

**THE THIRTIETH LEGISLATURE
APPLICATION FOR GRANTS
CHAPTER 42F, HAWAII REVISED STATUTES**

Type of Grant Request:

Operating Capital

Legal Name of Requesting Organization or Individual: Db:

Nanakuli Housing Corporation

Amount of State Funds Requested: \$ 99,017.00

Brief Description of Request (Please attach word document to back of page if extra space is needed):

The goal of this project is to increase self-sufficiency, financial capacity/stability and maintain stable housing for 100 low to moderate income 'Ohana who are not homeowners, pay more than 30% of their income on housing costs, considered rent overburdened and live in Kapalama (96817), Waianae (96792), Waipahu (96786) and Aiea (96701) areas. Data shows that this geographic area has a high need for the proposed services where 56.8% of households are rent overburdened. NHC will focus on three areas of training: Financial Skills/Education, Home Maintenance, Counseling.

Amount of Other Funds Available:

State: \$ 100,000.00
Federal: \$ _____
County: \$ _____
Private/Other: \$ 186,000.00

Total amount of State Grants Received in the Past 5

Fiscal Years:
\$ 500,000.00

Unrestricted Assets:

\$ 74800.00

New Service (Presently Does Not Exist): Existing Service (Presently in Operation):

Type of Business Entity:

501(C)(3) Non Profit Corporation
 Other Non Profit
 Other

Mailing Address:

P.O. Box 17489
City: Honolulu State: HI Zip: 96817

Contact Person for Matters Involving this Application

Name: Paige Kapiolani Barber	Title: Executive Director
Email: alohakap@gmail.com	Phone: 808-520-2607

Federal Tax ID#: [REDACTED]	State Tax ID# [REDACTED]
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Authorized Signature

Paige Kapiolani Barber, Executive Director
Name and Title

1/14/2019
Date Signed

received
1/17/19 2:21p JFR

Application Submittal Checklist-NANAKULI HOUSING CORPORATION

The following items are required for submittal of the grant application. Please verify and check off that the items have been included in the application packet.

- 1) Certificate of Good Standing (If the Applicant is an Organization)
- 2) Declaration Statement
- 3) Verify that grant shall be used for a public purpose
- 4) Background and Summary
- 5) Service Summary and Outcomes
- 6) Budget
 - a) Budget request by source of funds ([Link](#))
 - b) Personnel salaries and wages ([Link](#))
 - c) Equipment and motor vehicles ([Link](#))
 - d) Capital project details ([Link](#))
 - e) Government contracts, grants, and grants in aid ([Link](#))
- 7) Experience and Capability
- 8) Personnel: Project Organization and Staffing



PAIGE KAPIOLANI BARBER, EXECUTIVE
DIRECTOR

JANUARY 15, 2019

AUTHORIZED SIGNATURE

PRINT NAME AND TITLE

DATE



**STATE OF HAWAII
STATE PROCUREMENT OFFICE**

CERTIFICATE OF VENDOR COMPLIANCE

This document presents the compliance status of the vendor identified below on the issue date with respect to certificates required from the Hawaii Department of Taxation (DOTAX), the Internal Revenue Service, the Hawaii Department of Labor and Industrial Relations (DLIR), and the Hawaii Department of Commerce and Consumer Affairs

Vendor Name: NANAKULI HOUSING CORPORATION

DBA/Trade Name: NANAKULI HOUSING CORPORATION

Issue Date: 01/14/2019

Status: Compliant

Hawaii Tax#: W20417912-01

New Hawaii Tax#:

FEIN/SSN#: XX-XXX3980

UI#: XXXXXX2334

DCCA FILE#: 116497

Status of Compliance for this Vendor on issue date:

Form	Department(s)	Status
A-6	Hawaii Department of Taxation	Compliant
	Internal Revenue Service	Compliant
COGS	Hawaii Department of Commerce & Consumer Affairs	Compliant
LIR27	Hawaii Department of Labor & Industrial Relations	Compliant

Status Legend:

Status	Description
Exempt	The entity is exempt from this requirement
Compliant	The entity is compliant with this requirement or the entity is in agreement with agency and actively working towards compliance
Pending	The entity is compliant with DLIR requirement
Submitted	The entity has applied for the certificate but it is awaiting approval
Not Compliant	The entity is not in compliance with the requirement and should contact the issuing agency for more information

**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII 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, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.

- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided.

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

Pursuant to Section 42F-103, Hawaii Revised Statutes, for grants used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant was awarded and disposes of the land in fee simple or by lease, the organization shall negotiate with the expending agency for a lump sum or installment repayment to the State of the amount of the grant used for the acquisition of the land.

Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

Nanakuli Housing Corporation

(Typed Name of Individual or Organization)

January 15, 2019


(Signature)

(Date)

Paige Kapiolani Barber - Executive Director



NĀNĀKULI HOUSING CORPORATION

BASEYARD HAWAII

January 14, 2019

3. Public Purpose The applicant shall specify whether the grant will be used for a public purpose pursuant to Section 42F-102, Hawaii Revised Statutes. (Link)

(1) The name of the requesting organization or individual; **NANAKULI HOUSING CORPORATION**

(2) The public purpose for the grant; **NANAKULI HOUSING CORPORATION (NHC) will use the grant funds for the public purpose pursuant to Section 42F-102, Hawaii Revised Statutes. NHC will use the funding to train 100 low to moderate income 'Ohana who are renting in financial literacy and homeownership.**

(3) The services to be supported by the grant; **NANAKULI HOUSING CORPORATION will focus on three areas of training: Financial Skills/Education, Home Maintenance, and One to One Counseling. The goal is to increase self-sufficiency financial capacity/stability and maintain stable housing for 100 low to moderate 'Ohana who are rent overburdened.**

(4) The target group; and **Low to moderate income 'Ohana who are not homeowners, pay more than 30% of their income on housing costs, considered rent overburdened and live in Kapalama (96817), Waianae (96792), Waipahu (96786), and Aiea (96701).**

(5) The cost of the grant and the budget. [L 1997, c 190, pt of §3; am L 2014, c 96, §6] **The cost of the grant is \$99,017.00. The budget request by source of funds is attached.**

Application for Grants

If any item is not applicable to the request, the applicant should enter "not applicable".

I. Certification – Please attach immediately after the cover page

1. 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, 2018.

Certificate of Good Standing is Attached.

2. Declaration Statement

The applicant shall submit a declaration statement affirming its compliance with Section 42F-103, Hawaii Revised Statutes. ([Link](#))

Declaration Statement is Attached.

3. Public Purpose

The applicant shall specify whether the grant will be used for a public purpose pursuant to Section 42F-102, Hawaii Revised Statutes. ([Link](#))

Nanakuli Housing Corporation (NHC) will use the grant funds for the public purpose pursuant to Section 42F-102, Hawaii Revised Statutes. NHC will use the funding to train 100 low to moderate income 'Ohana who are renting in financial literacy and homeownership. The description is detailed in Section II Background and Summary #3-The public purpose and needs to be served.

II. 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;

Before we begin to describe our background, we believe it is important to honor our kupuna, the founder of Nanakuli Housing Corporation (NHC). All that NHC has accomplished flows from the vision of an extraordinary woman-the late Paige Kawelo Barber (1938-2005), our founder. She was a woman with a generous heart, a loving spirit, a fierce intellect and the ability to dream big dreams and see over the horizon to a destination where all 'Ohana could enjoy the security and prosperity that comes with owning a home. Paige's desire to give back to her community was a powerful motivator and resulted in the creation of NHC's programs. Many 'Ohana today own their homes thanks in large part to Paige Kawelo Barber, her vision and her commitment to empowering Hawai'i's 'Ohana.



