

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

RECEIVED
JAN 15 2020
BY: SAK
1:32 pm

Type of Grant Request:

Operating Capital

Legal Name of Requesting Organization or Individual: Dba:

Hale Mahaolu - Homeownership / Housing Counseling Prog

Amount of State Funds Requested: \$ 115,000

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

Hale Mahaolu's Homeownership / Housing Counseling Program is seeking a grant from the State of Hawaii Grant in Aid (GIA) to sustain and expand its educational and counseling services to include First time Homebuyer Education classes, comprehensive counseling services in Financial Coaching, Mortgage delinquency/default, Pre and Post Purchase (non-delinquency), Rental counseling, Fraud/Scams/Financial Literacy workshops for seniors aged 62 and older.

Amount of Other Funds Available:

State: \$ 0

Federal: \$ 0

County: \$ 150,000

Private/Other: \$ 12,500

Total amount of State Grants Received in the Past 5 Fiscal Years:

\$ 0

Unrestricted Assets:

\$ 0

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:

200 Hina Avenue

City:

Kahului

State:

HI

Zip:

96732

Contact Person for Matters Involving this Application

Name:

Marlynn Tanji

Title:

Program Director

Email:

mtanji@halemahaolu.org

Phone:

808-242-7027

Federal Tax ID#:

[REDACTED]

State Tax ID#

[REDACTED]

Grant Chun

Authorized Signature

Grant Chun, Executive Director

Name and Title

01/14/2020

Date Signed



HALE MAHAOLU
WHERE ALOHA LIVES

HOMEOWNERSHIP / HOUSING
COUNSELING PROGRAM
P: 808-242-7027 | F: 808-442-0740
615 West Papa Ave.
Kahului, HI 96732
WWW.HALEMAHAOLU.ORG

January 14, 2020

House Committee on Finance
Hawaii State Capitol, Rm 306
Honolulu, Hawaii 96813
Attn: GIA

Re: Hale Mahaolu Homeownership / Housing Counseling Program

Dear Chair Luke,

Enclosed please find our FY2021 GIA Application requesting \$115,000 in funding for Hale Mahaolu Homeownership / Housing Counseling Program which covers the State of Hawaii with a primary focus on Maui County.

We thank you for your time and consideration. Should you have any questions please do not hesitate to contact me at 808-242-7027 or mtanji@halemahaolu.org.

Sincerely,

Martynn S. Tanji, Director
Homeownership / Housing Counseling Program

Cc Grant Chun
Executive Director



Application Submittal Checklist

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


AUTHORIZED SIGNATURE

GRANT CHUN, EXECUTIVE DIRECTOR
PRINT NAME AND TITLE

01/14/2020
DATE

HALE MAHAOLU
HOUSING COUNSELING /
HOMEOWNERSHIP EDUCATION PROGRAM

2021 GIA GRANT APPLICATION

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**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: HALE MAHAOLU

DBA/Trade Name: HALE MAHAOLU (Attn: Grant Chun)

Issue Date: 01/10/2020

Status: Compliant

Hawaii Tax#: W4039953401

New Hawaii Tax#:

FEIN/SSN#: XX-XXX3109

UI#: XXXXXX5516

DCCA FILE#: 15181

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	Exempt
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 REVISIED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.

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

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

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

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

Hale Mahaolu – Homeownership / Housing Counseling Program

(Typed Name of Individual or Organization)

Grant Chun

(Signature)

01/14/2020

(Date)

Grant Chun

(Typed Name)

Executive Director

(Title)

Application for Grants

I. 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](#))

Hale Mahaolu Homeownership / Housing Counseling Program

Funding awarded through the State Grant-in-Aid will be used for a public purpose as described below in **Section II. Background and Summary**, to directly serve Hawaii residents with a primary focus in Maui County providing homeownership / housing counseling educational classes and workshops including personalized counseling sessions to individuals and families.

Requesting grant amount \$115,000. See attached budget.

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;

Hale Mahaolu, a private non-profit corporation, was organized in 1967 and has experiences as sponsor, developer, owner and manager of 15 properties (over 1,100 units) in Maui County (including the islands of Molokai and Lanai). The corporation's Mission is to create and manage vibrant, quality, affordable rental communities and provide supportive programs and services for seniors, families and individuals.

Our objective is to provide rental housing, related facilities, and supportive services specially designed to meet the physical, social, and psychological needs of our residents and community members, and to contribute to their health, security, happiness, and usefulness throughout their lives as they age.

The many services that Hale Mahaolu provides to seniors in the community are performed directly and through partnerships (Rental Housing, Meals, Homeownership/Housing Counseling, Personal Care, Homemaker/Chore Services etc.) and are invaluable resources to the community. Hale Mahaolu provided the land on three of its senior housing properties and secured the funding for design and construction of three Maui Adult Day Care Center operations in Kihei, Lahaina and the main headquarters in Kahului. With the addition of these facilities, Hale Mahaolu has played an instrumental role in ensuring that Maui Adult Day Care has quality facilities

located in key areas so they can provide services to those in need in our Maui community.

Another example of Hale Mahaolu's effort to provide quality support services to the community is through its commercial kitchen at the Elua senior housing complex. Hale Mahaolu has helped to enhance the current meal services to the elderly with nutritionally balanced, dietetic meals and currently prepares over 4,000 meals per week.

Hale Mahaolu has also been a HUD-Approved Comprehensive Housing Counseling Agency for the State of Hawaii since October 1989, providing online and class based homebuyer education classes in Kahului, Kihei and Lahaina and individualized counseling sessions in foreclosure counseling, Pre-Purchase / Post Purchase non-delinquency counseling, Financial Literacy counseling services.

Since 1985, Hale Mahaolu's Personal Care program has served clients on Maui, Molokai and Lanai. The Personal Care program provides cost effective quality assistance with the Activities of Daily Living (ADL) to the frail elderly in areas such as bathing, cooking, cleaning, personal hygiene, and shopping.

2. The goals and objectives related to the request;

Goal 1: Homebuyer Education

The Goal of Homebuyer Education is to help individuals and families achieve homeownership through its First-time Homebuyer Education classes. The class breaks down the home buying process as follows:

- from understanding the importance of budgeting and actually implementing a budget
- maintaining a good credit score
- the importance of saving for the down payment and devising a workable savings plan for the individual,
- How to work with a lender on qualifying for a mortgage
- How to work with a realtor in looking for a home, to understanding the mortgage closing process and the importance of maintaining a budget and continued savings.

The option of attending an 8-hour In-person class or a self-paced online course gives the potential homebuyer the flexibility of choosing which training method is best on how to understand the home buying process. The cost of \$75 **per household** to attend either session is considered to be a wise investment considering that a home purchase may be the largest investment in anyone's lifetime.

