

House District 26

Senate District 13

THE TWENTY-NINTH 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):

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT, AND TOURISM

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

1. APPLICANT INFORMATION:

Legal Name of Requesting Organization or Individual: Hawaiian Community Assets

Dba:

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 # 808.628.6879

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 HAWAII'S 21ST CENTURY
WORKFORCE**

4. FEDERAL TAX ID #: _____

5. STATE TAX ID #: _____

7. AMOUNT OF STATE FUNDS REQUESTED:

FISCAL YEAR 2018: \$ 96,070

8. STATUS OF SERVICE DESCRIBED IN THIS REQUEST:

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

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

STATE \$ 0
 FEDERAL \$ 556,812
 COUNTY \$ 0
 PRIVATE/OTHER \$ 100,970

TYPE NAME AND TITLE OF AUTHORIZED REPRESENTATIVE

Jeff Gilbreath / Executive Director
NAME & TITLE

1/20/17
DATE SIGNED



RECEIVED

1/20/17 *ma*

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;

Hawaiian Community Assets (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 to achieve and sustain economic self-sufficiency. Its comprehensive service delivery model focuses on affordable housing as the key to economic self-sufficiency in Hawaii and includes public education/outreach, career training/technical assistance, place-based financial education workshops, individualized housing counseling, and match savings and micro-loan programs.

Since 2000 HCA has served more than 16,000 low and moderate income Hawaii residents with free, HUD-certified financial education and housing counseling, successfully assisting 5,147 children and adults secure or sustain affordable housing. Over the last 16 years HCA has managed public and private funds to implement its services, including those from the State Attorney General, Office of Hawaiian Affairs, and Department of Hawaiian Homelands (DHHL) as well as the Counties of Kauai, Hawaii, and Honolulu. The organization has been successful at leveraging Municipal and State resources to attract Federal funding from the Corporation for National and Community Service (CNCS), Administration for Native Americans, HUD, and the Department of the Treasury.

HCA supports 14 full-time staff who provide services and products to low and moderate income children and families, including homeless persons, first-time homebuyers, military service members and Veterans, DHHL lessees, and homeowners at-risk of foreclosure. Staff work from 3 County-hub offices on Oahu, Hawaii Island, and Kauai as well as utilize 24 additional remote site offices across the state. The organization is managed by 1 Executive Director who is overseen by a 5-member Board of Directors.

In 2013, as the homeless crisis grew in the wake of the Great Recession, HCA expanded its services to include first-work experiences and career training positions for Hawaii

youth. As Hawaii reported the highest homeless rate per capita of any state in the nation¹, Young Invincibles released a report confirming that 13.8% of Hawaii's young adults, ages 16 to 24, were out of school and work which was projected to "depress economic opportunity for all Hawaii residents for years to come"². In response, HCA established a training program to build Hawaii's 21st century workforce and boost our island economy by providing local youth with paid service positions at nonprofits engaged in affordable housing development, financial education, and programs increasing access to college and homeownership.

By September 2013, HCA became the State of Hawaii's first AmeriCorps national service intermediary responsible for recruiting, training, and placing AmeriCorps State and VISTA (Volunteers in Service to America) members annually. Funding through the CNCS and the Hawaii Commission for National and Community Service (HCNCS) allowed the organization to create 25 national service positions offering youth participants hands-on, "in-the-field" job skills and tools to ensure their ability to compete in the global marketplace. Members are required to commit to 12-month terms of service and in exchange, receive living allowances, health care plans, childcare subsidies, and end-of-service education awards of up to \$5,815 for college tuition, fees, and books.

Over the last 4 years of its existence, HCA's AmeriCorps Program has recruited, trained, and placed 48 national service members who have dedicated 99,840 hours to Hawaii nonprofit organizations that are increasing economic opportunities for low income children and families. 71% of all HCA AmeriCorps recruits have secured careers or pursued higher education in the community development, business, finance, or education fields. Even more extensive is the collective impact these AmeriCorps members have made in our low income communities:

- 37 volunteers recruited and managed
- \$129,000 in grant funding and in-kind resources secured for Hawaii nonprofits
- 50 landlords recruited and trained for rapid re-housing
- 1 volunteer management system created
- 1 housing counseling policies and procedures manual created
- 1 fund development manual created
- 12 nonprofits built their capacity to serve low income persons with economic opportunity programming
- 2,138 low income persons served with financial education and counseling
- 795 low income children and adults secured or sustained affordable housing

Supported by the CNCS and the HCNCS, HCA's AmeriCorps Program is entering into its fourth year with a goal of increasing the number of national service positions available to local youth who will in-turn increase the number of low income Hawaii children and adults financially qualified to secure or sustain affordable housing.

¹ "State of Homelessness in America Report". National Alliance to End Homelessness. 2014

² "Report: Hawaii's Youth Unemployment Could Depress State for Year". Young Invincibles, 2013.

2. The goals and objectives related to the request;

The goal of the *Building Hawaii's 21st Century Workforce Initiative* is to increase the career-readiness of 30 Hawaii youth, ages 16 to 24, so they can obtain the tools and skills necessary to compete in the global marketplace and become active contributors to our local economy. A secondary goal is to assist 200 low income children and adults secure or sustain affordable housing within 12 months.

HCA will increase the career-readiness of 30 Hawaii youth by completing 3 objectives:

- (1) Recruit and place 30 Hawaii youth in first-work experiences and career training opportunities provided through the HCA AmeriCorps Program;
- (2) Conduct 10 professional development training sessions for AmeriCorps members to build their career-readiness skills, and;
- (3) Provide \$100,000 in end-of-service education awards to AmeriCorps members increasing their access to post-secondary education.

The AmeriCorps members will assist 200 low income children and adults secure or sustain affordable housing by completing 3 objectives:

- (1) Draft 1 renter education curriculum to build the financial capacity of homeless persons to qualify for rental housing;
- (2) Serve 300 low income children and adults with financial education and housing counseling, and;
- (3) Deploy \$100,000 in funds to match savings of low income persons for increasing their financial capacity to rent or own homes.

3. The public purpose and need to be served;

In 2015, Hawaii had an estimated population of 1,413,603 people – 268,163 living in rural communities.³ Geographic isolation, brought on by the fact that the population is spread across an archipelago, has historically excluded Hawaii's most impoverished families from accessing mainstream financial products and HUD-certified financial education and counseling services necessary to secure and sustain affordable housing. With the extremely high housing costs and low annual average pay rates as compared to the rest of the nation, low income Hawaii families face extraordinary barriers to the opportunities that could assist them in accessing affordable housing and strengthen our economy. Without the opportunity to attend post-secondary education, build career and life skills, and secure employment, our low income residents are unable to be active contributors to our local economy. This crisis is especially dire for our youth, ages 16 to 24, who are out of school and work in record numbers and risk falling into generational homelessness and poverty.