Nanakuli Housing Corporation (NHC) has over 20 years of experience working with Hawaii's low to moderate income 'Ohana and has successfully managed over seven (7) million dollars in grant funds.

NHC is an IRS 501 (c) (3) nonprofit organized in the State of Hawaii in 1989. Our initial target market was the underserved native Hawaiian community, who live in larger, younger households, are less likely to own their home and have median household incomes well below the State average. We have found in our work with non-native 'Ohana, that the challenges of owning a home in paradise are very similar. Over the years we have expanded our culturally based programs to include not only native Hawaiian 'Ohana but all low to moderate income 'Ohana on the island of Oahu.



NHC's mission is ***that every 'Ohana regardless of their economic status will build their personal assets through homeownership.*** Our vision ***is that every 'Ohana will have a home.***

NHC's programs are focused on building financial self-sufficiency and personal assets through homeownership for Hawaii's low to moderate income 'Ohana. We help 'Ohana thru our culturally based programs which are:

- Homeownership and Financial Literacy Training
- Self Help Home Repair and Home Maintenance Training
- Lease Cancellation and Prevention Counseling
- Project Hana Hou, A Second Life: Home Renovation
- Kukulū I Na 'Ohana Makepono, Building 'Ohana Homes Affordably
- Owner Builder Training
- Baseyard Hawaii Construction Materials Reuse Center at Kalaeloa

Over the last ten (10) years, NHC has increased its effort in providing core services, including:

- 3,000 individuals trained in Homeownership and Financial Literacy
- 226 'Ohana prequalified for mortgages
- 363 'Ohana obtained mortgages
- 30 'Ohana qualified for rehabilitation loans
- 1,378 individuals graduated from Self Help Home Repair
- 50 'Ohana trained in Owner Builder

- 383 homes repaired
- 14 homes replaced
- 8 solar systems installed
- \$500,000 worth of construction materials delivered to participants

In the last year alone, 10 families were able to stay in their homes and avoid homelessness after being counseled by NHC in Mortgage Foreclosure Intervention and Default Counseling. Today, we are counseling 200 'Ohana in financial literacy, homeownership, and home maintenance and at the close of 2018, four (4) 'Ohana became homeowners. NHC has also expanded its' culturally based programs to include sustainable recycled building by repurposing old homes headed for the junkyard.



Christine Kamaka is a single parent of three who now lives in Kapolei. She attended Nanakuli Housing Corporation's financial literacy /homeownership workshop in 2014. With regular counseling sessions, Ms. Kamaka achieved homeownership in the Fall of 2017. *"Working towards homeownership came easy because of the guidance I received working with the staff at Nanakuli Housing Corporation. The staff assisted me in fulfilling my dream of becoming a homeowner and ensured my children as well as the generations*

after them to always have a place to call home." Mahalo, Christine

2. The goals and objectives related to the request;

The goals and objectives of this request are to deliver financial literacy, homeownership, and home maintenance training to 100 qualified low to moderate income 'Ohana, and to provide financial counseling to 'Ohana on a quarterly basis. The program will build the financial capacity and financial stability of 'Ohana. **Our approach combines three areas of training: Financial Skills & Education, Home Maintenance, Case Management.**

Financial Skills & Education: NHC provides training not just on financial skills necessary to achieve homeownership, but skills needed to maintain it for life - budgeting, improving credit, building assets, searching for a rental, being a good renter, choosing a house and mortgage/loan sticking to a budget, and keeping a home. A budget allows 'Ohana to save money for paying down debt and, later, for a down payment on a home. As 'Ohana decrease their debt, they increase their credit scores. While participants are building their assets and credit, their overall financial knowledge and confidence in personal financial management increase. NHC also reinforces the training with longitudinal case management, which has proven effective in ensuring long-term housing stability delivering necessary behavioral changes among 'Ohana and multiple barriers to homeownership and addressing the underlying causes of financial and housing instability. As a result, the program instills knowledge, skills, and confidence among 'Ohana to manage finances through any life event.



NHC Homeownership and Financial Literacy Graduates

Home Maintenance: Nearly half our past participants' experience housing inadequacy. NHC teaches home maintenance as an essential skill of homeownership. Although we are providing financial literacy training to renters, NHC has also assisted homeowners to obtain rehab loans, and in some situations, replace a home.

The high cost of housing and lower median income result in a high rate of financial insecurity. Many minor repairs go unattended due to lack of finances. Unmaintained housing situation can become a major financial problem, regardless of

how well 'Ohana sticks to their budget. It can divert money from paying a debt, increasing savings, and saving for a down payment. In the workshop surveys, our participants continuously indicate that home maintenance skills are not common among them, but extremely necessary to maintain financial stability.

Case Management: NHC's financial counselor meets with each 'Ohana for the initial appointment to discuss needs, analyze the financial situation, and create an Individual Action Plan. The plan includes steps to create a budget, fix a credit score, repay debt, build assets, and deal with any other obstacle, preventing a family from obtaining a rental or mortgage. The counselor meets with families quarterly or more frequently if needed. During those meetings, the counselor will provide financial counseling and discuss with 'Ohana their progress on the Individual Action Plan.

The combination of financial literacy, home maintenance and one to one case management allows 'Ohana to work towards their future goals and address their current situation. It supports all 'Ohana from those, who are ready to buy a home, to participants, who might have never thought of housing stability due to poor credit and limited income. Our program has proven to be comprehensive, effective and efficient in addressing the needs our most vulnerable 'Ohana. Our program and proposed approach and will assist 'Ohana with multiple barriers in achieving their housing and financial goals.



Patelesio 'Ohana



Mokulehua 'Ohana

The Patelesio and Mokulehua 'Ohana attended Nanakuli Housing Corporation's Financial Literacy and Homeownership training and became homeowners in 2018.

The **OBJECTIVES** of the program include:

1. During months one to ten, recruit one hundred (100) eligible 'Ohana to participate; and conduct orientations
2. In months four through ten, train; "The Road to Homeownership and Financial Sustainability" - 9 workshops.
3. Through months four and twelve, begin and continue one to one case management, creating individual action plans; and,
4. Beginning in month four through twelve evaluate the program, record results and make changes to program as appropriate; and,
5. In month twelve, 100 'Ohana will complete the training, one to one case management, obtain stable rental housing, increase their credit scores, reduce debt and two (2) 'Ohana will achieve homeownership.

A description of each of the activities needed to accomplish the objectives is followed in Section III Service Summary and Outcomes by a table of the activities, staffing, time frame and expected outcomes for the program.

There are several organizations that provide financial literacy, asset building education & housing counseling. However, regardless of how many organizations work on the housing issues, due to socio-economic reasons, the need remains so high, that it exceeds the demand for services.

NHC's approach differs from other organizations in two areas: NHC works with hard to reach 'Ohana, who are years away from homeownership due to poor credit, lack of assets & a combination of other socio-economic barriers. These 'Ohana have lost hope to ever being in a stable & safe housing situation, whether as a renter or homeowner. NHC supports them through different stages of their homeownership journey-how to take care of their current housing situation, how to be a good renter, how to build credit & assets,

Our research indicates that once 'Ohana obtain a rental or mortgage, they need skills to maintain their housing situation long term. NHC pairs financial literacy and homeownership skills to ensure housing stability long term, beyond training. NHC is the only organization addressing the housing and home retention issue specifically on the Nanakuli and Waianae coast.