Following successful completion of the classes, a Pre-Purchase individualized counseling session is required of all attendees before the Homebuyer Education

Certificate can be issued. This counseling session reviews the credit report and personal budget of the individual/household.

Additional counseling sessions are available outside of the Homebuyer Education Classes geared to help the potential homebuyer take the necessary steps to achieving their home buying goal. There is no cost to attend any of the counseling sessions however, no certificate is issued without completing the Homebuyer Education Classes.

Goal 2: Mortgage Delinquency / Default Counseling

To help homeowners facing the potential devastating loss of their home through foreclosure, counselors work with both the homeowner and the lender/servicer to identify any retention options available to the homeowner so they may remain in their home. Once the counselor explains the available options to the homeowner, it is the homeowner that decides which action they want the counselor to help them with.

Counselors feel that mortgage default counseling is one of the more intense and demanding type of counseling. Homeowners often show their emotions during the counseling session. Counselors put in many man hours into the counseling case when trying to help the homeowner save the home from foreclosure. A mortgage default case may take as little as two (2) months to resolve while others may take years in trying to obtain a workout package with the lender.

Sometimes, after months or years of trying to obtain a workout option for the homeowner, the counselor must relay the message to the homeowner that a workout option is not possible. If there are no retention options available, the counselor will help the homeowner to transition out of the home by looking for possible rental / shelter options.

Goal 3: Rental Counseling

Counselors will work as Financial Coaches offering non-judgemental support and encouragement, personalized guidance by using support tools in helping both rental applicants and current renters to be able to make informed decisions based on their own priorities. Counseling sessions to include improvement in their credit scores, learning how to create a budget plan that will help with curbing expenses, increase savings, avoiding late monthly rental payments and learning about the essentials of being a successful tenant.

Goal 4: Senior Financial Capability

Senior citizens are one of our community's most vulnerable residents. Counselors will offer educational workshops to Hale Mahaolu senior residents in Fraud / Scams awareness. Counselors will be able to offer personalize guidance in financial

literacy, budgeting to keep rental payments on time, offer resource information that will help keep the Senior living independently in their unit.

Goal 5: Student Financial Capability

Counselors will create a pilot project to work with high school students to help educate the student in financial life skills. Understanding the importance of setting priorities and goals, budgeting, learning about the banking system, how to save, reviewing their credit reports, understanding the wise use of credit and the importance of taking charge of their financial future.

3. The public purpose and need to be served

Need #1 – Importance of Homebuyer Education and Counseling

Purchasing a home may be the single largest investment in anyone’s lifetime. In November 2019, the median price of a home in Maui County was priced at \$730,000.¹ The home buying process can be very intimidating with decisions and costs that the potential home buyer may not be aware of such as financing options, applying for mortgage loans that have monthly mortgage payments that are more than what can be truly afforded or falling for a foreclosure rescue scam when behind on their mortgage payments. The key is to be informed before falling into some of these traps. Homebuyer Education and Counseling can help the potential homebuyer avoid these mistakes.

A 2016, a report from The Office of Policy Development and Research (PD&R) U.S. Department of Housing & Urban Development on “The Evidence on Homeownership Education and Counseling”² stated that:

“Prospective homebuyers often do not know or understand their financing options, and homeowners can encounter unexpected costs, struggle to maintain their initial payment plans, and encounter foreclosure rescue scams.”

“Research demonstrates that homeownership education and counseling, both for those considering a home purchase and for those who are already homeowners, can provide timely, powerful support as people assess their options and make decisions.”

A survey conducted by the National Survey of Mortgage Originations (NSMO) with the Federal Housing Finance Agency (FHFA) and the Consumer Financial Protection Bureau (CFPB)³. The survey asks potential home buyers of their familiarity of the

¹ Realtors Association of Maui, Inc., November 2019

² HUD USER; Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development, Secretary Ben Carson, Spring 2016

³ Consumer Financial Protection Bureau; National Mortgage Database, Technical Report Series on “A Profile of 2013 Mortgage Borrowers: Statistics from the National Survey of Mortgage Originations; Technical Report 16-01, May 27, 2016

mortgage process and understanding of loan terms. The survey showed that many First-time homebuyers did **not** understand the mortgage process, were not familiar with the income requirements and the amount of funds needed for the down payment and closing costs. This unfamiliarity with the mortgage process could lead to unsustainable mortgage payments in the future.

Need #2 – Mortgage Delinquency / Default Counseling

Many homeowners feel guilt and shame - and fear - when faced with the possibility of losing their home. They are unsure of what actions are available to them that would help them get out of the situation. Often times, homeowners feel isolated, depressed and powerless over their housing situation unsure of where to turn. Counselors cannot save every home from foreclosure, but are able to have an open discussion with the homeowner and other family members about possible outcomes and preparing them for the next step. Whether it be a joint reduction of expenses from everyone in the household so that the new loan modification payment can be made; to transitioning out of the home.

Need #3 – Rental Counseling

To help prospective renters to understand how the rental application process works. What types of documentation is required, the importance of creating a budget to reduce overspending, creating a savings to be used for first month's rent and deposit, reading and understanding the lease agreement, maintaining a good credit score, how to avoid late rental payments which could lead to eviction and how to be a good tenant.

Need #4 – Senior Financial Capability

Often times our Kupunas fall prey to unscrupulous people who take advantage of the Kupana's finances. Awareness to these types of activities can help prevent any further fraud or deception through on-site workshops. Individualized counseling sessions can help with financial literacy education and community resource information to help maintain an independent life-style.

Need #5 – Student Financial Capability

Learning to use "Financial Life Skills" will allow the individual to make better financial decisions for themselves. There is need to educate high school students to be able to make and understand their financial decisions. Learning how to budget, setting goals, starting a savings plan, basic banking information and understanding credit.

When an individual does not have some basic understanding of personal finances, any financial choices made can affect future goals and/or opportunities. The Financial Industry Regulatory Authority (FINRA) Investor Education Foundation⁴ conducted the US Financial Capability Study in 2018, a summary of the study can be selected by state. For the State of Hawaii of the 500 individuals that took the survey:

- 33 % Were somewhat having difficulty making ends meet when (covering expenses and paying bills
- 38 % Do not have any emergency funds when planning ahead
- 57 % Did not comparison Shop when applying for credit cards

4. Describe the target population to be served; and

Target population will be for anyone in the State of Hawaii, the majority of our clients live in Maui County (Maui, Lanai, and Molokai). Counseling services are available to individuals of all income levels. Mortgage delinquency can affect any homeowner in any age group and income level. In the past the majority of program participants were in the 40%–75% of the median income level, however in the past 2 years, mortgage delinquencies have shown an increase in the number of clients who are in the 75%–over 100% of the median income category.