³ United States Department of Agriculture Economic Research Service, 2015

According to the Corporation for Enterprise Development, Hawaii workers earn \$38,907 annually, which is \$12,457 less than the national average, placing the state last in terms of annual average pay rates.⁴ At the same time, the State has the highest housing cost burdens for both renters and homeowners with 40.6% of our homeowners and 57.5% of our renters paying more than 1/3 of their monthly income toward housing.⁵ As a result, it is common for low income, working Hawaii residents to live on beaches, unsafe, dilapidated homes, or in limited, high-priced rental housing with up to four generations of inhabitants to offset the housing costs per family member.

For our youth population specifically, there are an estimated 17,298 individuals, ages 16 to 24, who are out of school and work.⁶ Nationally, the labor force participation by this age group is projected to continue its decline with an expected 13.3% drop from 2012 to 2022.⁷ Lower labor force participation by our Hawaii youth means a limited pipeline of qualified workers able to support our local businesses and spur overall economic growth. As cost of living increases and college becomes further out of reach for our low income children, our beloved islands are facing an economic storm that threatens to claim greater numbers of victims to homelessness and unemployment.

Fortunately, it is in the traditional Hawaiian practice of sharing knowledge and skills from kumu (teacher) to haumana (student) and within the ohana (family) that we can find solutions to these current issues. The *Building Hawaii's 21st Century Workforce Initiative* is a “shovel-ready” project that will carry forward this historic concept by providing first-work experiences and career training positions to Hawaii youth, ages 16 to 24, so they can help boost our economy, obtain skills for tomorrow's jobs, and instill financial skills within our low income children and families.

With support from the Hawaii State Legislature Grant-in-Aid, HCA will expand its AmeriCorps Program to build the career-readiness of 30 Hawaii youth annually and utilize their skills, passion, and innovative tendencies to increase the financial capacity of low income families to rent and own homes.

4. Describe the target population to be served; and

The *Building Hawaii's 21st Century Workforce Initiative* will target Hawaii youth, ages 16 to 24, for placement in first-work experiences and career training positions through HCA's AmeriCorps Program. A secondary target population will be low income children and adults served by the AmeriCorps members through the nonprofit organizations and educational institutions for which they will work.

⁴ Assets and Opportunities Scorecard: Hawaii, Corporation for Enterprise Development, 2015

⁵ Ibid. 4

⁶ Ibid. 2

⁷ “Labor Force Projections to 2022: The Labor Force Participation Rate Continues to Fall”. US Department of Labor Bureau of Labor Statistics, 2013

Demographic information for HCA's current AmeriCorps Program is listed in the table below. The majority of AmeriCorps national service members are VISTA who are women of Native Hawaiian/Pacific Islander ethnicity. While the HCA AmeriCorps Program is open to all individuals, age 16 and older, recent recruitment efforts targeted at youth, ages 16 to 24, have resulted in nearly 50% of all national service members within the Initiative's target population. HCA anticipates 75% of all national service members to be youth, ages 16 to 24, by the end of the proposed Initiative.

Gender	
Female	84%
Ethnicity	
Native Hawaiian/Pacific Islander	79%
Caucasian	11%
African American	5%
Multi-Race	5%
AmeriCorps Program Type	
Financial Trainers	21%
Community Services Assistants	16%
VISTA	63%
Ages	
16-24	45%
25-33	18%
34-42	18%
42+	19%

Demographic information for the low income persons served through the Initiative have been taken from HCA's internal client data managed in its electronic client management system, CounselorMax. The numbers are representative of the individuals enrolled in its services and products. Based on the information below, 92% of HCA clients are low income, meaning they earn less than 80% area median income (AMI).

Gender	
Female	60%
Ethnicity	
Native Hawaiian/Pacific Islander	74%
Asian	6%
Caucasian	6%
African American	1%
American Indian/Alaskan	1%
Hispanic	2%
Multi-Race	10%
Household Income	
Extremely Low <30% AMI	53%
Very Low 30-49% AMI	19%

Low Income 50-79% AMI	20%
Household Size	
Average Household Members	3.4

5. Describe the geographic coverage.

HCA’s AmeriCorps Program provides first-work experiences and career training positions for youth across the state.

Currently, 11 AmeriCorps State members serve within HCA through its statewide offices:

- Oahu (serving Molokai, Lanai, and Maui): 3 Financial Trainers, 2 Community Services Assistants
- Hawaii Island: 3 Financial Trainers, 1 Community Services Assistant
- Kauai: 1 Financial Trainer, 1 Community Services Assistant

An additional 14 AmeriCorps VISTA members are placed with the following nonprofit organizations:

- East Oahu: Hawaiian Community Assets (1), Hawaii Appleseed (2), Hawaiian Community Development Board (1), Kula No Na Poe Hawaii (2), Hoomaka Hou Learning Center (1)
- West Oahu: Hawaiian Community Assets (1), Waianae Neighborhood Place (1), Communities in Schools – Waipahu (1), INPEACE (1)
- Molokai: Molokai Habitat for Humanity (2), Sustainable Molokai (1)

During the project period, HCA will expand its partnerships to include public educational institutions as host sites for AmeriCorps national service members on the islands of Maui, Hawaii, and Kauai:

- Maui: University of Hawaii, Maui College CareerLink Program
- Hawaii Island: Ke Ana La’ahana Public Charter School
- Kauai: Kauai Community College, Student Support Program

Financial Trainers will conduct public education/outreach to market HCA’s programs and deliver financial education workshops on-site at partner organizations on every island, including Queen Liliuokalani Trust units, Hawaiian Homestead Associations, and homeless service providers participating in the Coordinated Statewide Homeless Initiative.

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;

The goal of the *Building Hawaii's 21st Century Workforce Initiative* is to increase the career-readiness of 30 Hawaii youth, ages 16 to 24, so they can obtain the tools and skills necessary to compete in the global marketplace and become active contributors to our local economy. A secondary goal is to assist 200 low income children and adults secure or sustain affordable housing within 12 months. HCA will accomplish these goals by recruiting, training, and placing AmeriCorps national service members across the state. The AmeriCorps members will assist their host site nonprofits and institutions increase economic opportunities for low income persons by delivering financial education workshops, individualized housing counseling, and match savings and micro-loans.

The Initiative will align with the State's existing plans to address homelessness and affordable housing by creating a pipeline of financially qualified renters and homebuyers for upcoming developments as well as a next generation with the skills to engage in Hawaii's 21st century workforce.

