Care service model.

Despite the comprehensive nature of these plans, there has been little discussion about the need for homeless individuals to financially qualify for, and retain, permanent housing units. Without investments in building the financial capacity of our homeless population, in concert with our local, state, and national efforts, we risk ignoring the fact that all homeless persons must income and credit qualify for existing rental housing as well as affordable housing being renovated, developed, and supported through these plans.

The Building Stability in Housing Project is based on HCA's proven effectiveness in leveraging resources and partnerships to increase the financial capacity of homeless

families to rent or own homes. The Project activities are based on HCA's success over the last 5 years in addressing the needs of homeless families to secure permanent housing by offering a comprehensive service and product delivery model that includes public education/outreach, youth and family financial literacy/renter education, housing counseling, match savings accounts, and credit builder micro-loans.

In 2010 HCA launched a pilot project to address the critical need for financial literacy/renter education, HUD-approved housing counseling, and asset building programs to financially qualify homeless persons for permanent housing. The project analyzed factors contributing to our current state of homelessness and documented the need for these services and products for the target population (HCA Shelter Project Report, January 2014).

According to the report, homeless persons' have two options for permanent housing - public or private. All housing units require applicants to meet income qualifications, with a majority also requiring deposits and credit qualifications. Homeless persons often experience a lack of income and poor credit, hurting their ability to financially qualify for private housing especially. This leaves Public Housing as their primary option, even as the Hawaii Public Housing Authority maintains a 9,000 person waitlist (Hawaii Reporter, Jun 2011). The State has warned of an increase in homelessness if we do not meet the demand among our low-income families for 50,000 additional units of affordable housing by 2016 (HHFDC, 2013).

The HCA's report went on to identify insufficient income and poor credit as key barriers to permanent housing for our homeless persons in the State of Hawaii and laid the foundation for HCA's comprehensive Renter Education Program.

Insufficient Income. The average income of HCA's homeless clients is \$1,119/month, making it extremely difficult to meet income qualifications and deposit requirements for private housing (i.e. income at 3 times the monthly rent). To address income as a barrier to permanent housing HCA has delivered financial literacy/renter education workshops assisting 751 homeless persons brainstorm cash flow opportunities and establish budgets/savings plans. Age-appropriate youth financial literacy workshops have also been delivered to homeless children, ages 8-18, in order to increase their ability to contribute to their family income through recycling and small side jobs. HCA workshop graduates receive certificates which make them eligible for Rent-to-Work and Family Self-Sufficiency Program benefits administered by the four County governments in Hawaii. 156 workshop graduates have enrolled in HCA's MATCH (Managing Assets to Change Hawaii) Savings Account which provides a 2-to-1 match on savings up to \$1,000 for a total of \$3,000 to pay deposits and rent. 100 percent of homeless persons who complete the MATCH Savings Account product secure permanent housing within 21 months of enrollment and pay, on average, 22.75 percent of their monthly income toward rent.

Poor Credit. 78 percent of HCA's homeless clients report credit scores of 640 or below at intake, often eliminating private housing as an option. To address credit as a barrier to permanent housing, HCA has served 625 homeless persons with HUD-approved housing

counseling to review credit reports and create action plans with the goal of building their financial capacity to rent or own homes. 45 homeless clients have go on to enroll in HCA's Credit Builder Micro-Loan, administered by its lending subsidiary, Hawaii Community Lending. The Credit Builder Micro-Loans provides homeless persons up to \$5,000 to pay off high-interest payday loans, collections, and other derogatory debt. Borrower payments to HCA are then reported to the 3 national credit bureaus in order to build/improve their credit. 70 percent of homeless persons who graduate from the Credit Builder Micro-Loan Program secure permanent housing within 12 months of enrollment. In addition, the average homeless borrower with no credit score at intake, increases their credit score by 633 points and reduces their total debt by \$1,159 in just 12 months. The average homeless borrower with a credit score at intake, increases their credit score by 63 points and reduces their total debt by \$3,534 - also in just 12 months.

In 2014, HCA launched its Hawaii Tenant Referral Services program, a social enterprise that charges landlords a \$150 fee to connect them with financially qualified homeless individuals and families in order to streamline placement in rental housing, while mitigating the financial costs of tenant screening. To date, HCA has secured 2 landlord partners that have approved 41 homeless families who successfully completed the organization's Renter Education for rental housing at their properties. The Project will seek to increase the number of landlord partners in order to generate revenue necessary to sustain activities beyond the 1-year period.

Since the launch of its Renter Education Program 5 years ago, HCA has assisted 223 homeless households secure and sustain permanent housing, providing stable housing for 736 homeless children and adults. Based on its proven success, HCA views its Renter Education Program as an opportunity to strengthen our current and future plans for combating homelessness by creating a pipeline of homeless persons who can financially qualify for new, renovated, or existing housing in a timely, sustainable manner.

Furthermore, by targeting homeless families, the proposed Project has the ability to take more homeless individuals as a whole off the beach and the streets and into permanent housing.

4. Describe the target population to be served; and

The Building Stability in Housing Project will target homeless families residing in the State of Hawaii. HCA defines homeless families as households with children and adults or couples who reside at emergency/transitional shelters or “hidden” in overcrowded housing situations.

According to HCA’s internal client data, regardless of location, homeless families share two primary needs that are consistent across the islands: Insufficient Income and Poor Credit. Due to having number of members in their households, our homeless families are even further disadvantaged by the fact that two- to three-bedroom rentals are extremely expensive and hard to secure with our housing market which is oversaturated with potential renters. Event with adequate income, our homeless families are required to put

down larger amounts of funds for rent and deposits for rentals with more than one bedroom.

Demographic information for current HCA Renter Education Program clients is listed in the table below. Female households are a slight majority over male households. Native Hawaiians and Pacific Islanders form the single largest group of homeless clients, followed by Asians and Caucasians. 100 percent of clients are low- or moderate-income by HUD area median income standards.