RECRUITMENT: NHC believes in the importance of collaboration within our island community which is one of the biggest factors to our success. It has taught us about our strengths & weaknesses and to problem solve more effectively to improve

our programs. NHC has collaborated with Lili'uokalani Trust, Key Project, HomeStreet Bank, Waianae & Nanakuli State Libraries, Territorial Savings & Loan, The Nakoa Companies, Abe Lee Seminars & Nadine Kometani in providing both spaces for our workshops, volunteer services in conducting training in their areas of expertise and 'ohana referrals.

NHC will work with community groups, partners and leadership and past participants to market the program. NHC's Executive Director collaborates with community organizations to involve their participation in our program. In previous implementations, we have found our past participants to be our best recruiters. We have also used direct mail pieces in neighborhoods that are likely to have eligible 'Ohana. A press release is issued, posters hung in neighborhood establishments and, as the budget permits, we will also do small ads in local community publications. We also post the program on our website, Facebook and Instagram.

3. The public purpose and need to be served;

Nanakuli Housing Corporation (NHC) is an IRS 501 (c) (3) nonprofit organized in the State of Hawaii in 1989.

The public purpose and need to be served is housing for Hawai'i's low to moderate 'ohana who are rent overburdened. Housing instability is extremely high among our 'ohana. They have the lowest average income in the state, earning about 16% less than all other Hawaii residents. Yet, they have the highest housing expenses, with or without a mortgage, over 30% or even 50% of their monthly incomes. The owner-occupancy rate decreased 3.8% from 2013. But the number of households increased by 3.4% & the number of renter-occupied housing units increased by 3.7%. Nearly half of our low to moderate households experience a problem of overcrowding & structural inadequacy. The most troubling indicator is the homelessness count. Many 'ohana are newly homeless due to inability to pay their housing costs & some are working homeless.

Housing is a priority and need for our 'Ohana. DBEDT's report on "Measuring the Housing Demand 2015 to 2025" reflects that we are in a housing crisis. The projected long-run estimate of demand for total new housing units in Hawaii is 64,700 to 66,000, for the 2015-2025 period. Currently, Oahu is 24,000 housing units short and over three-quarters of the units are needed for households earning less than 80% of the area median income or \$80,450 for a family of four. Average rents in

Hawaii has increased by 45% while average wages increased by only 21%. Hawaii has the highest "housing wage". A full-time worker would have to earn \$31.54 an hour to afford a two-bedroom rental at \$1,640. But the fact is that the estimated mean hourly wage for renters in Hawaii is \$13.86. With that hourly wage, the affordable rent for that worker would be \$721 and 42% of the state's households must rent. This is the fourth highest rate in the country. This is a struggle for our 'Ohana as 54% of all renter households are cost burdened. We are the second highest rate in the country and 87% of very low income 'Ohana are cost burdened, spending more than 30% of their income on housing. There is an extreme affordability gap. Fair market rents have risen faster than wages This is according to the Hawaii Appleseed Center for Law and Economic Justice. There is an imbalance of income inequality on housing choice and access to housing in Hawaii.

If community stakeholders who pledged to work collaboratively to build affordable housing for local working 'Ohana, these affordable rentals will serve 'Ohana as low as 60 - 80% Area Median Income (AMI), as well as affordable for-sale units serving families making 100% and below AMI and 120% and below AMI will qualify. NHC will lay the strong foundation for 'Ohana to be ready for the affordable units.

Currently, income growth is happening among those in the top 1 percent and incomes have not been growing as fast as housing prices. This trend is making it harder for 'Ohana to afford to buy a home and to rent.

The Economic Policy Institute created a Budget Calculator for 2013 that measures the income families need for a "secure yet modest living standard". Honolulu's costs rank it as the third costliest city in the nation, after New York and Washington, DC. The monthly costs for a family with 2 parents and 2 children in Honolulu are \$7,438 a month or \$89,255 a year. The Census Bureau says the median housing cost for Oahu renters is the highest in the nation.

4. Describe the target population to be served; and

The target population to be served are low to moderate 'Ohana who are defined as Rent Overburdened (a household making less than \$3,930 a month and who pay more than thirty percent of their gross income to rent). NHC will be a positive force in implementing financial literacy, credit-repair, homeownership, and home maintenance training. We will train 'Ohana to get them ready to move into

stable affordable housing. NHC's staff is ready, prepared, trained, and laser focused to provide training to eligible 'Ohana.

5. Describe the geographic coverage.

Based on low to moderate income census tract data compiled by the City and County of Honolulu, we show that 100 of the 211 census tracts on 'Oahu have 51% or more households with low to moderate income. The larger groups of low to moderate income families live in the Kapalama (96817), Waianae (96792), Waipahu (96786) and Aiea (96701) areas. There is nearly 86,629 low to moderate income individuals, approximately 28,876 households with an average family size of 3 people. NHC will target the areas where the larger groups of low to moderate income renters 'Ohana reside.

'Ohana residing in the above geographic areas have the lowest average income in the state, earning about 16% less than all other Hawaii residents. Yet, they have the highest housing expenses, with or without a mortgage, over 30% or even 50% of their monthly incomes. The owner-occupancy rate decreased 3.8% from 2013. But the number of households increased by 3.4% & the number of renter-occupied housing units increased by 3.7%. Nearly half of the low to moderate households experience a problem of overcrowding & structural inadequacy.

III. Service Summary and Outcomes

The Service Summary shall include a detailed discussion of the applicant's approach to the request. The applicant shall clearly and concisely specify the results, outcomes, and measures of effectiveness from this request. The applicant shall:

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

SCOPE OF WORK	RESPONSIBLE LEAD/STAFFING	TIME PERIOD Begin	TIME PERIOD End Month	TASKS/OUTCOME
1. Prepare materials to inform participants about program and review workshop materials, forms and intake.	Executive Director (ED), Program Manager (PM), Fiscal Officer (FO),	1	2	Workshop materials, forms, and intake for the program will be reviewed and developed.

2. Meet with Community Groups/Leaders/Church Groups/Libraries and former participants to inform them about the project and secure possible participants to implement	ED, PM, FO,	2	2	Call on at least two new community organizations/leaders
3. Develop marketing materials and distribute	ED, PM, FO,	2	3	Flyers, mailers, posters, letters are created
4. Screen potential 'Ohana for eligibility	PM, Financial Advisor/Case Manager (FACA),	3	10	At least 150 'Ohana will be screened for eligibility
5. Hold Orientation for 'Ohana	ED, PM, Facilities Manager (FM)	3	10	Orientations will be held.
6. Qualify 'Ohana using income & rental guidelines and document	ED, PM, FACA	3	10	100 'Ohana are eligible
7. Schedule and implement classroom training in financial literacy/homeownership/home maintenance	ED, PM, FACA, FM	3	10	9 Classroom training/workshops are scheduled which includes significant other or 'ohana members.
8. Complete initial individual action plans thru one on one financial counseling	ED, FACA	4	10	'Ohana have created their initial action plan