The following details HCA's approach and activities that will be delivered by identified staff, partners, and AmeriCorps national service members:

- Financial Trainer = FT
- Community Services Assistant = CSA
- AmeriCorps VISTA = VISTA
- Program Coordinator = PC
- Site Supervisors = SS
- Program Manager = PM
- Program Director = PD1
- Office Manager = OM
- Executive Director = ED

AmeriCorps Member Recruitment. The PM will conduct AmeriCorps member recruitment efforts through the Initiative period. Efforts will include, but not limited to, community presentations, tabling at college career and service learning fairs, and social media campaigns. Recruitment will be documented by the PM via hardcopy Recruitment Reports that will be filed in an electronic project file. Potential members will submit their applications for the PM's consideration. The PM will conduct an initial assessment of the candidate to confirm they meet the minimum qualifications required and coordinate interviews for hiring.

Hiring and Placement. The PM will conduct the first interview and refer qualified applicants to nonprofit and institution partner host sites. A second interview will be conducted by the partners themselves after which time the PM and partner representatives will finalize the top candidate for placement. The PM will communicate with all applicants to inform them of their approval or denial and, if approved, disseminate site assignments for the AmeriCorps members. 30 applicants will be approved and placed within the 12 month Initiative documented by Payroll Records and Member Service Reports managed electronically via HR Symphony and eGrants, respectively.

Training. The PM will coordinate and conduct 10 professional development trainings to build the career-readiness skills of AmeriCorps members. Trainings will occur over the 12-month period and may include topics such as, grant writing, workplace communication, resume and curriculum vitae development, best practices in volunteer coordination, and more. 1 multi-day AmeriCorps in-service training will be coordinated and conducted by the PM in April 2018 to provide professional development opportunities to all AmeriCorps members in the State of Hawaii. Through this annual event, the PM will seek to increase the number of employers who sign on as Employers of National Service, committed to prioritizing the hiring of AmeriCorps national service members who graduate from the program.

Public Education/Outreach. FTs will conduct public education/outreach to increase awareness within low income communities of HUD-certified financial education and housing counseling services provided by HCA. FTs will document outreach events via hard copy Outreach Reports submitted to the PM for filing in the electronic project file.

Client Intake. Client Intake will be coordinated by the CSAs with support from VISTA members. When necessary, client intake orientations will be conducted within low income communities to explain each form, answer questions, and identify financial documentation needed prior to enrollment in HCA services. 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.

Financial Education Workshops. Workshops will be coordinated and overseen by VISTA and conducted by FTs. 1- to 4-hour workshops will feature the HCA's place-based Kahua Waiwai© curriculum and include information on budgeting/financial planning, types and uses of credit, and the importance of saving and credit. Training Reports with sign-in sheets and completed evaluations will be submitted by FTs to CSAs for data input. CSAs will create workshop files and submit to the PD for a quality review. Upon completion of the review, the PD will forward the client information to CSAs who will contact the workshop attendees to schedule housing counseling sessions.

Curriculum Development. During the project period, VISTA will draft a Kahua Waiwai, Renter Edition© curriculum that will focus specifically on the financial needs of homeless persons seeking to qualify for rental housing in Hawaii. The curriculum will allow HCA to expand the relevancy of its financial education workshops for this targeted population. VISTA will submit draft curriculum to the ED for review, editing, and final approval. An electronic draft copy of the curriculum will be filed in the project's electronic file.

Housing Counseling. Housing Counseling will be conducted by PCs. Prior to counseling sessions, PCs will calculate annual household income in accordance with 24 HUD CFR regulations to verify participants are low income based on HUD area median income

standards (equal to or less than 80% AMI). Annual household income will be calculated using copies of participant public benefits statements, paystubs, W2s, and tax returns. During counseling, PCs will pull a tri-merge credit report and review with participants to verify debt, identify credit scores, and dispute inaccurate information. 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. 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 PCs during counseling sessions. Products will include MATCH Savings Accounts which provides low income families with a 2-to-1 match on savings up to \$1,000 for a total of \$3,000 toward rent, deposits, derogatory debt, down payment, closing costs, and post-secondary education and career training. 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, 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.

Credit Builder and Repair Micro-Loans of up to \$5,000 at a fixed 8 percent interest rate will be provided to low income participants 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. HCA's lending subsidiary, Hawaii Community Lending, manages the Credit Builder and Repair Micro-Loans for participants through an MOA with HCA.

Enrollment in products will be based on the participant's financial situation and housing goal. Exit interviews will be conducted by PCs for all participants enrolled in MATCH Savings Accounts and/or Credit Builder and Repair Micro-Loans. Exit interviews and match funds requests will be submitted to the PD for quality review and exit interviews and loan product forms will be submitted to the ED for quality review. 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.

Grant Writing. To expand nonprofit programs for affordable housing developing, financial education, and career training, VISTA will write and submit grant proposals on behalf of their nonprofit and institutional host sites. VISTA

will report grant proposal submission confirmations to the PM who will file confirmations in an electronic project file. Award letters for proposals that get funded, as well as documentation for in-kind contributions, will also be submitted to the PM for documentation of total grant funds and in-kind resources generated by the VISTA during the 12-month period.

Measurement and Evaluation. Project progress will be measured and evaluated by the PM who will generate monthly reports via eGrants and supplemental reports generated from HCA’s CounselorMax client management system by the PD. The CSAs and PCs will input data from financial education workshops, counseling, asset building products, and the number of low income children and adults who secure or sustain affordable housing in the CounselorMax system. The PD will review reports and submit to the PM. The PM will report to the Department of Business, Economic Development, and Tourism via progress reports. Quarterly Quality Reviews of financial education workshops and counseling will be conducted by PD for compliance with HUD standards. Quality Review results will be tracked via hardcopy forms filed in central binders and in education/client files.

Administration/Program Management. The PM will be responsible for overall AmeriCorps Program management, including payroll processing, partnership development, issuance of end-of-service education awards, and technical assistance to SSs overseeing VISTA placed in nonprofits/institutions outside of HCA. The SS will provide direct supervision of VISTA and PCs will supervise FTs and CSAs, including on-the-job training to increase their ability to be successful in the modern workplace. All project revenue and expenditures will be managed by the OM who will review monthly financial reports with the ED who will provide project oversight and financial management expertise.