Gender	
Female	55%
Ethnicity	
Native Hawaiian/Pacific Islander	60%
Asian	20%
Caucasian	17%
African American	1%
American Indian/Alaskan	1%
Multi-Race	1%
Household Income	
Average Household Income	\$13,428
Extremely Low <30% AMI	59%
Very Low 31-49% AMI	19%
Low Income 50-79% AMI	15%
Moderate Income 80-100% AMI	3%
Household Size	
Average Household Members	3.4

Depending on their location, our homeless families face different external factors that influence their ability to secure permanent housing. Each island exhibits unique challenges when it comes to renting and owning homes, which will require HCA to target services and products according to demand at the time of service. The following provides the key

external factors HCA has identified and will take into consideration when implementing the Project.

- On Oahu the median price for single family homes in July 2015 was at \$750,000 with fair market rent for a 2-bedroom apartment at \$1,820 per month.
- Maui has the 2nd highest home prices in the state and has struggled to find Section 8 landlords to expend its annual Section 8 allocation. As a result, the County had to return \$1 million in Section 8 vouchers to the Federal government last fiscal year.
- Hawaii Island has the most affordable homeownership options in the state with median price of single family homes at \$285,900.
- With investments from the County, Kauai has a robust culture of homeownership, however, there is a lack of affordable housing stock for rent or homeownership which has prevented homeless families on island from securing permanent housing.
- In October 2014, HCA partnered with Office of Hawaiian Affairs to conduct a mortgage assistance fair on Molokai with 70 individuals showing up citing "financial hardship" of kupuna as the reason for attendance. Due to lack of rental housing stock, Molokai families rely on affordable homeownership as its primary vehicle for housing on-island and without homeownership, are faced with homelessness and limited services to address their situation.
- Statewide, on Hawaiian Home Lands, the price of single family homes ranges from \$210,000 on Kauai to \$278,750 on Oahu. The Department of Hawaiian Home Lands has developed no rules for rental housing and consistently cites lack of funds for its failure to develop affordable homeownership options.

5. Describe the geographic coverage.

HCA will deliver place-based youth and family financial literacy/renter education workshops, HUD-approved housing counseling, and asset building products in or near emergency/transitional shelters serving children and adults on Oahu, Maui, Hawaii Island, Kauai, and Molokai.

Since 2010, HCA has maintained partnerships with a variety of homeless service providers and emergency/transitional shelters to serve homeless individuals across the state through its Renter Education Program. The Project will target homeless children and adults who are enrolled in programs with the following service providers or reside at the identified homeless shelters:

Service Provider/Shelter	Location(s)
Alternative Structures International	<ul style="list-style-type: none"> • Ohana Ola O Kahumana (Waianae) • Ulu Ke Kukui (Maili)
Kealahou West Oahu	<ul style="list-style-type: none"> • Onelauena (Kalaeloa)
Honolulu Community Action Program	<ul style="list-style-type: none"> • Kumuhonua (Kalaeloa)
County of Hawaii and Aloha Coast Realty	<ul style="list-style-type: none"> • Na Kahua Hale O Ulu Wini (Kealakehe)
Helping Hands Hawaii	<ul style="list-style-type: none"> • Oahu
Catholic Charities Hawaii	<ul style="list-style-type: none"> • Kauai, Maui, and Hawaii Island
Sustainable Molokai/Maui Economic Opportunity	<ul style="list-style-type: none"> • Molokai
Queen Liliuokalani Children's Center	<ul style="list-style-type: none"> • Oahu (Honolulu, Kaneohe, Waimanalo) • Molokai • Maui (Wailuku)

To ensure the Project's statewide reach to meet the growing demand among homeless families, additional partnerships will be sought out by HCA's Executive Director with emergency/transitional shelters and service providers that are a part of the Hawaii Interagency Council on Homelessness/Continuums of Care across the state and serving homeless children and adults.

Finally, strategic partnerships with the Department of Education Homeless Coordinator and landlords will be pursued during the Project to further outreach to homeless families for enrollment in HCA's free Renter Education Program.

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:

- I. Describe the scope of work, tasks and responsibilities;

The Building Stability in Housing Project's goal is to assist 300 homeless children and adults secure permanent housing by increasing their financial capacity to rent or own homes. HCA will accomplish the goal by delivering public education/outreach, place-based youth and family financial literacy/renter education workshops, HUD-approved housing counseling, and asset building products serving Hawaii's homeless families. The Project will support the State's existing plans to end homelessness and the Housing First Initiative by maximizing the use of existing housing stock and creating a pipeline of financially qualified renters for upcoming affordable housing developments.

A step-by-step approach has been outlined on the following page, identifying Project activities that will effectively address participant barriers to secure permanent housing. Activities will be delivered by the following staff:

- Financial Trainer = FT
- Community Services Assistant = CSA
- AmeriCorps VISTA = VISTA
- Community Services Specialist = CSS
- Program Coordinator = PC
- Program Director = PD
- Office Manager = OM
- Executive Director = ED

Public Education/Outreach. Public Education/Outreach will be used to both (1) recruit homeless participants from within emergency/transitional shelters and homeless service provider programs across the state and (2) establish a pool of landlords willing to participate in HCA's Hawaii Tenant Referral Services by waiving application fees, accepting HCA tri-merge credit reports, and (3) prioritizing homeless families who have successfully completed HCA's renter program. Outreach to participants will be coordinated/conducted by CSAs in partnership with emergency/transitional shelters and homeless service providers. In addition, VISTAs will work with the Department of Education's Homeless Coordinator to promote HCA services and products to homeless children within the public school system as an additional vehicle to reach the family.

Outreach to landlords will be coordinated/conducted by VISTAs to understand the intensive process homeless families go through while enrolled in HCA services and products and to address their concerns with renting to homeless families. Outreach events will include successful clients, HCA counselors, and existing landlords who have partnered with HCA to place homeless families in rental housing and have received MATCH Savings Account funds from the organization. Overall, Public Education/Outreach will serve to increase awareness of HCA's services and products and build trust between homeless families and landlords in order to streamline placement in available rental housing.