9. Refer families to additional service providers as applicable	ED, FACA, PM	5	12	Referrals will be documented
10. Review specialized needs of 'Ohana	ED, PM, FACA	5	10	Outline and priority created
11. Monitor and Adjust 'Ohana action plans as they attend their quarterly one to one counseling sessions	ED, FACA	4	12	Action plans will be adjusted according to 'Ohana and their needs
12. Implement 'Ohana evaluation for each training	PM, FACA	4	11	Evaluation form created and distributed at each workshop and at the close of the program.
13. Compile results and share with trainers, staff, volunteers	FACA, PM, ED	6	12	90% of the 'Ohana will find the training "Good."
14. Summarize 'Ohana efforts against action plans	FACA, PM, ED	10	12	At least 90% of 'Ohana complete their action plans.
15. Implement final "Ohana evaluation compile for final staff review and funder reporting	ED, FACA, PM, FO	12	12	90% of the 'Ohana will find the training "Good."
16. Provide reporting to funder as required	PM, FACA, ED, FO	3	12	Monthly, quarterly, final reports are delivered timely.
17. Training Completed	ED, FACA, PM	12	12	100% of 'Ohana complete their classroom/workshop training
18. Case Management	FACA, PM, ED	12	12	90% of Participating 'Ohana complete one to one case management
19. Rental Housing	FACA, PM, ED	12	12	Participating 'Ohana who complete the program will obtain stable rental housing

20. Reduction of Debt and increase in credit scores	ED,FACA,PM,FO	12	12	90% Participating 'Ohana reduce their debt and increase their credit scores
21. Achieve Homeownership	PM,FACA,ED,FO	12	12	2 Participating 'Ohana will achieve homeownership

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

OBJECTIVE 1: RECRUIT at least 100 'Ohana who are renting to participate.

TIME PERIOD BEGIN Month One	TIME PERIOD END Month Ten
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As interested families call, the staff will pre-screen 'ohana to make sure they are eligible for the program:

First: 'Ohana will commit to the program-training, create an action plan, counseling;

Second: The household income is within low to moderate income guidelines; and

Third: 'Ohana is renting.

Please note, that NHC will share the components of the program so potential 'ohana understand there are TIME, LABOR and 'OHANA COMMITMENTS to the program.

OBJECTIVE 2: ORIENT 'Ohana and Begin Training and One on One Case Management

TIME PERIOD BEGIN Month Three	TIME PERIOD END Month 10
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NHC will conduct nine (9) - 7 hour workshops in financial literacy/homeownership/home maintenance. The workshops cover the following topics and each 'Ohana is given NHC's training workbook, THE ROAD TO HOMEOWNERSHIP & FINANCIAL SUSTAINABILITY and "HOW TO MANAGE A HOME PROJECT":

- Step One:** How to Get Credit Ready-Your Responsibility as a Homeowner
 What Kind of Spender are You?
 How is your Credit?

How do you Manage your Money?"

- Step Two:** How to Get Pre-Qualified-The 4-C's
Affordability and You
You, the Borrower
Qualification Criteria
- Step Three:** How to Get the Right Loan-What is a loan?
Mortgage Loans vs. Consumer Loans
Obtaining a Mortgage
How to Complete the Loan Application
Words You will Hear
- Step Four:** How to Get your Hale-Shopping for your Hale
The Role of the Real Estate Agent
- Step Five:** How to Keep your Hale, Scams
Managing Financial Crisis and Staying Credit Worthy
Building Financial Wealth
Common Consumer Scams
Steps to Protect Yourself Against Fraud
Home Maintenance

As classroom training progresses, our Executive Director, Program Manager and Financial Advisor/Counselor will schedule 'Ohana assessments to check on their progress and address any concerns. Each participating 'Ohana will attend quarterly one to one case management meetings. If needed, additional meetings will be scheduled.

NHC also supports 'Ohana thru different stages of their homeownership journey which includes how to be a good renter and how to take care of their current housing situation.

OBJECTIVE 3: SOLICIT RESOURCES to assist 'Ohana with specialized services

TIME PERIOD BEGIN Month Five	TIME PERIOD END Month 12
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NHC will refer families in need of specialized services to other agencies. Native 'Ohana are referred to partners like Lili'uokalani Trust for social services and Office of Hawaiian Affairs for emergency funding. Other organizations that serve all low to moderate 'Ohana, and depending on their need will be referred to Family Promise, Kids Hurt Too, Mediation Center, Hale Kipa, City and County of Honolulu-Mayor's Office of Housing, State of Hawaii-Hawaii Public Housing Authority, Hawaii Housing Finance and Development Corporation.

NHC collaborates with the following organizations who participate in the delivery of our program:

- **HomeStreet Bank**, who provides loan qualification and credit repair information to our 'Ohana.
- **Territorial Savings and Loan**, who provides loan qualification and credit repair information to our 'Ohana.
- **Lili'uokalani Trust**, who offers their facilities on 'Oahu for our training needs when 'Ohana cannot travel to our training facility.
- **USDA** assists many of our 'Ohana with the packaging of loans. We have also been able to assist kupuna with the USDA grant program to do needed repairs on their home.
- **Nadine Kometani**, realtor, who refers 'Ohana to NHC for financial literacy-homeownership training.
- **Mary Shimizu**, realtor, who provides training in "The Role of the Real Estate Agent
- **Department of Hawaiian Home Lands**, who have been supportive of NHC Our volunteer subject matter include Laumauna Plumbing, Abe Lee-Permitting, Richard Bauske-Environmental Hazards in your home, Eugene Kawelo, a State of Hawaii licensed general contractor, provides the expertise four home maintenance class room trainings, programs and provides funding and referrals.
- **Office of Hawaiian Affairs**, who is also a source of funds for our 'Ohana through their Malama loan program. We have also referred 'Ohana for rental assistance from other nonprofits who have received funding from OHA for that purpose.
- **Nanakuli State Library**, who provides space for training, free of charge when 'Ohana cannot travel to our training facility.

- Key Project-Kaneohe, who refers 'Ohana to NHC for financial literacy-homeownership training.
- Eugene Kawelo, a State of Hawaii licensed general contractor, provides the expertise for home maintenance class room trainings.

OBJECTIVE 4: EVALUATE PROGRAM

TIME PERIOD BEGIN Month Four	TIME PERIOD END Month Twelve
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NHC has 'Ohana complete evaluations at the close of each training and at the completion of the program. The evaluations are used to address 'Ohana concerns and adjust our program accordingly. 'Ohana will sometimes speak directly with staff members about issues. These comments are taken very seriously and addressed as quickly as we are able. If the staff member is not able to address the issue, our Executive Director or other senior staff members will make sure it is resolved. We strive to make sure our program is effective, meets the needs of our 'Ohana and every 'Ohana is treated equally and with respect.

OBJECTIVE 5: PROGRAM COMPLETED

TIME PERIOD BEGIN Month Twelve	TIME PERIOD END Month Twelve
--	--

In month twelve, participating 'Ohana will:

- Complete the training
- Complete one to one case management
- Create their action plan
- Obtain stable rental housing
- Increase their credit scores
- Reduce debt
- Two (2) 'Ohana will achieve homeownership.

3. Describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results; and NHC programs have been and continue to be developed based on input from the communities we serve. We continually solicit input from community leaders

and our participating families to make sure our program continues to address the needs of the community. The following are comments from 'Ohana who attended NHC's financial literacy and homeownership/home maintenance training:

- *The workshop taught my family how to prepare financially for owning a home and that it was possible.*
- *At age 65, I thought it would be impossible to own a home. I learned that nothing is impossible to be Hawaiian and be a homeowner.*
- *Great workshop. Learned so much, different types of loans, what kind of spender I am, steps that I need to do to buy a home. Most importantly, how to set my goals and plan my budget to become a homeowner.*
- *All the knowledge shared by the staff, trainers and the hospitality and love.*
- *Great information for a better life delivered from a great team full of Aloha! Piha Pu'uwai Ka Nui Aloha Piha Na Pomaika'i Mahalo Nui.*
- *Excellent Class - The instructors were #1 and very helpful to us. I can afford a home if I save, save, save, clear my credit and have no fears. Thank you everyone...it was amazing to be here.*
- *Mahalo for "da bomb teaching" I ever had. Mahalo*
- *There is HOPE for me and my family to become homeowners. We need to start saving and build our credit. Received a lot of good information that can help our family reach my goals to become debt free!*
- *The class was a reality check of our spending patterns and what our family can actually afford. We have to do a lot of sacrificing. But we have the confidence now to move forward.*
- *I appreciated all the loan information, the housing affordability worksheet, tracking the usage of my spending and how the credit score formula works. I now know the process of becoming a homeowner. Thank you.*



Barrett 'Ohana attended NHC's workshop in financial literacy and were qualified to build their 3 bedroom/ 2 bath Kawelo Cottage home designed by NHC.



NHC Homeownership and Financial Literacy Graduates

First row center: Clarence Kalima-NHC Financial Advisor/Case Manager, Kapiolani Barber-NHC Executive Director. In back row with lei: Louella Cuddles King, Lili'uokalani Trust, Cultural Advisor

We assure quality through the use of best practices in our program delivery. In homeownership and financial literacy, our curriculum is based on HUD guidelines and our trainers have been trained and certified by the national Neighborhood Works organization and OWEESTA. For home maintenance, we use a national Home Repair Manual and subject matter experts from the private sector, but also possess a certification through NCHCEC for post homeownership training. NHC is also HUD-certified thru USDA to package loans. Our warehouse manager is required to be current in OSHA training and assures that our site is safe for our families and staff. We consistently evaluate and enhance program services through input from participants, volunteers, community members, and funders.

Each of our participating 'Ohana are asked to evaluate program service delivery at key milestones, i.e. the completion of each classroom session/training, effectiveness of the workbooks, one to one counseling and the development of their action plans. They are asked about the effectiveness of the instructor, the training materials, the communication with staff and the usefulness of the instruction to their needs. These results are compiled and used by staff to enhance program delivery even as the program is being delivered. The results of our program evaluations are provided to our volunteer instructors and the funders of our program at the close of the grant.

The most important piece for evaluating the program is the feedback received from NHC staff members. NHC staff meets to discuss their performance and to be sure that the "Values in Practice" are being followed:

Culture - We demonstrate this value when we:

- Remind our families of their kuleana towards themselves, their families and their communities;
- Work with people for as long as they are willing to have a relationship with us on their journey to fulfill their dream of homeownership;
- Are responsive to the needs of our clients, providing wraparound services;
- Modify curriculum to fit our cultural needs;
- Demonstrate the importance of caring for our kupuna and keiki;
- Provide houses for the people of the land and end their time of being houseless.

Dignity & Respect - We demonstrate this value when we:

- See all people seeking services as equally deserving treating everyone equally and fairly;
- Meet people where they are at in their journey to fulfill their dream of homeownership, setting aside our own judgmental attitudes;
- Prioritize kupuna needs or people with disabilities that affect their well-being;
- Listen with an open mind to other people's opinions;
- Use language and take actions that build people up; and
- Advocate for and seek resources to support and enable homeowners when they need assistance.

Vision - We demonstrate this value when we;

- Instill the vision of homeownership in clients, helping them imagine how it will feel to house their family, inspiring them to dream big dreams;
- Tell inspiring stories of transformation we've witnessed in our community;
- Think about how to do our work bigger, better and more creatively, and inspire each other to dream bigger.



Graduating class from NHC's Financial Literacy and Homeownership workshop

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.

Timely reporting will be submitted at required contact points in required formats. For this proposal the list of measures of effectiveness will address the following:

MEASURES OF EFFECTIVENESS	ACHIEVEMENT/ACCOMPLISHMENT
The number of 'Ohana applying for services in months three to ten	A total of 150 'Ohana apply
The number of 'Ohana determined eligible	100 'Ohana eligible
The number of training workshops completed	9
The number of 'Ohana who complete training	100 'Ohana complete training
The number of 'Ohana who attend one to one counseling	90 'Ohana complete one to one counseling
The number of evaluations completed	90 evaluations completed
The number of 'Ohana referred to other social providers	10
The number of 'Ohana who achieve debt reduction	90
The number of 'Ohana who achieve stable rental housing	90
The number of 'Ohana who achieve homeownership	2

IV. Financial

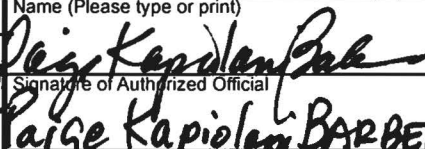
Budget

1. The applicant shall submit a budget utilizing the enclosed budget forms as applicable, to detail the cost of the request.
 - a. Budget request by the source of funds ([Link](#))
 - b. Personnel salaries and wages ([Link](#))
 - c. Equipment and motor vehicles ([Link](#))

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2019 to June 30, 2020

Applicant: Nanakuli Housing Corporation

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	50,250	98,041	53,140	94,401
2. Payroll Taxes & Assessments	5,854	11,422	6,191	10,998
3. Fringe Benefits	7,538	14,706	7,971	14,160
TOTAL PERSONNEL COST	63,642	124,169	67,302	119,559
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	0	8,600	0	0
2. Insurance	1,045	3,085	1,750	3,500
3. Lease/Rental of Equipment	0	3,200	0	0
4. Lease/Rental of Space	10,800	11,320	12,221	34,920
5. Staff Training	0	500	0	2,500
6. Supplies	300	1,246	500	1,440
7. Telecommunication	1,620	2,440	1,450	4,833
8. Utilities	8,200	10,800	8,200	15,000
9. Contractual Services	1,500	0	1,500	5,000
10. Mileage	400	1,250	400	1,650
11. Postage, Freight & Delivery	670	1,470	670	1,680
12. Publications & Printing	1,620	3,240	945	3,500
13. Program Supplies	6,220	9,520	6,885	3,675
14. Program Credit Checks	3,000	0	3,000	3,000
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	35,375	56,671	37,521	80,698
C. EQUIPMENT PURCHASES	0			
D. MOTOR VEHICLE PURCHASES	0			
E. CAPITAL	0			
TOTAL (A+B+C+D+E)	99,017	180,840	104,823	200,257
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	99,017	Jessica Mount Name (Please type or print)		
(b) Total Federal Funds Requested	180,840	808-520-2607 Phone		
(c) Total County Funds Requested	104,823	 Signature of Authorized Official		
(d) Total Private/Other Funds Requested	200,257	1/14/19 Date		
TOTAL BUDGET	584,937	Parge Kapioleni BARBER Name and Title (Please type or print) EXECUTIVE DIRECTOR		

Applicant: Nanakuli Housing Corporation

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
NA	0.00	\$0.00	\$ -	0
			\$ -	
			\$ -	
			\$ -	
TOTAL:				0

JUSTIFICATION/COMMENTS:

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
NA	0.00	\$0.00	\$ -	0
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				0

JUSTIFICATION/COMMENTS:

Period: July 1, 2019 to June 30, 2020

Applicant: Nanakuli Housing Corporation

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OTHER SOURCES OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2017-2018	FY: 2018-2019	FY:2019-2020	FY:2019-2020	FY:2020-2021	FY:2021-2022
PLANS	0	0	0	0	0	0
LAND ACQUISITION	0	0	0	0	0	0
DESIGN	0	0	0	0	0	0
CONSTRUCTION	0	0	0	0	0	0
EQUIPMENT	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0
JUSTIFICATION/COMMENTS:						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Nanakuli Housing Corporation

Contracts Total: 100,000

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mesa)	CONTRACT VALUE
1	Provide financial education to low income Hawaiians	1/1/2019-12/31/2019	Dept. Health & Human Services	State of Hawaii	100,000
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					

- d. Capital project details ([Link](#))
- e. Government contracts, grants, and grants in aid ([Link](#))

2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2020.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$29705.10	\$29705.10	\$19803.40	\$19803.40	\$99017.00

3. The applicant shall provide a listing of all other sources of funding that they are seeking for the fiscal year 2020.

- Office of Hawaiian Affairs
- Department of Hawaiian Home Lands
- State of Hawaii Department of Health & Human Services
- Federal Emergency Management Administration
- Atherton Foundation
- City & County of Honolulu
- Hawaii Community Foundation
- Home Street Bank
- Swinerton Foundation
- Territorial Savings Bank

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, grants, and grants in aid it has been granted within the prior three years and will be receiving for the fiscal year 2020 for program funding.