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 recruitment efforts	Program Manager	x	x	x	x	x	x	x	x	x	x	x	x
Hire and place 30 AmeriCorps members	Program Manager		x				x			x			x
Conduct 10 professional development trainings	Program Manager			x	x	x	x	x	x	x	x	x	X
Conduct public education/outreach to promote HUD-certified services and products	Financial Trainers		x	x	x	x	X	x	x	x	x	x	x

Process client intakes to enroll low income persons in HCA programs	Community Services Assistants			x	x	x	x	X	x	x	x	x	x	x	
Deliver financial education workshops serving 300 low income children and adults	Financial Trainers			x	x	x	x	X	x	x	x	x	x	x	
Draft 1 Kahua Waiwai, Renter Edition© curriculum	VISTA			x	x	x	x	x	x	x	x				
Review, edit, and finalize Kahua Waiwai, Renter Edition© curriculum	Executive Director/ VISTA												x	x	X
Conduct housing counseling sessions and enroll low income persons in asset building products	Community Services Specialists			x	x	x	x	x	x	x	x	x	x	x	x
Data entry and client file maintenance	Community Services Assistants/ Program Coordinators			x	x	x	x	x	x	x	x	x	x	x	x
Deploy \$100,000 in match funds for financial and housing goals	Program Director/ Office Manager						x	x	x	x	x	x	x	x	x
Service micro-loans and manage project revenues/expenses	Office Manager	x	x	x	x	x	x	x	x	x	x	x	x	x	X
Write and submit grant proposals to support nonprofit/institution economic opportunity programs	VISTA					x	x	x	x	x	x	x	x	x	x
Supervise AmeriCorps members	Site Supervisors/ Program Coordinators			x	x	x	x	x	x	x	x	x	x	x	x
Provide technical assistance to site	Program Manager			x	x	x	x	x	x	x	x	x	x	x	x

supervisors														
Process AmeriCorps member payroll and end-of-service education awards	Program Manager			x	x	x	x	x	x	x	x	x	x	x
Generate and submit reports	Program Manager				x			x			x			x
Assist with project reporting	Program Director													
Provide oversight and financial management	Executive Director	x	x	x	x	x	x	x	x	x	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 for its AmeriCorps Program in accordance standards by the CNCS and HCNCS to ensure the quality of recruitment, training, placement, and overall program delivery. Integrated into Quality Control Plan are reporting, evaluation, training and record keeping policies and procedures to achieve quality assurance measures.

Financial Trainers/Community Services Assistants

- On-Site Orientation - initial orientation and training by HCA to educate members on their job duties, reporting and evaluation practices outlined in the AmeriCorps member handbook, and hands-on mentoring by HCA staff.
- Kahua Waiwai Financial Trainer Certification – 16-hour training conducted by HCA’s Executive Director and required prior to Financial Trainers’ delivery of financial education workshops.
- Monthly timesheets, data reporting and narratives to be approved by site supervisor and submitted in a timely manner to the Program Manager prior to payroll processing.
- Professional development trainings in data collection, grant writing, community engagement, workplace communication, cultural sensitivity, and service-learning activities.

VISTAs

- Pre-Service Orientation – required training provided by CNCS to orient VISTAs to the overall VISTA program, including time management, reporting and data collections.
- On-Site Orientation - initial orientation and training by HCA and site supervisors to educate VISTA on reporting and evaluation practices outlined in VISTA handbook, and hands-on mentoring by Site Supervisor.
- Monthly timesheets, data reporting and narratives to be approved by site supervisor and submitted in a timely manner to the Program Manager prior to payroll processing.

- Professional development trainings in data collection, grant writing, community engagement, workplace communication, cultural sensitivity, and service-learning activities.

Supervisors, including Program Coordinators

- Supervisor Orientation – required for Site Supervisors who oversee VISTA, to include project goals and outcomes, reporting and time management training.
- Quarterly check-in with Program Manager to revisit program goals and objectives and to provide technical assistance to supervisor and overall program.
- End of service reporting to Program Manager to determine overall program evaluation.

Program Manager

- Facilitate supervisor and VISTA orientations and trainings.
- Collect and manage monthly timesheets and reports from VISTAs.
- Complete monthly, quarterly, and annual reporting to grantors.
- Maintain and compile data collections and program evaluations to assist in reporting.
- Engage Executive Director, Office Manager and Program Director in grant reporting and project oversight.

Executive Director, Office Manager and Program Director.

- Provide support to Program Manager.
- Oversight and management of program revenue and expenses.
- Implementation of HCA internal quality control policies and procedures (see below).

HCA administers a Quality Control Plan in accordance with its HUD Housing Counseling Plan to ensure the quality of its financial education and housing counseling services as well as asset building products. 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 its lending subsidiary Hawaii Community Lending (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 Initiative successful if at least:

- 20 Hawaii youth are recruited and placed in AmeriCorps national service positions;
- 5 professional development training are conducted;
- \$75,000 in end-of-service education awards is distributed;

- 200 low income children or adults complete a Kahua Waiwai Financial Education workshop
- \$50,000 in match funds are deployed to low income participants who successfully complete HCA's match savings program
- 100 low income children and adults secure or sustain affordable housing

Financial Trainer = FT

Community Services Assistant = CSA

AmeriCorps VISTA = VISTA

Community Services Specialist = CSS

Site Supervisor = SS

Program Manager = PM

Program Director = PD

20 Hawaii youth, ages 16 to 24, will be recruited, trained, and placed in AmeriCorps national service positions with HCA or one of its approved nonprofit/institution partners. Participant recruitment and placement will be tracked via payroll reports through Altres, Inc's HR Symphony and member reports through eGrants, the CNCS online grant management system. Both systems will be maintained by the PM and data included in GIA reports.

5 professional development trainings will be conducted by the PM. Participant completion of professional development trainings will be documented via sign-in sheets that will be uploaded by the PM to the project's electronic file. Sign-in sheets will be used to confirm the number of trainings conducted, the content, and participants served so the PM can include in GIA reports.

\$75,000 in end-of-service education awards will be distributed to AmeriCorps national service members. The PM will process end-of-service education award requests via online exit interviews to be completed with each AmeriCorps member and with input from their SSs. Upon disbursement, the CNCS will hold all end-of-education award funds and make payments of said funds directly to post-secondary institutions on behalf of the AmeriCorps members in one lump sum or multiple payments over time.

200 low income children and adults will complete a financial education workshops. 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, HCA's electronic client management system, by the CSA. CSA will then submit to PD for a quality review and for distribution of workshop participant contact information to PCs to schedule counseling sessions. Quarterly quality reviews of education files by the PD will provide quality assurance that workshops were delivered by FTs and completed by participants.

\$50,000 in match savings or loan capital will be deployed to assist low income persons secure or sustain affordable housing. Exit interviews, match request forms, and copies of checks will be used to document deployment of capital by HCA and HCL during the Initiative. Participant enrollment in asset building products will be tracked using hard copy product forms, including Product Agreements, Promissory Notes, and Exit Interviews. Documentation will be filed in counseling files. CSSs will input case management data in CounselorMax. Exit Interviews and match request forms will be submitted to the PD for quality review. Match and loan disbursement forms will be submitted to the OM and ED for processing, recordation, and filing. Match savings reports and loan portfolios will be reviewed with the HCA and HCL boards at quarterly meetings.