At times counselors have worked with new homeowners who have found themselves facing a credit crunch after moving into their new home. Counselors don't want this to be the trend of new homeowners. No one wants to buy a home just to lose it because of a lack of financial understanding. Homebuyer Education Class is open to the general public. Classes can be found through Hale Mahalou's website and through the use of several developers and lenders at various venues around the island. Past venues have included several of Hale Mahaolu's Community Halls in the Central, South and West areas of the island.

The target population is for anyone interested in contacting our program. Past and current clients come from all parts of the State of Hawaii including more recently from the islands of Oahu and the island of Hawaii. Our range of services is not limited to any one type of Socio-economic class or group.

5. Describe the geographic coverage.

⁴ FINRA Investor Education Foundation; USFinancialCapability.org; Results from the FINRA Investor Education Foundation US Financial Capability Study

As a Comprehensive HUD-approved Housing Counseling agency, our program is open to anyone in the State of Hawaii, with a primary focus in Maui County (islands of Maui, Lanai and Molokai).

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;

There is a need for Homeownership/Housing Counseling services. New housing developments provide new opportunities for potential renters and homebuyers. It is important that we help as many of them to be able to find affordable housing of their choosing. Homeownership education and Housing Counseling services help to ready these potential renters and homebuyers to understand the rental and home buying process. Through Financial Literacy (Budgeting/Savings) and Credit Counseling services, counselors can help to open "doorways" for those that live in our community. These services will help to keep many of our local residents to stay sheltered and not be a homeless statistics.

The positive changes that this program offers through counseling and education, is the overall impact that this will help with the overcrowding in existing homes, help to ready First-Time renters to become renters and existing renters to become First-Time Homebuyers.

Clients, who receive individualized counseling services, are provided with an action plan which outlines the steps to be taken by both the client and counselor in trying to achieve the desired outcome. Follow up telephone calls and face-to-face counseling sessions are made to the client to monitor the progress of their action plan.

The program consists of 1-Full-time Program Director, 1-Full-Time Financial Counselor and 1-Part-Time Program Specialist. All three (3) staff members will share the duties of Teaching/Educating, Counseling, Coaching the clients.

Homebuyer Education

Hale Mahaolu offers a HUD-approved In-person Homebuyer Education Class which follows the Neighborworks, Realizing the American Dream Homebuyers Education class curriculum. Guest speakers are invited to do mini presentations in their field of subject. The 8-hour in-person class is split into two (2) 4-hour sessions. Classes are taught by a Homebuyer Educator. Topics covered in the curriculum are:

- Are You Ready to Buy a Home?
- Managing Your Money
- Understanding Credit
- Obtaining a Mortgage Loan
- Shopping for a Home
- Protecting Your Investment

Cost to attend an In-person class is \$75.00 **per household** for the 8-hour class. A class manual, “Realizing the American Dream, A Manual for Homebuyers”, 5th edition, a Financial Binder along with templates and forms to be used in preparation for meeting with a lender and other handouts such as “Requesting Your Credit Report”, “Ten Reasons to Get a Home Inspection” and “Lead”. Students may also ask to get a copy of their credit report for review. Classes are generally held at one of Hale Mahaolu’s Community Halls on the island of Maui, Lanai and Molokai, but could also be held at various venue sites. Schedule of classes can be found on Hale Mahaolu’s website and at local banks and credit unions.

Once the student has successfully attended the 8-hour class, but before the Homebuyer Education certificate can be issued, attendance of a free 1-hour counseling session must be completed. This individualized counseling session consists of meeting face-to-face with a counselor to answer any additional questions about the homebuying process and a review of the student’s personalized budget. An Action Plan is created with suggestions on how to setup short and long term goals and the setting of realistic timelines to achieve each goal.

Once the counseling session is completed the counselor will issue the Homebuyer Education Certificate which is good for two years. This certificate of completion is required by many lenders, developers and special down payment assistance programs.

For those who cannot make the In-person class but still wants the education of understanding the homebuyer process, Hale Mahaolu has partnered with Framework, a HUD-approved online homebuyer education course. This self-paced course meets Fannie Mae’s requirements for the HomeReady mortgage program. Framework’s online curriculum meets the HUD guidelines and exceeds the National Industry Standards for Homeownership Education. Once enrolled, the student has 1-year to complete the course. Mini quizzes and a test will measure the students knowledge of the curriculum. Students are given three chances to pass the self-test, but if unable to do so on their own, a telephone call to Framework will schedule an appointment time for the student to speak with a Framework counselor. The course is offered in both English and Spanish. Cost to enroll is \$75.00 **per household**.

To receive the online homebuyer education certificate of completion from Framework, the student will set an appointment for a 1-hour counseling session (at no charge) to do a face-to-face meet with a Hale Mahaolu counselor to answer any additional questions

and a review of the student's personalized budget. Similar format with the In-person Counseling session.

Mortgage Delinquency / Default Counseling

Hale Mahaolu has been providing counseling services free of charge to its counseling clients (including foreclosure clients), which makes funding essential to the program's success. The Second Circuit Court has a resource program that will often refer some mortgage delinquent homeowners to the program to help inform them of what some of the options are. The delinquent homeowners have the option to hire an attorney, meet with a HUD approved Housing Counselor, request a mediation session or they may request a settlement conference with a judge. Many of the homeowners will choose to work with a HUD approved Housing Counselor to help them with applying for a loan modification over selecting a mediation service (paid by the homeowner). Counselors will inform the homeowner that there is no guarantee that the home can be saved, but the counselors will try their very best to delay the foreclosure while looking for other viable options that will work in saving the home.

Homeowners who are delinquent and/or are facing possible foreclosure will meet in an individualized face-to-face counseling session with a Mortgage Default Counselor. Counseling sessions include a review of the personalized financial budget, and the creation of the homeowner's goals and Action Plan. If retaining the home is desired, then the Homeowner and Counselor will work together to submit an application for a possible workout option. Counselors will create a loan modification application workout package using the homeowner's data, transmit the application package to the lender/servicer and make contact with the lender/servicer. If additional information is requested by the lender/service the counselor will contact the homeowner for the additional information that is needed and will then submit it to the lender/servicer for review. The counselor will stay in contact with both the homeowner and the lender/servicer until a final decision is reached at which time the counselor will discuss the application outcome with the homeowner and then the homeowner can decide what their "next steps" will be.