Client Intake. Client Intake will be coordinated by the CSAs with support from VISTA members. Client Intake orientations will be conducted with homeless families to explain each form, answer questions, and identify financial documentation that will need to be submitted prior to enrollment in HCA services. Trainings will also be conducted by CSAs with CSSs or PCs for shelter case managers and homeless service provider staff to increase their capacity to streamline client intake for the Project. Upon receiving a client intake packet, the CSA will assess the file to determine the appropriate financial documentation has been received. When necessary, additional documentation will be requested by the CSAs. Once a complete intake packet is received, CSAs will enroll participants in workshops and create hardcopy/electronic client files.

Youth and Family Financial Literacy/Renter Education workshops will be coordinated and conducted by FTs. 1- to 4-hour workshops will feature the HCA's culturally-relevant

Kahua Waiwai© curriculum and include information on budgeting/financial planning, types and uses of credit, and the importance of saving and credit. Renter Education workshops, specifically, will feature additional information on the process for securing and sustaining rental housing, the Hawaii Landlord-Tenant Code, and key documentation needed to secure rental housing. VISTA will oversee coordination of youth financial literacy workshops and family financial literacy workshops, while PCs will oversee coordination of renter education workshops. Homeless participants who have the financial capacity to qualify for mortgage financing will be referred to HCA's 8-hour Homebuyer Education workshop. This determination will be made by CSSs during housing counseling sessions.

Workshop evaluations will be collected from participants to measure increases in financial knowledge. Training reports with sign-in sheets and completed evaluations will be submitted by FTs to the CSAs for data tracking. CSAs will create workshop files and submit to the PCs for a quality review. Upon completion of the review, PCs will forward the client information to CSSs who will contact the workshop attendees to schedule housing counseling sessions.

Housing Counseling. Housing Counseling will be conducted by CSSs and, when necessary, PCs. Prior to counseling sessions, CSSs and PCs will calculate annual household income in accordance with 24 HUD CFR regulations to verify participants are low-to-moderate income and within the income eligibility guidelines for additional services and products. Annual household income will be calculated using copies of participant

public benefits statements, paystubs, W2's, and tax returns. During counseling, CSSs and PCs will pull a tri-merge credit report and review with participants to verify debt, identify credit scores, and dispute inaccurate information. CSSs and PCs will then assist participants, including family members, in developing budgets and creating action plans identifying housing goals, barriers, and steps to increase their financial capacity to rent or own homes. CSSs and PCs will conduct follow-up counseling sessions every two weeks to one month in order to monitor participant progress on their action plans and credit reports will be pulled every 6 months to monitor improvement in participant credit scores. Counseling information will be documented using counseling forms to be placed in secured hardcopy/electronic client files.

Asset Building Products. MATCH Savings Accounts and Credit Builder Micro-Loans will be offered to eligible participants by CSSs and PCs during counseling sessions. Products will include MATCH Savings Accounts which provides homeless families with a 2-to-1 match on savings up to \$1,000 for a total of \$3,000 to pay rent and deposits. To qualify, participants must complete client intake, a workshop, and counseling. To be eligible for matching funds, participants must deposit monthly into a bank or trust account and make NO withdrawals for a minimum of 3 months, maximum of 24 months. Bank statements are submitted by the participant to confirm they have met the product requirements. If a withdrawal has taken place, the participant must re-enroll in the product. If participants meet the product requirements, CSSs and PCs conduct an exit interview to identify the proper landlord to make the match funds check to as well as to gather qualitative data on the participants' experience in the product. HCA will manage

the MATCH Savings Accounts for participants and refer its homebuyer-ready participants to CNHA's Hawaii IDA product which provides a 2-to-1 match on savings up to \$2,500 for a total of \$7,500 for down payment/closing costs.

Credit Builder Micro-Loans of up to \$5,000 at a fixed 8 percent interest rate are provided to homeless families to pay off high-interest payday loans, collections, judgments, and other derogatory debt so they can build/improve credit necessary to qualify for rental housing or homeownership. HCL manages the Credit Builder Micro-Loans for participants through an MOA with HCA.

Enrollment in products will be based on the participant's financial situation and housing goal. For instance, homeless families with no credit score and no savings for rental deposits will be enrolled in a MATCH Savings Account and Credit Builder Micro-Loan to address both barriers. On the other hand, a homeless Native Hawaiians who can access mortgage financing through the Veterans Administration, United States Department of Agriculture, or other Federal mortgage financing programs will be referred to CNHA's Hawaii IDA so they can access match funds on their savings to pay for down payment/closing costs. Exit interviews will be conducted by CSSs/PCs for all participants enrolled in MATCH Savings Accounts and/or Credit Builder Micro-Loans. Product forms will be placed in secured hardcopy/electronic client files. Loan servicing and monetary disbursements will be generated and tracked in Quickbooks® by the OM. Loan payments will be reported to the ED for input in HCL's Credit Manager 4® database.

Measurement and Evaluation. Project progress will be measured and evaluated by the PD who will generate monthly reports via CounselorMax and a project-specific database to measure participant progress in increasing their financial capacity to rent or own homes. The CSA, CSSs, and PCs will input client data in both systems. PD will review reports with the CSSs and PCs at monthly meetings to identify “next steps” that will increase participants’ financial capacity to rent or own homes based on participants’ unique financial needs. PD will report to the State of Hawaii via progress reports. Quarterly Quality Reviews will be conducted by PD for compliance with HUD standards for education and counseling. Quality Review results will be tracked via hardcopy forms filed in central binders and in education/client files. Follow-up calls will be conducted by VISTA members 90-365 days after participants reach their housing goals to evaluate longer-term impacts of HCA services and products.