- Department of Hawaiian Homelands - Foreclosure Prevention
- Office of Hawaiian Affairs - Financial Literacy & Self -Help Home Repair
- United States Department of Housing & Urban Development - Home Ownership Counseling
- Department of Hawaiian Home Lands - Self Help Home Repair
- State of Hawaii Department of Health & Human Services - Self Help Home Repair

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2018. (We have also attached a copy of the Budget Sheet following page 19.)

Accrual Basis	Nanakuli Housing Corporation Balance Sheet As of December 31, 2018
	<u>Dec 31, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
Central Pacific Bank	731.27
First Hawaiian Bank	<u>21,077.91</u>
Total Checking/Savings	21,809.18
Accounts Receivable	
1200 - Accounts Receivable	<u>65,345.73</u>
Total Accounts Receivable	65,345.73
Other Current Assets	
Prepaid Expense - Construction	6,333.60
Prepaid Expense - Postage	23.84
Prepaid Insurance	3,667.58
1499 - Undeposited Funds	<u>1,184.17</u>
Total Other Current Assets	10,108.97
Total Current Assets	60,764.10
Fixed Assets	
(4) Containers	12,665.44
Accumulated Depreciation	<u>-216,415.35</u>
Company Van	
Cost	<u>49,328.12</u>
Total Company Van	49,328.12
Computers	22,253.55
Furniture	17,363.28
Leasehold Improvements	<u>245,807.04</u>
Total Fixed Assets	150,862.09
Other Assets	
Baseyard Inventory	124,174.33
Change Fund	50.00
Petty Cash	<u>500.00</u>
Total Other Assets	124,724.33
TOTAL ASSETS	<u>342,370.61</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2009 - Accounts Payable	<u>12,531.44</u>
Total Accounts Payable	12,531.44
Other Current Liabilities	
2100 - Payroll Liabilities	
FICA	-808.68
State Unemployment	-404.90
State Withholding	-1,257.70
2160 - Payroll Liabilities - Other	<u>2,027.08</u>
Total 2100 - Payroll Liabilities	157.74
2110 - Direct Deposit Liabilities	<u>-14,875.00</u>
Total Other Current Liabilities	-14,717.26
Total Current Liabilities	-2,986.51
Long Term Liabilities	
Notes Payable	<u>210,225.00</u>
Total Long Term Liabilities	210,225.00
Total Liabilities	207,638.49
Equity	
3900 - Retained Earnings	244,167.12
Net Income	<u>109,055.00</u>
Total Equity	134,532.12
TOTAL LIABILITIES & EQUITY	<u>342,370.61</u>

Nanakuli Housing Corporation
Balance Sheet
As of December 31, 2018

	<u>Dec 31, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
Central Pacific Bank	231.27
First Hawaiian Bank	21,077.91
Total Checking/Savings	<u>21,309.18</u>
Accounts Receivable	
1200 · Accounts Receivable	55,345.73
Total Accounts Receivable	<u>55,345.73</u>
Other Current Assets	
Prepaid Expense - Construction	5,333.68
Prepaid Expense - Postage	23.84
Prepaid Insurance	3,567.58
1499 · Undeposited Funds	1,184.17
Total Other Current Assets	<u>10,109.27</u>
Total Current Assets	<u>86,764.18</u>
Fixed Assets	
(4) Containers	12,565.44
Accumulated Depreciation	-216,415.35
Company Van	
Cost	49,328.12
Total Company Van	<u>49,328.12</u>
Computers	22,233.55
Forklifts	17,363.28
Leasehold Improvements	245,807.04
Total Fixed Assets	<u>130,882.08</u>
Other Assets	
Baseyard Inventory	124,174.35
Change Fund	50.00
Petty Cash	500.00
Total Other Assets	<u>124,724.35</u>
TOTAL ASSETS	<u><u>342,370.61</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	12,331.44
Total Accounts Payable	<u>12,331.44</u>
Other Current Liabilities	
2100 · Payroll Liabilities	
FICA	-806.68
State Unemployment	-404.99
State Withholding	-1,257.70
2100 · Payroll Liabilities - Other	2,627.08
Total 2100 · Payroll Liabilities	<u>157.71</u>
2110 · Direct Deposit Liabilities	-14,875.66
Total Other Current Liabilities	<u>-14,717.95</u>
Total Current Liabilities	<u>-2,386.51</u>
Long Term Liabilities	
Notes Payable	210,225.00
Total Long Term Liabilities	<u>210,225.00</u>
Total Liabilities	<u>207,838.49</u>
Equity	
3900 · Retained Earnings	244,187.12
Net Income	-109,655.00
Total Equity	<u>134,532.12</u>
TOTAL LIABILITIES & EQUITY	<u><u>342,370.61</u></u>

V. Experience and Capability

1. 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.

Paige Kapiolani Barber, NHC's Executive Director will have overall responsibility for the success of the program. She works closely with the Fiscal Manager on the financial and program aspects of each program. Marlene Among, Program Manager will supervise all of its activities and manage the staff implementing the program. Ms. Among has 30 years of management experience in both the private and public sector. She has effectively and successfully managed the programs of NHC since 2004. She meets with all program staff bi-weekly to set priorities for the month and assure timely progress through program work plans.

The entire staff of NHC meets at least monthly and as needed to review administrative and programmatic activities, discuss any challenges, resolve any issues, update plans and make sure all work plans are on track. The Executive Director assures that efforts are coordinated and adequate resources/training secured for all activities. The Fiscal Manager works closely with the Executive Director and Program Manager to make sure the program stays on budget with any needed adjustments done to support the program activities.

To better serve our 'Ohana, Nanakuli Housing Corporation has adopted the Homeownership Education and Counseling National Industry Standards and is currently applying to be a Department of Housing Urban Development Counseling Agency. This designation includes a code of ethics that each staff member commits to and the requirement that all staff is qualified and trained to provide homeownership education and counseling. As noted in the staff qualifications, NHC has certified its staff to deliver homeownership and financial literacy training, homeownership counseling, foreclosure and credit counseling, rental counseling, post homeownership training, and financial capacity coaching.