100 low income children and adults will secure or sustain affordable housing. Participants who obtain rentals, stop eviction, purchase homes, or prevent foreclosures will be tracked via executed lease agreements, HUD-1 statements, and/or other documentation verifying permanent housing was secured or sustained. Documentation will be filed by CSSs in hard copy counseling files and logged for "case resolution" in CounselorMax. PD will verify participants have successfully secured or sustained affordable housing during quarterly quality reviews of counseling files.

All progress on the aforementioned measures will be reported to the Department of Business, Economic Development, and Tourism (DBEDT) as HCA's sponsoring agency for the Initiative. HCA has made a request to DBEDT to serve as the sponsoring agency, but has yet to finalize.

III. Financial

Budget

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

Please see forms #5 & #6, for the budget forms with the detailed cost request.

2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2018.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$24,017.50	\$24,017.50	\$24,017.50	\$24,017.50	\$96,070.00

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2018.

Source	Description	Amount	Funding Dates
Queen Liliuokalani Trust	Support delivery of youth and family financial education to QLT beneficiaries	\$72,024	July 1, 2017 – June 30, 2018
Kamehameha Schools	3-year project to serve 6,000 Native Hawaiian students with financial education	\$392,270	July 1, 2017 – June 30, 2020
Office of Hawaiian Affairs	2-year project to serve 1,000 Native Hawaiians with housing services and match savings accounts	\$380,119	July 1, 2017 – June 30, 2019
County of Kauai	Serve 30 low and moderate income first-time homebuyers with homebuyer education, counseling, and debt consolidation loans	\$274,750	October 1, 2017 – September 30, 2018
County of Hawaii	Serve 50 low and moderate income first-time homebuyer with homebuyer education and counseling	\$42,471	July 1, 2017 – June 30, 2018
City and County of Honolulu	Serve 200 homeless persons with financial education and housing counseling	\$125,000	October 1, 2017 – September 30, 2018
Bank of Hawaii	Purchase of 1000 Kahua Waiwai handbooks for children experiencing or at-risk of homelessness	\$25,000	One-time purchase
AmeriCorps Affiliate Program	Recruit, train, and place 10 national service members, age 16 and older, and provide them with end-of-service education awards	\$58,150	July 1, 2017 – June 30, 2018
Helping Hands Hawaii	2-year contract to deliver financial education, housing counseling, and match savings accounts for low income persons through the Punawai Program	\$630,410	July 1, 2015 – June 30, 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; HCA has never received federal tax credits.

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	Description	Amount	Funding Dates
Corporation for National and Community Service	Recruit, train, and place 14 AmeriCorps VISTA members within HCA and nonprofit/institution host sites; annual renewal through December 2020	\$301,327	December 24, 2017 – December 23, 2018
Hawaii Commission for National and Community Service	Recruit, train, and place 11 AmeriCorps State members within HCA; annual renewal through September 2025	\$84,617	October 1, 2017 – September 30, 2018
Helping Hands Hawaii	2-year contract to deliver financial education, housing counseling, and match savings accounts for low income persons through the Punawai Program	\$630,410	July 1, 2017 – June 30, 2019

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2016.

The balance of Hawaiian Community Assets' unrestricted current assets as of December 31, 2016 is \$26,231.

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.

HCA staff dedicated to the Initiative have a combined 90 years of experience related to the project proposal, specifically in the supervision of staff, delivery of HUD-certified financial education and housing counseling, and administration of asset building products, including match savings accounts and micro-loans.

The organization was the first AmeriCorps VISTA intermediary for the State of Hawaii and is the only local nonprofit organization actively recruiting, training, and placing both AmeriCorps VISTA and AmeriCorps State members.

HCA's Board members possess professional skills critical to implementation and oversight of the organization's programs, including law, real estate, mortgage financing, small business ownership, insurance, financial planning, nonprofit and community development, and policy making.

The following grants related to implementation of HCA's AmeriCorps Program have been administered by HCA over the last 3 years, further demonstrating the organization possesses the necessary skills and expertise to implement the proposed project:

Contract Title: Building Stability in Housing

Contract Agency: Corporation for National and Community Service

Contact Person: Derrick Ariyoshi

Address: 300 Ala Moana Blvd. Rm. 6-213, Honolulu, HI 96850

Contact Information: 808-541-2832, dariyoshi@cns.gov

Contract Period: September 23, 2013 to December 24, 2016

Funding Amount: \$940,137 (including current \$301,327 grant for FY2018)

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

- 37 AmeriCorps VISTA recruited, trained, and placed
- \$212,750 in end-of-service education awards disbursed
- \$129,000 in grant funding and in-kind resources secured for Hawaii nonprofits
- 2,138 low income persons served with financial education and housing counseling
- 795 low income persons secured or sustained affordable housing

Contract Title: Hawaiian Community Assets – AmeriCorps State

Contract Agency: Hawaii Commission for National and Community Service

Contact Person: Reynold Lee

Address: 1601 East West Road JAB 4019, Honolulu, HI 96848

Contact Information: 808-956-8145, leereyno@hawaii.edu

Contract Period: October 1, 2015 – September 30, 2017

Funding Amount: \$156,779 (including \$84,162 funding for FY2018)

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

- 15 AmeriCorps members recruited, trained, and placed
- \$25,356 in end-of-service education awards disbursed
- 818 low income children and adults served with financial education
- 139 low income children and adults assisted in securing and sustaining affordable housing

Contract Title: Building Stability in Housing Project

Contract Agency: First Nations Development Institute

Contact Person: Montoya Whiteman

Address: 2432 Main Street, 2nd Floor, Longmont, CO 80501

Contact Information: 303-774-7836, mwhiteman@firstnations.org

Contract Period: October 1, 2015 – September 30, 2016

Funding Amount: \$42,000

Performance Outcomes: The following outcomes were achieved during project.

- 5 AmeriCorps members recruited, trained, and placed
- 1 asset building initiative adopted by caucus members of the Council for Native Hawaiian Advancement
- 3 affordable housing programs created
- 59 low income children and adults assisted in securing and sustaining affordable housing

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.

	Location
HCA Offices	<ul style="list-style-type: none"> • Oahu: Honolulu, Kapolei • Kauai: Anahola • Hawaii Island: Hilo, Kailua-Kona
HCA Satellite Offices	<ul style="list-style-type: none"> • Papakolea Community Development Center • Ulu Ke Kukui • Ohana Ola O Kahumana • Hale Makana O Nanakuli • Council for Native Hawaiian Advancement • Department of Hawaiian Homelands – Kapolei • Onelauena Shelter • Queen Liliuokalani Trust - statewide • Neighborhood Place of Puna • Laiopua 2020 Homestead Association • Ulu Wini Shelter • County of Kauai – Lihue • Kekaha Enterprise Center • DHHL – Wailuku • Friends of Mokuula - Lahaina
Nonprofit AmeriCorps Member Sites	<ul style="list-style-type: none"> • Hawaiian Community Development Board • Hawaii Appleseed • Sustainable Molokai • INPEACE • Hoomaka Hou Learning Center • Habitat for Humanity Molokai • Kula No Na Poe Hawaii – Papakolea • Waianae Neighborhood Place • Communities In Schools – Waipahu

All HCA offices, satellite sites, and VISTA host sites are equipped with adequate office supplies and machines needed to successfully support the project. Adequate refers to office space and tools including office furniture, computer access, internet and computer program access and comfortable space to operate. Additionally all sites have site supervisors and office policies and procedures in place to support personnel.