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

Objectives and Major Tasks	Performed By	MONTH												
		1	2	3	4	5	6	7	8	9	10	11	12	
Conduct public education/outreach events to homeless families, service providers, and landlords	Community Services Assistant/ AmeriCorps VISTA	X	X	X	X	X	X	X	X	X				
Conduct client intake	Community Services Assistant/ AmeriCorps VISTA	X	X	X	X	X	X	X	X	X				
Deliver workshops	Financial Trainer	X	X	X	X	X	X	X	X	X	X	X	X	X
Conduct housing	Community	X	X	X	X	X	X	X	X	X	X	X	X	X

counseling	Services Specialists/ Program Coordinators												
Enroll participants in financial products	Community Services Specialists/ Program Coordinators	X	X	X	X	X	X	X	X	X			
Conduct MATCH Savings Account Exit Interviews	Community Services Specialists/ Program Coordinators				X	X	X	X	X	X	X	X	X
Approve MATCH Savings requests	Program Director				X	X	X	X	X	X	X	X	X
Disburse MATCH Savings funds	Office Manager				X	X	X	X	X	X	X	X	X
Conduct quality reviews	Program Director			X			X			X			X
Oversee Project activities and loans	Executive Director	X	X	X	X	X	X	X	X	X	X	X	X
Generate and submit reports	Program Director/ Office Manager/ Executive Director			X			X			X			X

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

HCA administers a Quality Control Plan in accordance with its HUD Housing Counseling Plan to ensure the quality of its financial literacy/renter education and housing counseling services. The Quality Control Plan provides both staff and management with necessary tools to measure quality and effectiveness of our programs based on data collection, case management, counseling need, and compliance with all HUD guidelines as a sub-recipient grantee through Rural Community Assistance Corporation.

Record Keeping. HCA and HCL utilize both hard copy and electronic filing systems to ensure Quality Control of its records and to monitor client/borrower progress and program success.

On-Line. CounselorMax, a HUD-approved electronic client management system, is used to report education and counseling client demographics, including ethnicity, employment status, housing status, household income, savings, and debt, as well as monitor client progress in increasing savings, decreasing debt, and improving credit scores. Credit Manager 4©, HCL's online loan management database, is used to maintain borrower loan files. The online systems are password protected and only HCA's HUD-certified counselors and management staff have access to the information.

Hard Copy Files. A central file for each client/borrower is used to store hard copy case management and loan documents as well as personal financial records such as bank statements, pay stubs, credit reports, MATCH Savings participant forms, and loan underwriting worksheets and executed promissory notes. Files are stored in locked file cabinets within HCA offices. All meetings and phone calls with the client/borrower are logged in a communication log. Any letters or correspondence to, or on behalf of, the client/borrower is kept in their confidential file.

Client and Education Files. In accordance with its Quality Control Plan HCA's Program Director performs quarterly reviews of education files and counseling files to check for

accuracy and compliance. A Quality Control Form is used to review a random sampling of (5) five counseling files and (1) group education file per office – Honolulu, Hilo, and Anahola. Both hard copy and electronic client files are reviewed. Following the review of education and counseling files, the Program Director meets with each employee to discuss the maintenance of his/her files. Written notice is provided to employees with the Program Director's notes regarding the condition and maintenance of all files. All meeting notices are filed in hard copy binders marked "Quality Control – Counseling Files" & "Quality Control – Education Files" along with completed Quality Control Review Forms indicating the date of file review and the manager who performed the review. A copy of the completed Quality Control Review Forms will be placed in the back of the education or counseling files. This process is followed to adhere to the national industry standards for homeownership and housing professionals and is overseen by the Executive Director to allow for maximum quality assurance of service delivery.

Borrower Files. Quality assurance reviews of borrower files are conducted by the Executive Director monthly with support from the Office Manager and prior to reporting borrower payments to the national credit bureaus. Both the HCA and HCL boards are provided quarterly loan portfolio reports for quality assurance of its lending operations.

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.

HCA will deem the Project successful if at least:

- 250 homeless children or adults complete a Kahua Waiwai Financial Literacy/Renter Education Workshop
- 100 homeless families are assessed and complete an action plan identifying their housing goals and steps to increase their financial capacity to rent or own homes
- 50 homeless families increase income, savings, credit scores or decrease debt or debt-to-income ratios
- 50 homeless families enroll in asset building products
- 5 landlords are recruited to participate in Hawaii Tenant Referral Services
- 150 homeless children and adults secure permanent housing

Financial Trainer = FT

AmeriCorps VISTA = VISTA

Community Services Specialist = CSS

Program Coordinator = PC

Program Director = PD

250 homeless children or adults will complete a Kahua Waiwai Financial Literacy/Renter Education Workshop. Participant attendance will be tracked via hard copy sign-in sheets. FTs will submit workshop training reports with sign-in sheets to the CSAs to verify participant attendance. Confirmation of attendance will be logged in CounselorMax(c), HCA's electronic client management system, by the CSA. CSA will then submit to PCs for a quality review and for distribution of workshop participant contact information to

CSSs/PCs to schedule counseling sessions. Quarterly quality reviews of education files by the PD will provide quality assurance that workshops were delivered by HCA staff and completed by participants.

100 homeless families are assessed and complete an action plan to secure permanent housing. Participant assessment and progress on action plans will be monitored via hard copy counseling forms filed in counseling files. CSSs/PCs will input counseling session data in CounselorMax(c) and submit financial assessments to the CSAs for input into a project-specific database. Quarterly quality reviews of counseling files by the PD will provide quality assurance that assessments, counseling, and action plans were completed/conducted.

50 homeless families will increase income, savings, credit scores or decrease debt or debt-to-income ratios. Participants' financial capacity to rent or own homes will be tracked by collecting participant income documents, bank statements, and pulling credit reports during their enrollment in the project. Documentation will be filed in counseling files. CSSs/PCs will input counseling session data in CounselorMax(c) and submit financial assessments to the CSAs for input into a project-specific database. Quarterly quality reviews of counseling files by the PD will provide quality assurance of participant progress on increasing their financial capacity to rent or own homes.