If the desired goal is to transition out for the home, the counselor will work with the Homeowner to provide resource information that will help transition the Homeowner out of the home as smoothly as possible.

Rental Counseling

Appointments will be set to meet a Financial Coach to discuss desired goals, priorities, identify possible barriers, options to overcoming barriers and anticipated timeline to reach desired goals. Once goals are defined, the Financial Coach will create an Action Plan, breaking down the goal into smaller achievable steps offering various options to

overcoming barriers and taking steps to achieve the goal within a reasonable amount of time. Coaching sessions are non-judgmental which supports and encourages the client to visualize reaching their goal.

Counseling sessions to include improvement in their credit scores, learning how to create a budget plan that will help with curbing expenses, increase savings, avoiding late monthly rental payments and learning about the essentials of being a successful tenant.

No cost to attend the coaching session.

Senior Financial Capability (New)

Group workshops and individualized counseling sessions will be offered to help inform Hale Mahaolu’s senior residents of various scams and fraud schemes. Various workshops on avoiding identity theft, telephone scams, computer email scams etc. Financial coaches will offer financial coaching education and community resource information and referrals to help Senior residents to remain an independent life-style.

No cost to attend the workshop and/or coaching session.

Student Financial Capability (New)

Financial Coaches offering non-judgmental support and encouragement, personalized guidance by educating students on the basics of Financial Life Skills. Group workshops and individualized counseling session will offer support, encouragement and information and tools the students can use in making financial decisions while in school which will help to give confidence and a basis of understanding why they are making these financial decisions.

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

	Annual Goal	1 st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr
Homebuyer Education (In-person & Online)	100	25	25	25	25
Mortgage Delinquency / Default Counseling	10	2	2	3	3
Rental Counseling	30	7	7	8	8
Senior Financial Capability	25	6	6	6	7
Student Financial Capability	35	8	9	9	9

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

Hale Mahaolu's Homeownership / Housing Counseling Program abides by the U.S. Department of Housing and Urban Development's Housing Counseling Program Regulations – 24 CFR Part 214, the Housing Counseling Program Handbook and Housing Counseling Work Plan.

The program abides by its own Quality Control Plan, which includes internal audits and reviews.

Internal reviews to be conducted by the Program Director and Controller.

Course Evaluations are distributed at the end of Homebuyer Education Classes. Random, annual questionnaires/surveys are sent to clients who have either attended an individualized counseling session or group class/workshop.

Tracking of clients, both new and current, will help to compare set goals and achievements. Tracking will also allow staff members to monitor and adjust outreach strategies .

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.

Hale Mahaolu's Homeownership / Housing Counseling Program anticipates the following:

Goal 1: Homebuyer Education

Counselors anticipate that there would need to be 150 households to start the Homebuyer Education program with an end total of 100 households completing the course by the end of the grant year.

Goal 2: Mortgage Delinquency / Default Counseling

For households facing foreclosure, the program feels that 15 household would need to start the counseling process; with 10 households avoiding foreclosure by resolving their

housing issue through other options that allows the household to remain in their home or are actively working on resolving their housing issue by the end of the grant year.

Goal 3: Rental Counseling

Successful measurement in the Rental Counseling portion of the program, out of the 40 new clients 30 would need to have completed the Financial Coaching or at least are actively working on their financial coaching goals.

Goal 4: Senior Financial Capability

Successful measurement would be based on having 30 – 35 Senior household get Senior Financial Capability counseling with 25 having completed or are actively working on their financial goal.

Goal 5: Student Financial Capability

Successful measurement would be based on having 40 – 45 Students attend Student Financial Capability counseling with 35 having completed or are actively working on their financial goal.

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 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](#))

2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2021.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$28,750	\$28,750	\$28,750	\$28,750	\$115,000

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2021.

County of Maui - \$150,000
 Bank of Hawaii - \$ 12,500

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 fiscal year 2021 for program funding.

- **2020-2021**
 - Bank of Hawaii Foundation - \$12,500

- **2019-2020**
 - County of Maui - \$150,000

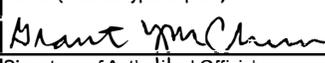
- Wells Fargo Foundation - \$10,000
 - Bank of Hawaii Foundation - \$12,500
 - **2018-2019**
 - County of Maui - \$ 82,050
 - **2017-2018**
 - County of Maui - \$80,000
 - Central Pacific Bank Foundation – \$20,000
 - National Foreclosure Mitigation Counseling - \$846
6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2019.

Not Applicable

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2020 to June 30, 2021

Applicant: Hale Mahaolu - Homeownership / Housing Counseling Program

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	47,182		103,992	774
2. Payroll Taxes & Assessments	12,503		27,558	205
3. Fringe Benefits	3,303		7,280	54
TOTAL PERSONNEL COST	62,988		138,830	1,033
B. OTHER CURRENT EXPENSES				
1. Office Supplies	2,000		1,000	3,000
2. Program Supplies	2,000		1,000	0
3. Misc	1,015			
4. Air fare / Ferry	3,610		1,390	1,000
5. Registraton Fees	4,267			1,733
6. Per Diem	3,000			500
7. Travel Mileage	2,500		500	
8. Advertising	3,000			
9. Rent/Electric	5,000			2,000
10. Postage	700		300	
11. Printing	4,500		500	1,474
12. Telephone/Internet	4,500		1,500	
13. Credit Reports	2,000		500	
14. Professional Fees	2,020		2,980	810
15. Insurance (Gen Liab)	1,900		1,500	950
16. Membership Fees/Dues	3,000			
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	45,012		11,170	11,467
C. EQUIPMENT PURCHASES	7,000			
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	115,000		150,000	12,500
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	115,000	Marlynn S Tanji	808-283-2665	
(b) Total Federal Funds Requested	0	Name (Please type or print)	Phone	
(c) Total County Funds Requested	150,000		01/14/20	
(d) Total Private/Other Funds Requested	12,500	Signature of Authorized Official	Date	
TOTAL BUDGET	277,500	Grant Y.M. Chun, Executive Director		
		Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2020 to June 30, 2021

Applicant: Hale Mahaolu - Homeownership / Housing Couns

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Program Director	F/T	\$79,928.00	32.00%	\$ 25,576.96
Financial Counselor	F/T	\$54,080.00	30.00%	\$ 16,224.00
Program Specialist	P/T	\$17,940.00	30.00%	\$ 5,382.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				47,182.96
JUSTIFICATION/COMMENTS:				
\$25,576.00 - Program Director's Salary to cover wages for 1 F/T Program Director working 32% of a 40 hr work week; 100% charged to GIA				
\$16,224.00 - Financial Counselor to cover wages for 1 F/T Financial Counselor working 30% of a 40 hr work week; 100% charged to GIA				
\$ 5,382.00 - Program Specialist to cover wages for 1 P/T Program Specialist working 30% of a 15 hr work week; 100% charged to GIA				