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 23.4 full-time staff equivalent (FTE) to the Initiative with 1.65 FTE dedicated by its nonprofit/institution host site partners.

AmeriCorps VISTA members represent 14 FTE, while AmeriCorps State members represent 7 FTE. Program Management will be provided by 1 FTE Program Manager who will also supervise 3 VISTA members located at HCA. Another 1.0 FTE is projected toward supervision of Financial Trainers and Community Services Assistants as well as the delivery of counseling by HCA Program Coordinators. Site Supervisors outside of HCA who will oversee VISTA members is projected at 1.65 FTE.

0.35 FTE senior management staff – Executive Director, Office Manager, and Program Director - will be dedicated to asset building product administration, quality control, fiscal management, and oversight including reporting, accounting and project oversight.

State GIA funds will support the living allowances of 3 FTE AmeriCorps VISTA members (Hawaii Island, Kauai and Maui) and .25 FTE to support the Program Manager, requesting a total of 3.25 FTE of State GIA funds to support the project.

11 FTE AmeriCorps VISTA members and .75 of the Program Manager will be covered by HCA's secured CNCS grant, which is renewed annually up to 3 years.

7 FTE AmeriCorps State members will be covered by HCA's secured HCNCS grant, which is renewed annually up to 10 years.

The remaining 1.4 FTE HCA staff will be covered by fee-for-service contracts, including the organization's Helping Hands Hawaii contract which is expected to be renewed for another 2 years starting July 1, 2017. Other fee-for-service contract funds will be used for this purpose in the event that HCA does not received the Helping Hands Hawaii contract.

1.65 FTE Site Supervisors will be covered by nonprofit/institution host sites.

The following staff, site supervisors, and AmeriCorps national service members will conduct activities relevant to the proposed project:

Executive Director, Jeff Gilbreath (.10 FTE) will be responsible for:

- Provide overall project oversight
- Fiscal management of grant funds
- Underwriting and origination of micro-loans for low income persons served
- Loan fund management

Office Manager, Rona Kahoonei (.05 FTE) will be responsible for:

- Management of project activities related to fiscal and accounting management

- Assist with grant reporting

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

- Overall program support
- Quality control of HUD-certified financial education, counseling, and asset building products
- Assist with project reporting

Program Manager, Lei Riedel (1 FTE) will be responsible for:

- Overall program management
- Recruitment, training, and placement of AmeriCorps members
- Supervisor orientation, evaluation and training
- Professional development trainings
- Data collection and program evaluation
- Grant reporting and management
- Managing community partnerships and potential VISTA host sites
- Program evaluation and quality control

Program Coordinators, Rose Transfiguracion, Rosalee Puaoi, Kelly Lincoln, and Kaleio Caminos (.25 FTE x 4 Program Coordinators)

- Day to day member supervision, support and mentorship
- Timely review and approval of timesheets, reporting and personnel documentation
- Member training and orientation
- Member community integration
- Conduct housing counseling
- Enroll eligible participants in asset building products

Site Supervisors (.15 FTE x 11 supervisors) will be responsible for:

- Day to day member supervision, support and mentorship
- Timely review and approval of timesheets, reporting and personnel documentation
- Member training and orientation
- Member community integration

VISTA members (1 FTE x 14 members) will be responsible for:

- Curriculum development
- Grant research and writing
- Community outreach and engagement
- Monthly reporting and timesheet documentation
- Asset building program development
- Affordable housing program development
- Program outreach

Financial Trainers (AmeriCorps State) (.25 FTE x 12 trainers) will be responsible for:

- Conducting public education/community outreach to promote HUD-certified financial education and housing counseling in low income communities

- Deliver financial education workshops using HCA’s Kahua Waiwai© curriculum

Community Services Assistants (AmeriCorps State) (1 FTE x 4 assistants) will be responsible for:

- Processing client intake packets for enrollment of low income persons into HCA’s services and products
- Date entry and education/client file maintenance

Qualifications and experience of HCA staff dedicated to the project have been listed below:

Staff/Position	Years of Experience Related to Project Proposal	Other Related Qualifications
Jeff Gilbreath/ Executive Director	<ul style="list-style-type: none"> • 16 years 	<ul style="list-style-type: none"> • CDFI Loan Capitalization and Loan Fund Management • NeighborWorks America Trainer • Financial Education • HUD Compliance
Rona Kahoonei/ Office Manager	<ul style="list-style-type: none"> • 10 years 	<ul style="list-style-type: none"> • Quickbooks • Financial Product Management
Lahela Williams/ Program Director	<ul style="list-style-type: none"> • 12 years 	<ul style="list-style-type: none"> • Rental Counseling • Homeownership Counseling • Homebuyer Education • Financial Education • Financial Services • Grants Management and Reporting • Quality Control • HUD Compliance
Lei Riedel/ Program Manager	<ul style="list-style-type: none"> • 16 years 	<ul style="list-style-type: none"> • AmeriCorps Program and Grant Management • Nonprofit Management • Volunteer Recruitment and Engagement • Program Evaluation • Community Engagement
Rose Transfiguracion/ Program Coordinator	<ul style="list-style-type: none"> • 6 years 	<ul style="list-style-type: none"> • Rental Counseling • Homeownership Counseling • Homebuyer Education • Financial Education • AmeriCorps & Staff Supervision

Rosalee Puaoi/ Program Coordinator	<ul style="list-style-type: none"> • 16 years 	<ul style="list-style-type: none"> • Rental Counseling • Homeownership Counseling • Homebuyer Education • Financial Education • AmeriCorps & Staff Supervision
Kelly Lincoln/ Program Coordinator	<ul style="list-style-type: none"> • 9 years 	<ul style="list-style-type: none"> • Rental Counseling • Homeownership Counseling • Homebuyer Education • Financial Education • AmeriCorps & Staff Supervision
Kaleio Caminos/ Program Coordinator	<ul style="list-style-type: none"> • 5 years 	<ul style="list-style-type: none"> • Rental Counseling • Homeownership Counseling • Homebuyer Education • Financial Education • Financial Services • Business Management – 16 years of experience • AmeriCorps Supervision

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 has attached its Organization Chart as well as its AmeriCorps Program Chart to illustrate 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 has no pending litigation to which it is a party.