50 homeless families will enroll in asset building products. Participant enrollment in asset building products will be tracked using hard copy product forms, including Product

Agreements, Promissory Notes, Exit Interviews, or referral forms (for CNHA Hawaii IDA). Documentation will be filed in counseling files. CSSs/PCs will input case management data in CounselorMax(c). Exit Interviews and match request forms will be submitted to the PD for input into a project-specific database to be reviewed monthly with staff and quarterly by the HCA board. Match and loan disbursement forms will be submitted to the Office Manager and Executive Director for processing, recordation, and filing. Loan portfolios will be reviewed with the HCA and HCL boards at quarterly meetings.

5 landlords will be recruited for participation in HCA's Hawaii Tenant Referral Services Program. MOAs will be executed with landlords to confirm their commitment to (1) waiving application fees, (2) allowing for use of HCA's tri-merge credit report, and (3) giving priority to homeless families who complete the organization's renter program. VISTA will track the number of landlord partners via signed, hardcopy MOAs that will be filed in the Project grant file.

150 homeless children and adults will secure permanent housing. Participants who secure rentals or purchase homes will be tracked via executed lease agreements, HUD-1 statements, and/or other documentation verifying permanent housing was secured. Documentation will be filed by CSSs/PCs in hard copy counseling files and logged for "case resolution" in CounselorMax(c). PD will verify participants have successfully secured permanent housing during quarterly quality reviews of counseling files.

III. Financial**Budget**

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

See attached budget.

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
\$37,382	\$57,382	\$77,382	\$77,382	\$249,528

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

Source	Type	Purpose	Amount
Hawaii Commission for National and Community Service	State – Pending	Recruit, place, and train 20 AmeriCorps State members as Financial Trainers and Community Services Assistants; 4 Financial Trainers and 4 Community Services Assistants will be dedicated to the project	\$106,180
Corporation for National and Community Service	Federal – Pending	Recruit, train, and place 14 AmeriCorps VISTA members at HCA and nonprofits statewide; 4 members will be dedicated to the project	\$260,450
Office of Hawaiian Affairs	State/ Other - Secured	Financial literacy/renter education, housing counseling, and MATCH Savings and loans for 250 Native Hawaiians; \$100,000 in loan capital and \$100,000 in MATCH Savings funds will be leveraged through the project	\$265,059

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.

Source	Type	Purpose	Amount
Office of Hawaiian Affairs	State/ Other	Financial literacy/renter education, housing counseling, and MATCH Savings and loans for 250 Native Hawaiians	\$265,059
Hawaii Commission for National and Community Service	State	Recruit, place, and train 10 AmeriCorps State members as Financial Trainers and Community Services Assistants	\$76,180
Corporation for National and Community Service	Federal	Recruit, train, and place 14 AmeriCorps VISTA members at HCA and nonprofits statewide	\$260,450
City and County of Honolulu	County	Financial literacy/renter education and counseling for 100 homeless Honolulu County residents	\$150,000
Department of Housing and Urban Development	Federal	Financial literacy/housing education and counseling for 125 low-to-moderate income households	\$26,130

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

As of December 31, 2015, HCA reported a balance of unrestricted current assets of \$63,273.

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.

Staff/Position	Years of Experience Related to Project Proposal	Other Related Qualifications
Jeff Gilbreath/Executive Director	<ul style="list-style-type: none"> • 15 years 	CDFI Loan Capitalization and Loan Fund Management NeighborWorks America Trainer Financial Literacy HUD Compliance
Rona Kahoonei/Office Manager	<ul style="list-style-type: none"> • 10 years 	Quickbooks Financial Product Management
Lahela Williams/Program Director	<ul style="list-style-type: none"> • 12 years 	Rental Counseling Homeownership Counseling Homebuyer Education Financial Literacy Financial Services Financial Product Oversight Grants Management and Reporting Quality Control HUD Compliance
Rose Transfiguracion/Program Coordinator	<ul style="list-style-type: none"> • 5 years 	Rental Counseling Homeownership Counseling Homebuyer Education Financial Literacy
Vicki-Ann Paresa/Community Services Specialist	<ul style="list-style-type: none"> • 3 years 	Rental Counseling Homeownership Counseling Homebuyer Education Financial Literacy
Rosalee Puaoi/Program Coordinator	<ul style="list-style-type: none"> • 15 years 	Rental Counseling Homeownership Counseling Homebuyer Education Financial Literacy
Kelly Lincoln/Program Coordinator	<ul style="list-style-type: none"> • 8 years 	Rental Counseling Homeownership Counseling Homebuyer Education Financial Literacy Financial Services
Kaleio	<ul style="list-style-type: none"> • 4 years 	Rental Counseling

Caminos/Program Coordinator		Homeownership Counseling Homebuyer Education Financial Literacy Financial Services Business Management – 16 years of experience
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Founded in 2000 to provide homebuyer education and counseling, HCA staff dedicated to the Project have a combined 72 years of experience providing HUD-approved housing counseling services and financial products to low- and moderate-income Hawaii residents. All HCA staff maintain certifications in housing counseling and financial literacy through NeighborWorks America, the premier training institute for HUD-approved housing counseling agency staff.

In terms of services and products for homeless families, HCA has established a continuum in housing services that promotes a sustainable path to permanent housing, effectively moving homeless children and adults from the beach to rental housing, and in certain instances, into homeownership. Since launching its Renter Education/Financial Literacy and Credit Counseling for Homeless Residing in Transitional Shelters Pilot Project in 2010, HCA has served 751 homeless individuals through its Renter Education Program. Upon completion of the pilot project, the organization secured a grant with the Corporation for National and Community Service in 2014 to recruit, train, and place 12 national service AmeriCorps VISTA members dedicated to building the capacity of emergency/transitional shelters and homeless service providers across the state. In 2015, with the securing of grants from the Office of Hawaiian Affairs, Hawaii

Commission for National and Community Service, and Counties of Hawaii, Kauai, and Honolulu, the organization has successfully expanded the pilot into a statewide demonstration project. Overall, HCA seeks to assist 1,500 homeless children and adults secure and sustain permanent housing by 2020.