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2020 to June 30, 2021

Applicant: Hale Mahaolu - Homeownership / Hou

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
Xerox Copier	1.00	\$7,000.00	\$ 7,000.00	7000
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:	1		\$ 7,000.00	7,000

JUSTIFICATION/COMMENTS:

Replace copier that needs constant repairs

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

JUSTIFICATION/COMMENTS:

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2020 to June 30, 2021

Applicant: Hale Mahaolu - Homeownership / Hc

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2018-2019	FY: 2019-2020	FY:2020-2021	FY:2020-2021	FY:2021-2022	FY:2022-2023
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
TOTAL:						
JUSTIFICATION/COMMENTS: <p style="text-align: center;">Not Applicable</p>						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Hale Mahaolu - Homeownership / Housing Counseling Program

Contracts Total: 150,000

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1	County of Maui - Dept of Housing & Human Co	07/01/19-06/300/20	Housing Department	Maui	150,000
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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.

Program Director

Marlynn Tanji has been employed with Hale Mahaolu since 1992 and has been a HUD-approved Housing Counselor since 2000. As a Homeownership Educator, she teaches First Time Homebuyers and Financial Literacy Education classes. As a Counselor, she received her certification in Foreclosure Intervention and Default Counseling. She has completed course work in the following:

- NeighborWorks America
 - NCHEC Certification in Foreclosure Intervention and Default Counseling
 - HUD's Emergency Homeowner Loan Program
 - Foreclosure Basics
 - Developing Effective Loss Mitigation Negotiation and Sales Skills
 - Homeownership Counseling Certification, Part I
 - Making Home Affordable: A Breakdown of Program Components
 - Homebuyer Education Methods: Training the Trainer
 - Credit Counseling for Maximum Results
 - Introduction to Homeownership Counseling
 - Home Equity Conversion Mortgages

- USA Cares
 - The USA Cares Military Housing Education Program
- American Homeowner Education & Counseling Training Institute
 - CHEC Certificate
- The National Center for Housing Management
 - C.O.S. Certification
- Spectrum Enterprises
 - FmHA 515 S.T.A.R. Designation
- County of Maui, Housing Division
 - Workshops in Fair Housing

Attended numerous Webinars through the Counselors Corner, HUD, FannieMae, Freddie Mac, Making Home Affordable and NeighborWorks.

Program Specialist

Rudy Balinbin started with Hale Mahaolu in March 2016 after retiring as Branch Manager with First Hawaiian Bank. As a Program Specialist, Mr. Balinbin conducts Foreclosure counseling, Pre-Purchase / Post Purchase Counseling, Financial Literacy counseling and conducts First Time Homebuyers Education Classes. Mr. Balinbin has been able to work with many clients facing foreclosure issues and helped those seeking Financial Literacy counseling.

Financial Counselor – New Position

Essential Duties:

- Conducts telephone inquiries to determine potential client's housing/financial issue, sets counseling appointments or may make referrals to other agencies as needed.
- Provides One-to-One counseling in the areas of Financial Management, Housing Affordability, Fair Housing, Homeownership, Avoiding Foreclosure and Tenancy.
- Conducts assessments on client's housing/financial situation based on the information furnished by the client.
- Discusses all options available to the client so that they may make an informed decision.
- Assists client in developing a budget and setting housing/financial goals.
- Creates a written action plan to show the client the "next steps" to resolving their housing/financial issue.
- Performs on going casework as needed to aid in monitoring continuation of client's action plan.
- Maintains an active, accurate and confidential client database in the Client Management System as required by HUD and must keep hard copy files in an up-to-date manner.
- Completes and submit reports (Monthly/Quarterly or as requested) to Program Director to meet program's reporting requirements.
- Conducts outreach activities including attending events, organizing and conducting workshops.
- Provides Homebuyer Education classes to potential clients who are interested in becoming a first-time homebuyer.
- Testifies before Maui County Council for program funding.
- Attends various webinars and classes for latest updates on housing/financial Counseling topics.
- Remains educated on specific housing programs and completes continuing education as required.

Hale Mahaolu's Homeownership / Housing Counseling Program has been in existence since 1989 as a HUD-approved Housing Counseling Agency which focused primarily on Homebuyer Education and Mortgage Delinquency/Default counseling.

Through the years the program has expanded its counseling services to include Reverse Mortgage Counseling (2000 – 2010) and Financial Literacy. Counselors have worked with the Department of Hawaiian Homelands in counseling homesteaders facing mortgage delinquency and default brought before the Hawaiian Homelands Commission.

In 2015 – 2016 Homebuyer Educators collaborated with Alexander & Baldwin, Inc. in providing First-Time Homebuyer Education classes to over 300 households. Unfortunately, counselors found that most of the applicants were ill prepared to meet the credit and savings requirements for a home purchase. Low credit scores, lack of adequate savings, the high cost of living in Hawaii were all factors that disqualified most of the First-Time Homebuyer applicants.

Counselors were shocked and decided to encourage the idea of Homebuyer Education even before it became requirement with many lenders and developers. Meeting with individual developers encouraging the importance of Homebuyer Education to help new Homeowners to avoid possible foreclosure of homes. Counselors testified before the Maui County Council on grant funding to help the Homeownership / Housing Counseling Program to offer monthly classes on First-Time Homebuying and counseling sessions in Financial Literacy and understanding the importance of maintaining a good credit score.

Currently, the program works directly with the County of Maui with their Down Payment Assistance program by offering the Homebuyer Education component and Pre-Purchase counseling sessions. Counselors help potential home buyers to ready themselves for the mortgage loan process by encouraging and maintaining a feasible budget not only for the purpose of qualifying for a mortgage loan, but for sustaining the mortgage payment and other living expenses.

Counselors started to see a pattern through many of the individualized counseling sessions, that financial coaching would also benefit young adults recently graduating from high school. The next phase of the counseling program is to work a pilot program within a high school teaching Financial Life skills. Helping these students to start working on their own financial goals.

Verifiable Contracts:

Bank of Hawaii Foundation

- 2020-2021, \$12,500
- 2019-2020, \$12,500

Central Pacific Bank Foundation

- 2017-2018, \$20,000

County of Maui, Department of Housing and Human Concerns

- 2019-2020, \$150,000
- 2018-2019, \$ 82,050
- 2017-2018, \$ 80,000

Wells Fargo Foundation

- 2019-2020, \$10,000

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.