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-certified housing counseling agency as evidenced at HUD.gov/hawaii and is compliant with the National Industry Standards for Homeownership Professionals.

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.

The grant will not be used to support or benefit a sectarian or non-sectarian private educational institution.

D. Future Sustainability Plan

The applicant shall provide a plan for sustaining after fiscal year 2017-18 the activity funded by the grant if the grant of this application is:

- (1) Received by the applicant for fiscal year 2017-18, but
- (2) Not received by the applicant thereafter.

If HCA receives its proposed funds during fiscal year 2017-18, the organization will implement Initiative activities over a 12-month period beginning in July. Following the fiscal year, HCA will sustain activities with revenue generated from fee-for-service contracts and curriculum sales. In addition, HCA will utilize loan interest and fee revenue generated by its lending subsidiary, Hawaii Community Lending, to support Initiative activities as necessary. All earned revenue will go to provide the non-Federal match requirements for AmeriCorps funding.

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, 2016.

HCA's Certificate of Good Standing has been attached.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2017 to June 30, 2018

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	59,540	325,252	0	64,500
2. Payroll Taxes & Assessments	9,281	3,300	0	4,967
3. Fringe Benefits	1,815	39,875	0	15,420
TOTAL PERSONNEL COST	70,636	368,427	0	84,887
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	1,440	0	0	0
2. Lodging, Inter-Island	1,120	0	0	0
3. Ground Transportation, Inter-Island	640	0	0	0
2. Insurance	0	0	0	0
3. Lease/Rental of Equipment	237	0	0	2,610
4. Lease/Rental of Space	1,468	0	0	6,752
5. Staff & Volunteer Training	5,400	50,000	0	0
6. Supplies	0	0	0	1,092
7. Telecommunication	245	0	0	1,127
8. Utilities	661	0	0	3,040
9. Professional Services	9,599	0	0	1,462
10. Fingerprinting	1,154	0	0	0
11. Education Award	0	138,385	0	0
12. VISTA Relocation	2,750	0	0	0
13. Mileage/Bus Pass	720	0	0	0
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	25,434	188,385	0	16,083
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	96,070	556,812	0	100,970
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	96,070	Jeff Glibreath (808) 587 - 7653		
(b) Total Federal Funds Requested	556,812	Name (Please type or print) Phone		
(c) Total County Funds Requested	0	[REDACTED]		
(d) Total Private/Other Funds Requested	100,970			
TOTAL BUDGET	753,852	Jeff Glibreath/ Executive Director		
		Name and Title (Please type or print)		