The following contracts and grants related to financial literacy/renter education, housing counseling, and MATCH Savings Accounts and Credit Builder Micro-Loans have been administered by HCA over the last 3 years:

Contract Title: Building Stability in Housing

Contract Agency: Office of Hawaiian Affairs

Contact Person: Misti Pali-Oriol

Address: 560 N Nimitz Highway, Suite 200, Honolulu, HI 96817

Contact Information: 808-594-0243, mistip@oha.org

Contract Period: July 1, 2013 – December 31, 2015

Funding Amount: \$201,685 (grant)

Performance Outcomes: During the contract period, HCA has achieved the following outcomes:

- 125 homeless Native Hawaiian families served with financial literacy/renter education and housing counseling
- 125 homeless Native Hawaiians families enrolled in MATCH Savings Accounts
- 81 homeless Native Hawaiian families graduated from the MATCH Savings Account, collectively saving \$50,068 and receiving \$153,856 in matching funds for rent and deposits
- 84 homeless Native Hawaiian families secured permanent housing, providing stable housing to 286 children and adults

Contract Title: Punawai IDA

Contract Agency: Helping Hands Hawaii

Contact Person: Jan Harada

Address: 2100 N Nimitz Hwy, Honolulu, HI 96819

Contact Information: (808) 440-3820, jharada@helpinghandshawaii.org

Contract Period: July 1, 2013 – December 31, 2015

Funding Amount: \$411,430

Performance Outcomes: During the contract period, HCA has achieved the following outcomes:

- 12 staff from Helping Hands Hawaii and Catholic Charities Hawaii certified as Kahua Waiwai Financial Trainers
- 248 financial counseling sessions conducted
- 124 low-income Native Hawaiians enrolled in and successfully completed MATCH Savings Accounts to secure \$248,000 in matching funds to support the purchase of financial goals (i.e. debt reduction, housing, education, small business development, job/career training, medical expenses, transportation)

Contract Title: City and County of Honolulu Grant-in-Aid

Contract Agency: Hawaii HomeOwnership Center

Contact Person: Reina Miyamoto

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

Contact Information: 808-523-8116, reina@hihomeownership.org

Contract Period: January 1, 2013 – July 31, 2015

Funding Amount: \$180,969

Performance Outcomes: The following outcomes were achieved during project.

- 270 homeless individuals served with financial literacy/renter education
- 729 rental housing counseling conducted with homeless individuals
- 65 homeless families secured rentals, providing stable housing for 189 children and adults

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.

HCA relies on partnerships with nonprofit organizations, schools, and government agencies to provide facilities for the delivery of services and products to homeless families on Oahu, Hawaii Island, Kauai, Maui, and Molokai. This approach allows HCA to serve hard-to-reach homeless populations, while at the same time reducing transportation and child care costs for participants. Services and products will be delivered across the state in the 24 facilities listed below:

Oahu. Honolulu – HCA office, Papakolea Community Development Center, Keiki O Ka Aina; Waianae – Ulu Ke Kukui and Ohana Ola O Kahumana shelters, Hale Makana O Nanakuli; Kapolei – Council for Native Hawaiian Advancement, Department of Hawaiian Home Lands, Onelauena shelter; Waimanalo – Queen Liliuokalani Children’s Center (QLCC); Kaneohe – QLCC

Hawaii Island. Hilo – HCA office, County of Hawaii; Pahoa – Neighborhood Place of Puna; Kona – Laiopua 2020 Homestead Association; Kealakehe – Ulu Wini shelter and apartments

Kauai. Anahola – HCA office; Lihue – County of Kauai; Kekaha – Kekaha Enterprise Center

Maui. Wailuku – Department Hawaiian Home Lands, QLCC; Kula – St. John’s Episcopal Church; Lahaina – Friends of Mokuula

Molokai. Hoolehua - Sustainable Molokai; Kaunakakai – Office of Hawaiian Affairs

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.

HCA will dedicate 6.5 full-time staff equivalent (FTE) to the Project. Workshop staff include 1 FTE AmeriCorps State members who serve as Financial Trainers. Counseling staff include 1 FTE Community Services Specialists/Program Coordinators to maintain caseloads of 150 individuals/counselor. Support will be provided by 2 FTE AmeriCorps VISTA members and 4 FTE Community Services Assistants who are AmeriCorps State members. .5 FTE senior management staff will be dedicated to project management and oversight including administration of MATCH Savings Accounts. State GIA funds will support the salaries of 1.5 FTE AmeriCorps State members (Financial Trainers and Community Services Assistants), 1 FTE AmeriCorps VISTA member, 1 FTE Community Services Specialist, .15 FTE Executive Director, and .10 FTE Office Manager. The remaining 3.5 FTE AmeriCorps State members (Community Services Assistants and Financial Trainers) will be covered by a grant with the Hawaii Commission for National and Community Service that is renewable annually. Finally, the remaining 1 FTE AmeriCorps VISTA member and .25 FTE Program Director will be

covered by a grant with the Corporation for National and Community Service that is renewable annually.