Hale Mahaolu currently has fifteen (15) housing sites each with a Community Hall that can be used for Individualized counseling sessions as well as group workshops and classes. The program has used other venues besides the Offices & Community Halls at Hale Mahaolu. Some of these venues were located at:

Hawaiian Commercial & Sugar Ltd – Meeting Hall,
Hawaii Carpenters Union – Walter H. Kupau Building
University of Hawaii, Maui College – VITEC Classroom
Maui Arts & Cultural Center – McCoy Studio
J. Walter Cameron Center, Meeting Room
County of Maui, Kulamalu Hale – Community Hall

Affordable Housing Management Experience

The following is a listing of the housing sites Hale Mahaolu currently owns and/or manages along with the supportive services programs.

Housing Experience

Project Name: Hale Mahaolu Akahi
Address: 300 West Wakea Avenue, Kahului, Hawaii 96732
Occupancy Start: December 1969
Number of Units: 111
Type of Units: 0-BR: 12, Alcove: 69, 1-BR: 29, Manager 2BR: 1
Financing: Section 202 Direct Loan
Assistance: Section 8 Existing Housing
(Section 23 Leased Housing – Conversion)
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Elua
Address: 200 Hina Avenue, Kahului, Hawaii 96732
Occupancy Start: February 1980
Number of Units: 180
Type of Units: 1-Br: 179, Manager 3BR: 1
Financing: Section 202 Direct Loan
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Lahaina Surf
Address: 1037 Waine'e Street, Lahaina, Hawaii 96761
Occupancy Start: November, 1972
Number of Units: 112
Type of Units: 1-BR: 22, 2-BR: 76, 3-BR: 13, Manager 3BR: 1
Financing: Section 236
Assistance: Section 8 (20 units LMSA)
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Description of Owner's Housing Experience – Page 2

Project Name: Home Pumehana
Address: Kolapa Place, P.O. Box 100, Kaunakakai, Molokai, Hawaii 96748
Occupancy Start: September 1976, May 1999
Number of Units: 80, 5
Type of Units: 1-BR: 84, Manager 3BR: 1
Financing: Section 202
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Luana Gardens II
Address: 615 West Papa Avenue, Kahului, Hawaii 96732
Occupancy Start: June 1983
Number of Units: 60
Type of Units: 1-BR: 10, 2-BR: 20, 3-BR: 20, 4-BR: 9 + Manager
Financing: FmHA Section 515
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Luana Gardens III
Address: 711 Kamehameha Avenue, Kahului, Hawaii 96732
Occupancy Start: July 1983
Number of Units: 62
Type of Units: 2-BR: 62
Financing: FmHA Section 515
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Ekolu
Address: 717 Maka'ala Drive, Wailuku, Hawaii 96793
Occupancy Start: November 1992
Number of Units: 42
Type of Units: 0-BR: 10, 1-BR: 31, Manager 1-BR: 1
Financing: Section 202 Direct Loan
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Eha
Address: 1057 Makawao Avenue, Makawao, Hawaii 96768
Occupancy Start: June 1995
Number of Units: 40
Type of Units: 1-BR: 39; Manager 1-BR: 1
Financing: Section 202 Capital Advance
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Elima
Address: 11 Mahaolu Street, Kahului, Hawaii 96732
Occupancy Start: February 1998
Number of Units: 61
Type of Units: 1-BR: 59, Manager 1-BR: 1
Financing: Section 202 Capital Advance
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Kupuna 'O Lanai
Address: 1144 Ilima Avenue, Lanai City, Hawaii 96763
Occupancy Start: August 1998
Number of Units: 24
Type of Units: 1-BR: 23, Manager 1-BR: 1
Financing: USDA-RD Section 515 Loan
Assistance: Rural Housing Service Rental Assistance (RA)
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Eono & Eono (5)
Address: 810 Kelawea Street, Lahaina, Hawaii 96761
Occupancy Start: April 2003
Number of Units: 35 (Eono 30; Eono (5) 5)
Type of Units: 1-BR: 29, Manager 2-BR: 1
Financing: USDA-RD Section 515 Loan & Section 202 Capital Advance (HUD)
Assistance: Rural Housing Service Rental Assistance (RA) & Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Description of Owner's Housing Experience – Page 4

Project Name: Hale Mahaolu Ehiku, L.P.
Address: 56 Ehiku St, Kihei, Hawaii 96753
Occupancy Start: July 2007
Number of Units: 34
Type of Units: 1-BR: 34
Financing: USDA-RD Section 515 Loan, LIHTC
Assistance: Rural Housing Service Rental Assistance (RA)
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Ehiku 1B
Address: 56 Ehiku St, Kihei, Hawaii 96753
Occupancy Start: September 2010
Number of Units: 21
Type of Units: 1-BR: 20, Manager 3-BR: 1
Financing: Section 202 Capital Advance, HOME Funds, FHLB, Dowling Co., Weinberg Foundation, Bank of Hawaii Foundation, Hawaii State Legislature
Assistance: Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Hale Mahaolu Ehiku II, L.P.
Address: 56 Ehiku St, Kihei, Hawaii 96753
Occupancy Start: January 2011
Number of Units: 60
Type of Units: 1-BR: 60
Financing: LIHTC, Section 202 Capital Advance, USDA-RD Section 515 Loan, HOME
Assistance: Rural Housing Rental Assistance (RA), Section 8
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Wailuku Senior Living dba Lokenani Hale
Address: 1889 Loke Street, Wailuku, Hawaii 96793
Managed: August 1, 2009
Number of Units: 61
Type of Units: 1-BR: 60, Manager 1-BR: 1
Financing: Low Income Housing Tax Credits and Hawaii Housing Finance and Development Corporation (HHFDC) Rental Housing Trust Fund (Perm Financing), (HHFDC) Dwelling Unit Revolving Fund (Interim Financing)
Owner's Contact Information: Byron Ooka, General Partner
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Description of Owner's Housing Experience – Page 5

Project Name: Komohana Hale
Address: 120 Leoleo Street, Lahaina, Hawaii 96761
Management Term: June 1991 – Present
Number of Units: 20
Type of Units: 1-BR: 20
Financing: County of Maui
Assistance: None
Owner's Contact Information: County of Maui
Housing Division
2065 Main Street #108
Wailuku, Hawaii 96793

Project Name: Kulamalu Affordable Housing Project
Address: 65 Ohia Ku Street, Pukalani, Hawaii 96768
Occupancy Start: August 2017
Number of Units: 56
Type of Units: 1-BR: 16, 2-BR: 40
Financing: HOME, AHF, County of Maui
Assistance: None
Owner's Contact Information: County of Maui
Housing Division
2065 Main Street #108
Wailuku, Hawaii 96793