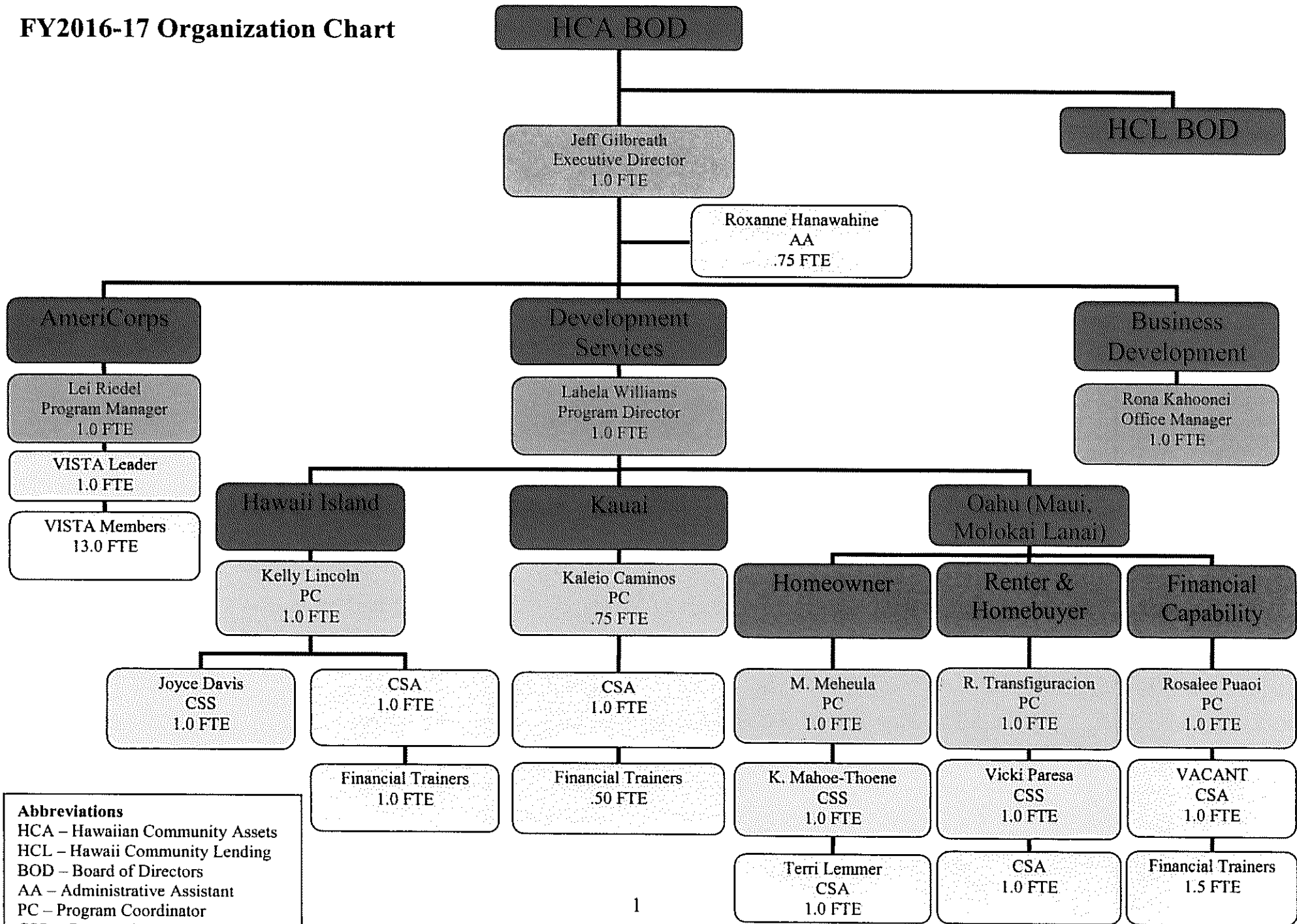
GOVERNMENT CONTRACTS AND / OR GRANTS

Applicant: Hawaiian Community Assets

Contracts Total: 1,454,570

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1	Foreclosure prevention counseling for 80 homeowners as-risk of foreclosure	10/1/16 - 9/30/17	State Attorney General	State	100,000
2	Hawaii Island staff salary and fringe opportunity center	10/1/16 - 9/30/17	Rural LISC Corporation for National & Community Service	Federal	15,000
3	14 AmeriCorps VISTA members to support HCA and build capacity of Hawaii nonprofits	12/23/16 - 12/22/17	Hawaii Commission for National and Community Assistance	Federal	301,327
4	Create 11 AmeriCorps State positions to deliver community outreach, conduct client intake, and teach financial education workshops	10/1/16 - 9/30/17	Rural Community Assistance	State	84,617
5	Education and housing counseling statewide targeting rural communities	4/1/16 - 3/31/17	County of Kauai	Federal	28,508
6	Homebuyer education/counseling for 21 low-moderate income homebuyers	10/5/16 - 10/4/17	Office of Hawaiian Affairs	County/Kauai	15,000
7	Housing education and counseling for 500 low-moderate income Native Hawaiians; match savings, loans	7/1/15 - 6/30/2017	Department of Hawaiian Home Lands	State	530,118
8	Financial education and counseling for 150 homeowners at-risk of foreclosure on Hawaiian Home Lands	10/2015 - 10/2017	Hawaii County	State	300,000
9	Financial education and counseling for Hawaiian Island residents estimated at 200 individuals annually	4/2016 - 3/2017		County/Hawaii	80,000

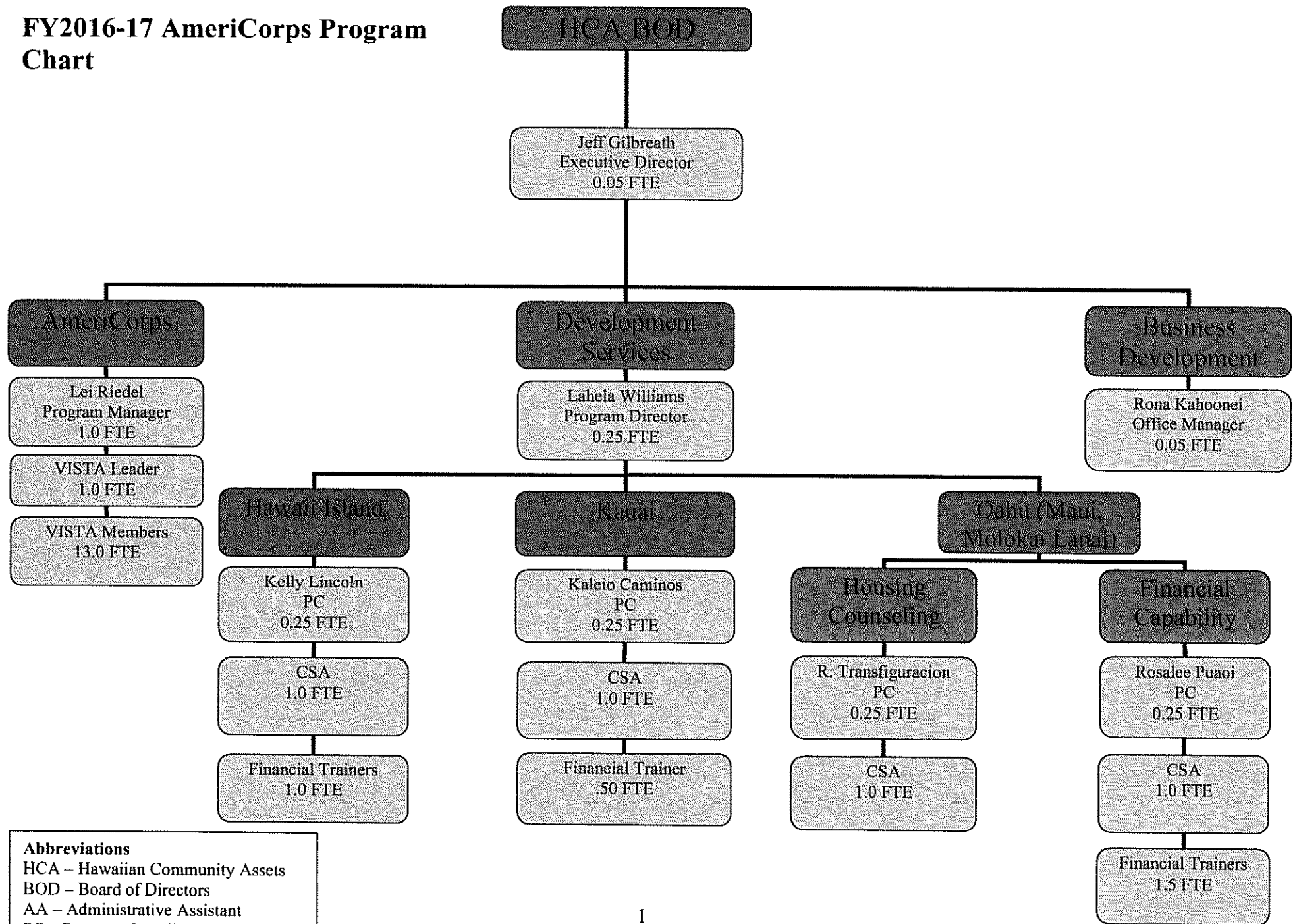
FY2016-17 Organization Chart



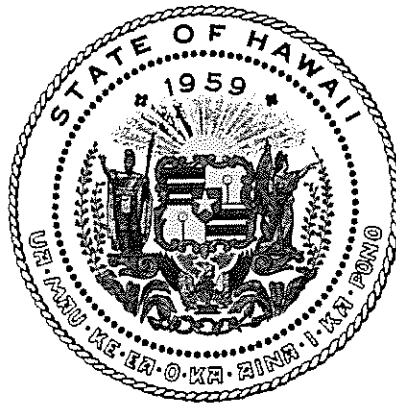
Abbreviations

HCA – Hawaiian Community Assets
 HCL – Hawaii Community Lending
 BOD – Board of Directors
 AA – Administrative Assistant
 PC – Program Coordinator
 CSS – Community Services Specialist
 CSA – Community Services Assistant

FY2016-17 AmeriCorps Program Chart



Abbreviations
 HCA – Hawaiian Community Assets
 BOD – Board of Directors
 AA – Administrative Assistant
 PC – Program Coordinator
 CSS – Community Services Specialist
 CSA – Community Services Assistant



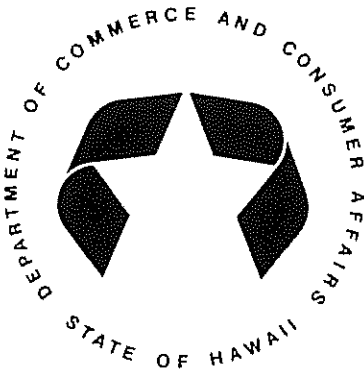
Department of Commerce and Consumer Affairs

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 20, 2017

Director of Commerce and Consumer Affairs