The following staff and national service AmeriCorps VISTA and State members will conduct activities relevant to the proposed project:

Executive Director, Jeff Gilbreath (.15 FTE) will be responsible for:

- Providing overall Project oversight
- Originating and servicing Credit Builder Micro-Loans under HCL
- Securing and maintaining partnerships with homeless service providers, shelters, and landlords

Office Manager, Rona Kahoonei (.10 FTE) will be responsible for:

- Management of project activities related to fiscal and accounting management
- Managing the disbursement of MATCH Savings funds
- Assisting with grant reporting and loan servicing

Program Director, Lahela Williams (.25 FTE) will be responsible for:

- Recruiting, training, and placing VISTA members
- Providing staff training/development opportunities
- Monitoring and evaluating project data for quality assurance
- Conducting quarterly quality reviews of education/counseling files
- Grant management and reporting

Community Services Specialists and Program Coordinators (1 FTE) will be responsible for:

- Calculating household income according to HUD 24 CFR guidelines
- Maintaining hard copy/electronic client files
- Coordinating and conducting housing counseling sessions
- Providing asset building product orientations for eligible participants
- Enrolling, monitoring, and providing case management services for applicable participants
- Referring participants to other, applicable asset building resources
- Reviewing client progress reports with Program Director to identify “next steps” in service delivery

HCA Community Services Specialists and Program Coordinators will provide services on the specified islands included below:

- Vicki-Ann Paresa and Rose Transfiguracion (Oahu)
- Rosalee Puaoi (Maui, Molokai)
- Kaleio Caminos (Kauai)
- Kelly Lincoln (Hawaii Island)

Community Services Assistants are recruited and trained annually through HCA’s AmeriCorps State program funded by the Hawaii Commission for National and

Community Service. 4 FTE Community Services Assistants will be placed, one at each HCA office, statewide and will be responsible for:

- Coordinating client intake, including gathering and assessing submitted client intake packets
- Creating hard copy and electronic client files
- Receiving and inputting workshop training report data
- Inputting client progress data into project-specific database
- Assisting with other project activities as necessary

AmeriCorps VISTA members are recruited and trained annually through HCA's Corporation for National and Community Services grant. During the Project 2 FTE VISTA member will be placed at HCA's Oahu office and will be responsible for:

- Coordinating and conducting public education/outreach events to promote HCA services and products to homeless families and partner organizations
- Coordinating and conducting public education/outreach events to promote Hawaii Tenant Referral Services to landlords for participation
- Assisting with client intake and data/evaluation as necessary
- Conducting follow up calls with project participants who successfully secure housing goals

Financial Trainers are recruited and trained annually through HCA's AmeriCorps State program funded by the Hawaii Commission for National and Community

Service. 1 FTE Financial Trainers will be placed in HCA offices statewide and responsible for:

- Coordinating and conducting financial literacy/renter education workshops
- Generating and submitting workshop training reports with sign-in sheets and completed workshop evaluations

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.

HCA organizational charts have been attached with yellow highlighted sections illustrating the placement of this request.

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..

Employee	Title	Annual Salary
Jeff Gilbreath	Executive Director	\$70,000
Lahela Williams	Program Director	\$60,000
Rona Kahoonei	Office Manager	\$50,000

VI. Other

A. Litigation

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

HCA is not involved in any pending litigation.

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.

HCA is a HUD-approved housing counseling agency.

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:

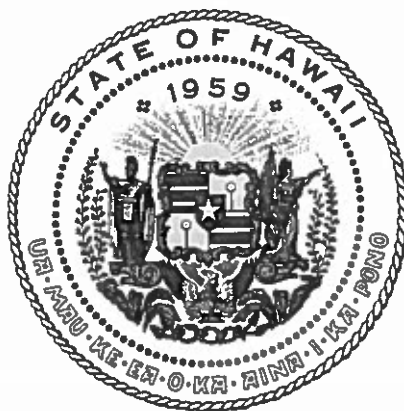
- (1) Received by the applicant for fiscal year 2016-17, but
- (2) Not received by the applicant thereafter.

If HCA receives its proposed funds during fiscal year 2016-17, the organization will implement Project activities during the fiscal year allowing its Renter Education Program to reach an additional 500 homeless children and adults and including increasing the marketability of the organization's Hawaii Tenant Referral Services social enterprise. Following the fiscal year, HCA will sustain Project activities with revenue generated from fees charged to landlords for their use of the Hawaii Tenant Referral Services program as well as revenue from fee-for-service contracts for the delivery of financial literacy/renter education and housing counseling statewide. In addition, HCA will utilize loan interest and fee revenue generated by its lending subsidiary, Hawaii Community Lending, to support Project activities as necessary.

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.

HCA's Certificate of Good Standing have been attached.



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

HAWAIIAN COMMUNITY ASSETS, INC.