Project Name: Hale Mahaolu Ewalu Phase I
Address: Ohia Ku Street, Pukalani, Hawaii 96768
Occupancy Start: February 2019
Number of Units: 38
Type of Units: 1-BR: 36, 2-BR: 2
Financing: AHF, County of Maui Project Based Section 8, State of Hawaii GIA, FHLBDM, LIHTC, Weinberg Foundation, CDBG
Owner's Contact Information: Hale Mahaolu
Grant Chun, Executive Director
200 Hina Avenue, Kahului, Hawaii 96732
Phone: (808) 872-4100 Fax: (808) 872-4120

Project Name: Kahului Lani Phase I
Address: 65 School Street, Kahului, Hawaii 96732
Occupancy Start: February 2020 (estimated)
Number of Units: 82
Type of Units: 1-BR: 81, 2-BR: 1
Financing: LIHTC, RHRF
Owner's Contact Information: Catholic Charities of Hawaii

Supportive Service Experience

Program: Congregate Housing Service Program (CHSP)
Start: 1980
Program Type: Dietetic meals, chore service, and personal care
Client Type: Elderly

Program: Meals (Kitchen)
Start: October 1990
Program Type: Nutritious, dietetic meals
Client Type: Elderly

Program: Personal Care
Start: 1984
Program Type: Personal care services (bathing, grooming, hygiene, cooking, cleaning, etc.)
Client Type: Primarily frail elderly

Program: Housing/Homeownership Counseling
Start: 1988
Program Type: Homebuyer education, reverse mortgage, delinquent mortgage counseling.
Client Type: General Program

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.

Program Director, Program Specialist and Financial Counselor intends to meet the HUD-certified counseling certification in early 2020 but no later than August 1, 2020.

Program Director

Responsible for oversight of program, outreach & partnerships, management of grant applications and funding, hiring and training of all counseling staff, quality assurance & program policy requirements.

Marlynn Tanji has been employed with Hale Mahaolu since 1992 and has been a HUD-approved Housing Counselor since 2000. As a Homeownership Educator, she teaches First Time Homebuyers and Financial Literacy Education classes. As a Counselor, she received her certification in Foreclosure Intervention and Default Counseling. She has completed course work in the following:

- NeighborWorks America
 - NCHCEC Certification in Foreclosure Intervention and Default Counseling
 - HUD's Emergency Homeowner Loan Program
 - Foreclosure Basics
 - Developing Effective Loss Mitigation Negotiation and Sales Skills
 - Homeownership Counseling Certification, Part I
 - Making Home Affordable: A Breakdown of Program Components
 - Homebuyer Education Methods: Training the Trainer
 - Credit Counseling for Maximum Results
 - Introduction to Homeownership Counseling
 - Home Equity Conversion Mortgages
- USA Cares
 - The USA Cares Military Housing Education Program
- American Homeowner Education & Counseling Training Institute
 - CHEC Certificate
- The National Center for Housing Management
 - C.O.S. Certification
- Spectrum Enterprises
 - FmHA 515 S.T.A.R. Designation

- County of Maui, Housing Division
 - Workshops in Fair Housing

Attended numerous Webinars through the Counselors Corner, HUD, FannieMae, Freddie Mac, Making Home Affordable and NeighborWorks.

Program Specialist

Responsible for overall counseling support & education of program, assist with community outreach.

Rudy Balinbin started with Hale Mahaolu in March 2016 after retiring as Branch Manager with First Hawaiian Bank. As a Program Specialist, Mr. Balinbin conducts Foreclosure counseling, Pre-Purchase / Post Purchase Counseling, Financial Literacy counseling and conducts First Time Homebuyers Education Classes. Mr. Balinbin has been able to work with many clients facing foreclosure issues and helped those seeking Financial Literacy counseling.

Financial Counselor – New Position

Responsible for overall support of Program Director, Assist in oversight of program, outreach & partnerships, management of grant applications and funding, , quality assurance & program policy requirements.

Essential Duties:

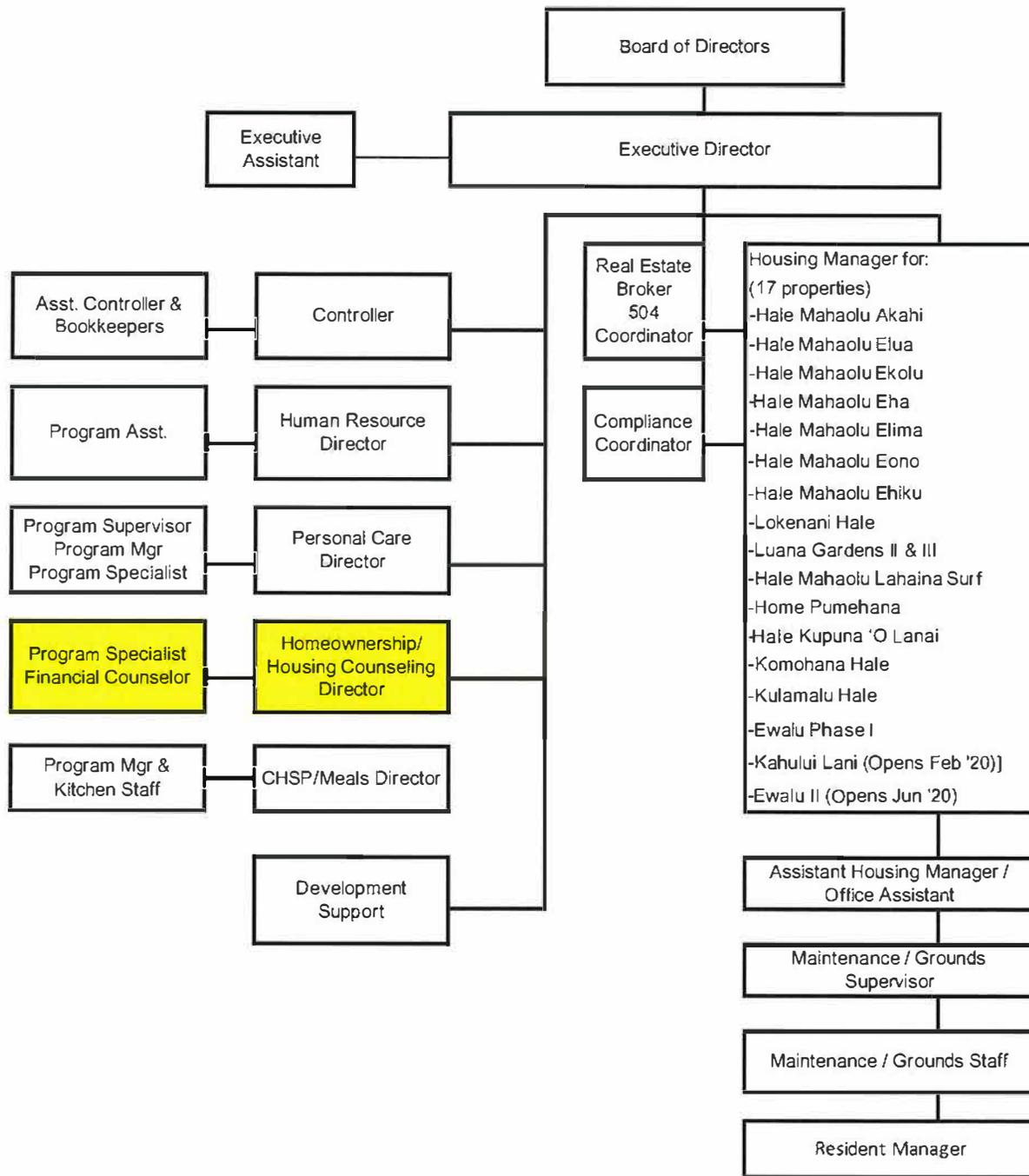
- Conducts telephone inquiries to determine potential client's housing/financial issue, sets counseling appointments or may make referrals to other agencies as needed.
- Provides One-to-One counseling in the areas of Financial Management, Housing Affordability, Fair Housing, Homeownership, Avoiding Foreclosure and Tenancy.
- Conducts assessments on client's housing/financial situation based on the information furnished by the client.
- Discusses all options available to the client so that they may make an informed decision.
- Assists client in developing a budget and setting housing/financial goals.
- Creates a written action plan to show the client the "next steps" to resolving their housing/financial issue.
- Performs on going casework as needed to aid in monitoring continuation of client's action plan.
- Maintains an active, accurate and confidential client database in the Client Management System as required by HUD and must keep hard copy files in an up-to-date manner.