The following are verifiable NHC contracts that are pertinent to the request to provide financial literacy, homeownership/home maintenance training to low to moderate income 'Ohana:

Grant	Objective
DHHL - HOH 2004-05	To provide homeownership and financial literacy training to DHHL beneficiaries
DHHL-HOAP 2007-08	To provide Homeownership and Financial Literacy training and case management services to NAHASDA qualified DHHL beneficiaries
DHHL HOAP 2008-09	To provide Homeownership and Financial Literacy training and case management services to NAHASDA qualified DHHL beneficiaries
DHHL - HOAP 2009-10	To provide Homeownership and Financial Literacy training and case management services to NAHASDA qualified DHHL beneficiaries
ATHERTON FOUNDATION	To assist 10 native Hawaiian 'Ohana through education in order to prevent homelessness and housing instability
NAHASDA 2009-10	To provide Homeownership and Financial Literacy training and case management services to NAHASDA qualified DHHL beneficiaries
NAHASDA 2011-12	To provide 25 'Ohana with self help home repair and provide 2 'Ohana with down payment assistance
OFFICE OF HAWAIIAN AFFAIRS 2012-14	To provide 75 'Ohana with financial literacy training and counseling in year two 100 'Ohana.
FRIEND OF HAWAII CHARITIES 2014-16	To provide Individual Development Accounts (6) with matched funds to address a repair on their home
OFFICE OF HAWAIIAN AFFAIRS 2017 thru 2019	To provide Native Hawaiian 'Ohana paying more than 30% of their income in housing costs with homeownership/housing counseling

SYDNEY STERN FOUNDATION 2014 -2016	To provide Homeownership and Financial Literacy training and Self Help Home Repair Training-3 year grant
LILLIANE K. WILDER	To provide Homeownership and Financial Literacy training
WEINBERG FOUNDATION 2016	To assist NHC's training programs.
OFFICE OF HAWAIIAN AFFAIRS 2017-18	To provide homeownership and financial literacy training to 250 'Ohana
FORECLOSURE PREVENTION - 2016 - Present	To provide foreclosure prevention and financial literacy training to lessees referred by the Department of Hawaiian Home Lands
TERRITORIAL SAVING AND LOAN 2017-18	To provide meals to 'Ohana attending financial literacy training

SYDNEY STERN FOUNDATION 2018-19	To assist with workshop and marketing materials
HOME STREET BANK 2018-19	To assist with workshop and marketing materials
MARK DEVELOPMENT 2017-2018	To provide financial literacy, homeownership training to rent to own 'Ohana
OFFICE OF HAWAIIAN AFFAIRS 2019-2020	To provide financial literacy training to Native Hawaiians
TANF 2019-2020	To provide financial literacy training

2.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.



Training Facility



Administrative Office



Classroom

NHC's training facility, administrative offices, and Baseyard Hawaii are located at 91-1041 Midway Road, Kalaeloa, Oahu, Hawaii. The facility is 12,000 square feet under roof and sits on five acres of land leased thru the Department of Hawaiian Home Lands. The training center has eight large rooms. One room is used specifically for training and can hold up to 100 individuals. The remaining rooms are used for confidential counseling, Keiki room (for childcare during training), administrative offices, and Baseyard Hawaii which houses flooring, hardware, lighting, electrical, plumbing, landscaping, and housewares. A smaller building sits on the grounds which is used as our Power Tool Workshop for 'Ohana who have home repairs to complete and do not have the tools.

The facility is not ADA compliant. However, we make accommodations by providing alternate entry points for disabled and portable ADA bathrooms. NHC can

provide reasonable accommodations to assure capacity to deliver service to those participants with physical limitations in compliance with the American with Disabilities Act requirements. The facility is equipped with all necessary classroom and office equipment.



Counseling Office

VI. Personnel: Project Organization and Staffing

1. 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.

Proposed Staffing: The programs are directed and managed by NHC's staff of five (5). These key staff members with more than 150 years of combined relevant experience are the backbone of NHC's operations.

Paige Kapiolani Barber, Executive Director/Housing Counselor, and Case Manager, will provide overall leadership and management for this project, housing counseling and case management, outreach and recruitment, monitoring and evaluation, and reporting. She holds a Bachelor of Arts and Certificate in Non-Profit Management. She is a certified HUD counselor. She has managed NHC for the last 12 years.

Jessica Mount, Fiscal Officer, holds a Bachelor of Arts and has over 10 years of fiscal and grants management for the private and non-profit sectors. She is responsible for the accounting, procurement, and expenditures of NHC's programs. She will also support the training efforts for homeownership/financial literacy as a trainer. She has been with NHC for 3 years.

Clarence Kalima, Case Manager/Financial Advisor, has a Bachelor of Science and over 18 years in the financial/banking arena. He is responsible for delivering financial training, counseling, and case management, assisting 'Ohana with attaining short and long-term financial goals. He has been with NHC for 9 years.

Marlene Among, Program Manager, holds a Bachelor of Arts, Certificate in Non-Profit Management and trained in completing environmental reviews. She has over 30 years of experience in program and grant management. She will be responsible for the project implementation, coordination, organizing training, outreach and recruitment, monitoring and evaluation, and reporting. She has been with NHC for 16 years.

Wilbert Kaihe Barber, Home Repair Counselor, and Facility Manager have over 40 years of experience managing a steel construction company. He is a master welder and fabricator, builder, draftsman, and teacher. Mr. Barber delivers NHC's self-help home repair program, conducts home inspections and provides individualized assistance to participants on home repairs and maintenance. He will be delivering the home maintenance training.

Based on the previous experience with projects of similar scope and deliverables, the staffing pattern and participant are reasonable to ensure the success of the project. The assignment of staff is sufficient to effectively administer, manage, supervise and provide the required services.

Staff Qualifications: The following details each staff member's experience and qualifications to provide the skills to deliver this program.

- *Paige Kapiolani Barber*, Executive Director, has been with NHC since 2005, She holds a Nonprofit Management certificate from Kapiolani Community College and is certified by the National Council for Homeowner Education and Counseling to provide homeownership counseling. Ms. Barber completed Neighborhood Works course work in foreclosure and credit counseling. She has also been certified to provide homeownership training and is a fellow of the Asian Pacific Women's Leadership Institute.
- *Clarence Kalima*, Case Manager/Financial Advisor, was a volunteer trainer with NHC in 2005. In 2009, he became a staff member. Formerly a mortgage broker and loan officers, Mr. Kalima is trained in various mortgage loan

products and a qualified loan packager for the United States Department of Agriculture. He is certified by NCHCEC to provide Homeownership Financial Literacy training and Foreclosure Intervention and Default Counseling. He has completed course work with Neighborhood Works in Homeownership Counseling, Counseling Clients in Seeking Rental Housing and Making Homes Affordable.

- *Jessica Mount*, Fiscal Officer has been with NHC since 2015. She has been certified to deliver homeownership and financial literacy training and post-homeownership training. She recently earned an NCHCEC certificate to provide financial capacity coaching. Ms. Mount has more than ten (10) years of management experience in accounting finance and administration. She is responsible for NHC's financial reporting, reconciliations, data review, payroll processing, general ledger, taxes, and budget preparation.
- *Marlene Among*, Program Manager, has been with NHC since 2004. She has had over 30 years of experience in both the nonprofit (Polynesian Voyaging Society) and the private sector. With the assistance of partners like Lili'uokalani Trust, Ms. Among personally developed our culturally based training curriculum in both financial literacy, largely based on Neighborhood Works The American Dream, and our self- help home repair curriculum, based on NCHCEC post homeownership curriculum and the needs of our families. She has been certified by NCHCEC to provide homeownership training and holds a certificate in Nonprofit Management from Kapiolani Community College. She is also trained in conducting Environmental Reviews.
- *Wilbert Kaihe Barber*, Facilities Manager, has been with NHC as a volunteer since 2000 and became a staff member in 2003. Much of his career was in the steel framing industry. He earned master designation for both welding and automobile mechanics. In addition to being our facilities manager, Mr. Barber is a trained loom practitioner and brings that cultural training and background into his work with the organization and our families.