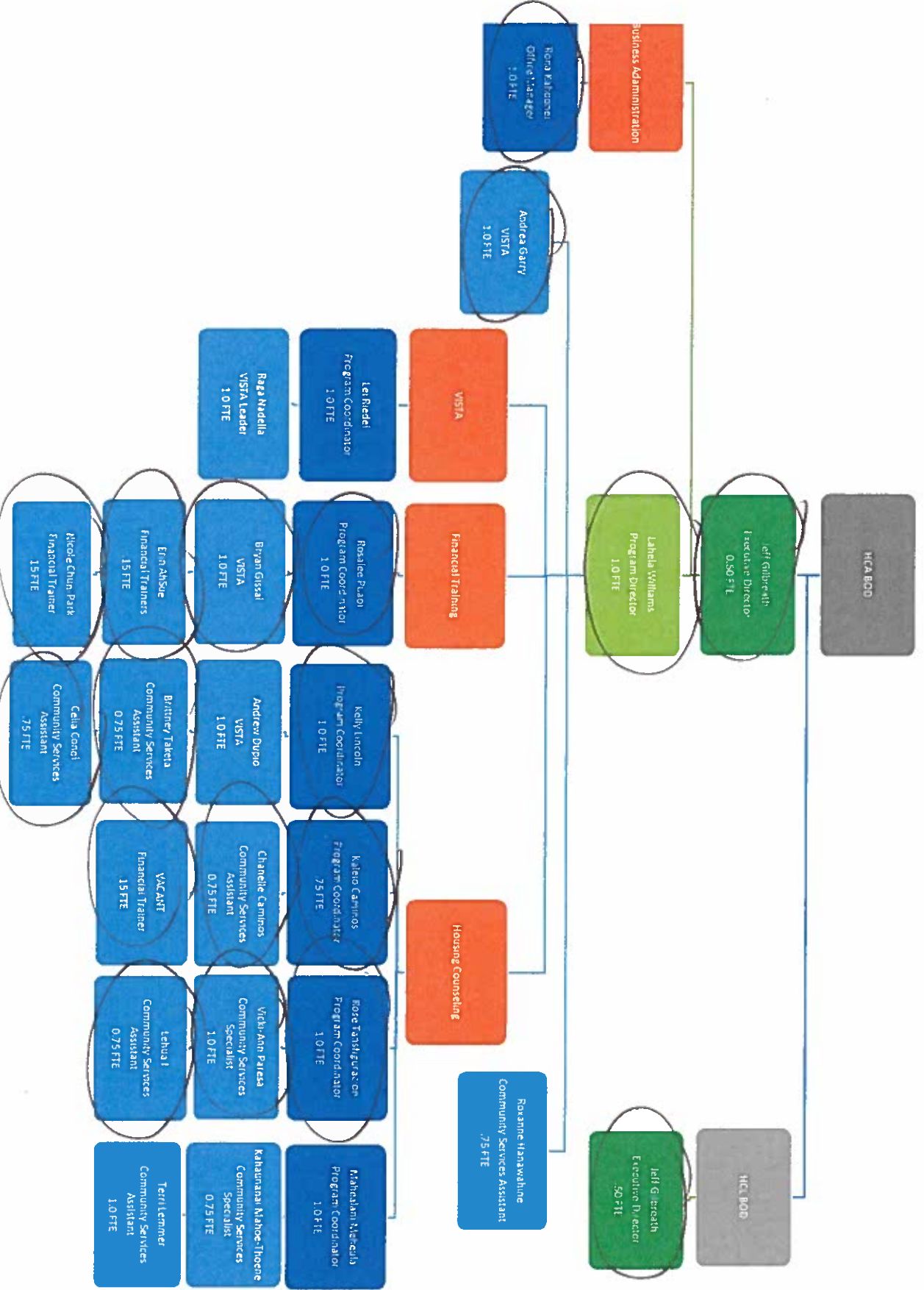
was incorporated under the laws of Hawaii on 01/20/2000 ; that it is an existing nonprofit corporation; and that, as far as the records of this Department reveal, has complied with all of the provisions of the Hawaii Nonprofit Corporations Act, regulating domestic nonprofit corporations.

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 22, 2016



Director of Commerce and Consumer Affairs



BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2016 to June 30, 2017

Applicant: Hawaiian Community Assets

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	55,500	15,000	0	0
2. Payroll Taxes & Assessments	8,072	2,182	0	0
3. Fringe Benefits	7,081	1,914	0	0
TOTAL PERSONNEL COST	70,653	19,095		
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	0	0	0	0
2. Insurance	0	0	0	0
3. Lease/Rental of Equipment	661	0	0	132
4. Lease/Rental of Space	6,749	0	0	1,350
5. Staff Training	0	0	0	0
6. Supplies	2,703	0	0	0
7. Telecommunication	1,133	0	0	227
8. Utilities	1,807	0	0	361
9. Office Maintenance	1,045	0	0	209
10. Marketing Materials	1,743	0	0	0
11. Credit Reports	5,763	0	0	0
12. MATCH Savings match funds	100,000	0	0	100,000
13. AmeriCorps State Members	29,500	0	0	58,500
14. AmeriCorps VISTA Member	19,800	19,800	0	0
15. Altres Payroll Services	0	550	0	0
16. Loan Fund Capital	0	0	0	100,000
17.				
18.				
19.				
20.				
TOTAL OTHER CURRENT EXPENSES	170,904	20,350	0	260,779
C. EQUIPMENT PURCHASES	0	0	0	0
D. MOTOR VEHICLE PURCHASES	0	0	0	0
E. CAPITAL	0	0	0	0
TOTAL (A+B+C+D+E)	241,558	39,445	0	260,779
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	258,117	Jeff Gilbreath/Executive Director		808-587-7653
(b) Total Federal Funds Requested	39,445	[REDACTED]		Phone
(c) Total County Funds Requested	0			1/20/16
(d) Total Private/Other Funds Requested	260,779			Date
TOTAL BUDGET	558,341	Jeff Gilbreath/Executive Director Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2016 to June 30, 2017

Applicant: Hawaiian Community Assets _____

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Community Services Specialist	1	\$40,000.00	100.00%	\$ 40,000.00
Office Manager	1	\$50,000.00	10.00%	\$ 5,000.00
Executive Director	1	\$70,000.00	15.00%	\$ 10,500.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				55,500.00

JUSTIFICATION/COMMENTS:

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2016 to June 30, 2017

Applicant: _____

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: _____

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2014-2015	FY: 2015-2016				
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
TOTAL:						
JUSTIFICATION/COMMENTS: NOT APPLICABLE						

GOVERNMENT CONTRACTS AND / OR GRANTS

Applicant: Hawaiian Community Assets _____

Contracts Total: _____

1,042,878

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1	Financial literacy education, housing counseling, and MATCH Savings and loans for 250 Native Hawaiians experiencing or at-risk of homelessness	7/1/15-6/30/17	Office of Hawaiian Affairs	State	530,118
2	Recruit, train, and place 10 AmeriCorps State members as Financial Trainers and Community Services Assistants	11/1/15-10/31/16	Hawaii Commission for National and Community Service Corporation for National and	State	76,180
3	Recruit, train, and place 14 AmeriCorps VISTA member at HCA and with nonprofits across the state	9/20/2013-12/31/16	Community Service	US	260,450
4	Financial literacy/renter education and counseling for 100 homeless Honolulu County residents	10/1/15-9/30/16	City and County of Honolulu	County	150,000
5	Financial literacy education and housing counseling for 50 low-to-moderate income households	1/1/15-3/31/16	Department of Housing and Urban Development	US	26,130
6					
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**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAI'I REVISED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant 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, Hawai'i Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided.

- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.

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

Hawaiian Community Assets



1/22/16
(Date)

Jeff Gilbreath
(Typed Name)

Executive Director
(Title)