NHC Staff Training & Certifications - NHC is recognized as a HUD-Approved- USDA Loan Packaging Agency, and NHC staff is certified through the National Community Reinvestment Coalition to deliver Housing Counseling Services,

Foreclosure Default & Prevention Services, Pre & Post Home-Purchase Education and Financial & Credit Repair. Thru the years, NHC's staff has attended training in the following areas thru NeighborWorks Center for Homeownership Education and Counseling:

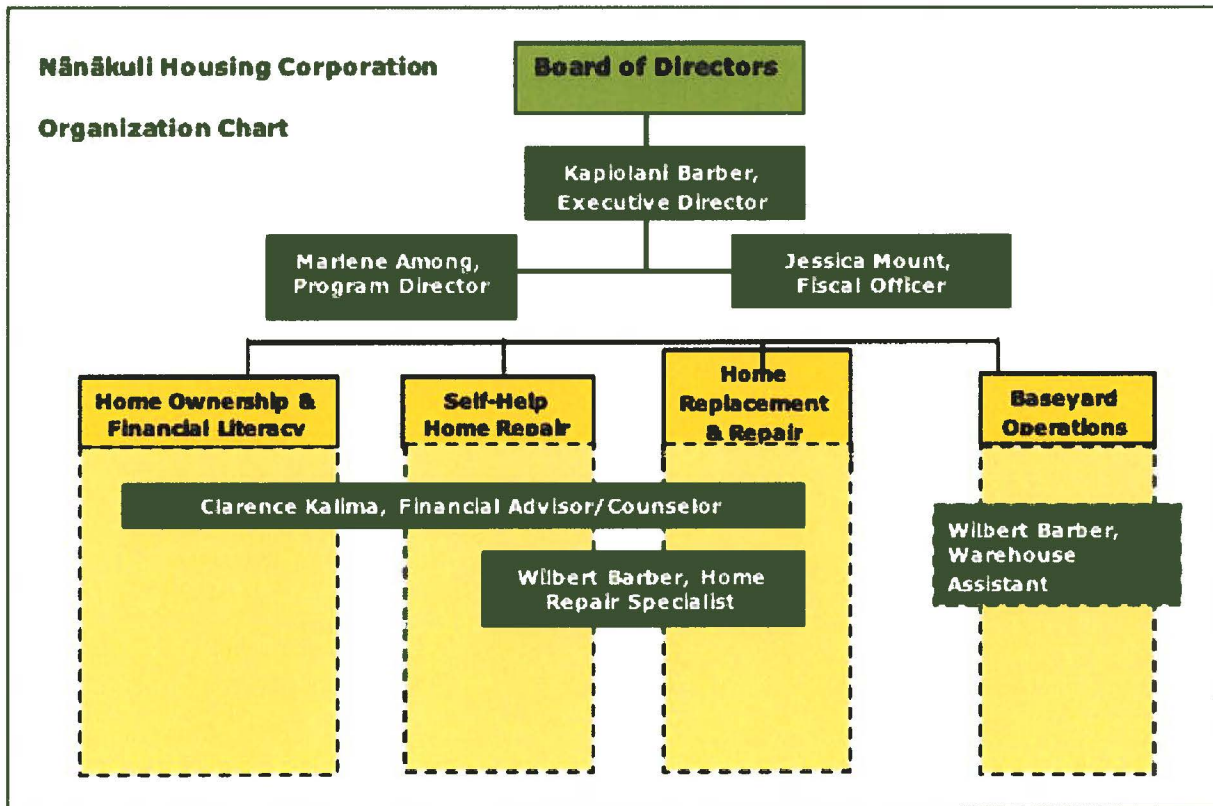
- Foreclosure Intervention and Default Counseling
- Foreclosure Intervention and Default Counseling -1
- Advanced Foreclosure Case Study Practicum
- Preparing Housing Counselors for the HUD Certification Exam
- Homeownership Counseling for Program Managers & Executive Directors
- Homeownership Counseling
- Credit Counseling for Maximum Results
- Foreclosure Basics
- USDA Loan Packaging
- Building Skills for Financial Confidence
- Native Homebuyer Education Methods
- Pre-Purchase Homeownership Education
- Foreclosure Intervention & Default Counseling
- Advanced Foreclosure: Case Study Practicum
- Making Homes Affordable: Breakdown of Program Components
- Delivering Effective Financial Education for Today's Consumer
- Homebuyer Education Methods: Training the Trainer
- Counseling Clients Seeking Rental Housing
- Enhancing the Effectiveness of a Foreclosure Intervention Counseling
- Financial Capability, Education and Counseling
- Post Purchase Education Methods
- Counselor Max Basics
- HUD Housing Standards
- Environmental Review Training
- Homeownership Counseling Certification: Principles, Practices and Techniques
- NCHCEC Certification in Homeownership Counseling
- NCHCEC Certification in Pre-Purchase Homeownership Education
- NCHCEC Certification in Foreclosure Prevention and Default Counseling
- Non-Profit Management Certification



Graduates from NHC's Financial Literacy and Homeownership Workshop

2. 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.



3. Compensation

The applicant shall provide an annual salary range paid by the applicant to the three highest-paid officers, directors, or employees of the organization by position title, not employee name.

Title	Annual Salary Range
Executive Director	\$55,000
Case Manager/Financial Counselor	\$55,000
Program Mgr.	\$55,000

VII. Other

1. Litigation

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

NOT APPLICABLE

2. 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.

NHC is recognized as a HUD-Approved-USDA Loan Packaging Agency, and NHC staff is certified through the National Community Reinvestment Coalition to deliver Housing Counseling Services, Foreclosure Default & Prevention Services, Pre & Post Home-Purchase Education and Financial & Credit Repair.

Relevant to this request, NHC's core staff has acquired the following Certificates of Completion thru the NeighborWorks Center for Homeownership Education and Counseling to train low to moderate income 'Ohana who are renting in homeownership and financial literacy:

- NCHCEC Certification in Homeownership Counseling
- NCHCEC Certification in Pre-Purchase Homeownership Education
- NCHCEC Certification in Foreclosure Intervention and Default Counseling
- Certified USDA Loan Packager

- Preparing Housing Counselors for the HUD Certification Exam
- HUD Housing Standards
- Counselor Max Basics
- Non-Profit Management Certification

3. 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

4. Future Sustainability Plan

The applicant shall provide a plan for sustaining after the fiscal year 2019-20 the activity funded by the grant if the grant of this application is:

- (a) Received by the applicant for the fiscal year 2019-20, but
- (b) Not received by the applicant thereafter.

The goal of this program is to deliver financial literacy, homeownership and home maintenance training to 100 ohana. In order to continue to carry out this plan, beyond the grant period, we have to be sure that the sustainability of both the program and NHC's capacity to carry it out are equally measured. NHC has the financial capacity to continue to deliver this program for many years. Through in-kind donations, funding from Baseyard and other community partnerships, we have been able to build a successful foundation from which this training has become an integral part of NHC's identity. Sustainability of this program will be determined with data from performance evaluations and reports from all participants, staff and community stake holders. This will allow us to identify any areas that need to be changed or parts of the program that are more successful than others, as long as the intended outcome is being achieved. By involving community stakeholders, we are advancing the marketing and publicity of our program so that we may be able to seek additional, long-term funding.