- Completes and submit reports (Monthly/Quarterly or as requested) to Program Director to meet program's reporting requirements.
- Conducts outreach activities including attending events, organizing and conducting workshops.
- Provides Homebuyer Education classes to potential clients who are interested in becoming a first-time homebuyer.
- Testifies before Maui County Council for program funding.
- Attends various webinars and classes for latest updates on housing/financial Counseling topics.
- Remains educated on specific housing programs and completes continuing education as required.

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.

Hale Mahaolu - Organizational Flow Chart



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.

Executive Director	\$210,125
Controller	\$123,000
HR Director	\$114,750

VII. Other

1. 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.

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.

Not Applicable.

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 fiscal year 2020-21 the activity funded by the grant if the grant of this application is:

- (a) Received by the applicant for fiscal year 2020-21, but
- (b) Not received by the applicant thereafter.

In the past Hale Mahaolu has helped to support the many of its company's programs whenever there was a short fall.

Hale Mahaolu's Homeownership / Housing Counseling Program truly appreciates any funding from the State of Hawaii Grant-In-Aid program. Funding received will help support the Homebuyer Education and Counseling Services. Grant funding continues throughout the year. The Homeownership / Housing Counseling Program follows a basic core of services (Financial Literacy / Capability) that is adaptable to various types of programs within the community. The importance for Financial Literacy is not just for Homebuying or for Seniors or just students, but basic principles can and should be used to educate and inform everyone. If there is a need within the community for financial education counselors will continue to adapt the program to fit the needs of other funding sources.

WHO WE ARE

Hale Mahaolu is a non-profit housing corporation that develops, owns, and/or manages low- and moderate- income housing units for families, seniors, and/or disabled persons.

We are much more than just housing. In addition to providing quality housing we offer support services including personal care, housekeeping, home delivered meals, and housing counseling. Hale Mahaolu provides a lifestyle of dignity, comfort, and liveliness for the residents—our 'ohana.

Hale Mahaolu creates and manages vibrant, quality, affordable rental communities and provides supportive programs and services for seniors, families and individuals.

Serving Maui County since 1967

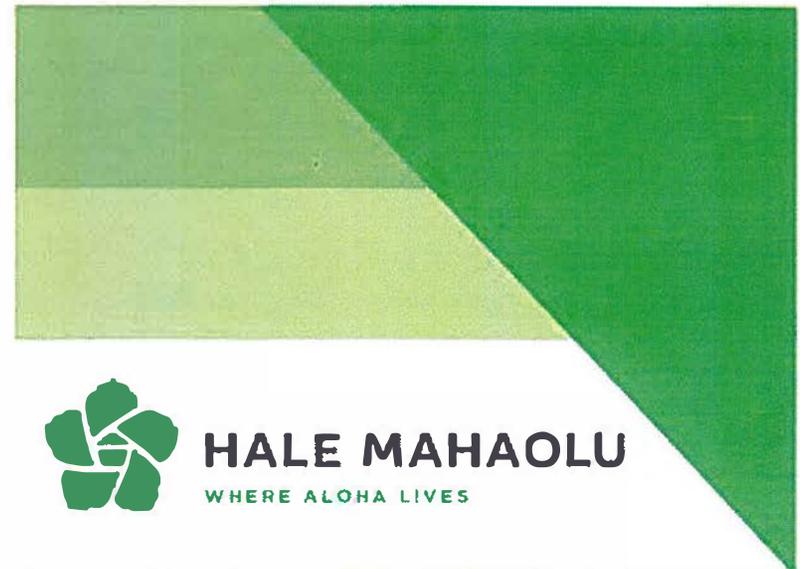
CONTACT US

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HOMEOWNERSHIP/HOUSING COUNSELING PROGRAM



About our program

Purchasing a home is a large investment for anyone. While the idea of becoming a homeowner is exciting, there are many factors to consider before purchasing your home. **Hale Mahaolu's Homeownership and Housing Counseling Program** is recognized by the U.S. Department of Housing and Urban Development (HUD). This program provides free group and individualized counseling in areas such as pre-purchase and non-delinquency post-purchase counseling, mortgage delinquency/default counseling, fair housing, rental housing, predatory lending counseling, and basic financial literacy education.

Since 1988, Hale Mahaolu has been a HUD-Approved Housing Counseling Agency, serving the entire state of Hawaii. Many services offered through the Homeownership Program is at no cost to the participants. Funding is made possible by grants from various sources including:

- U.S. Department of Agriculture Rural Development
- U.S. Department of Housing and Urban Development
- Neighborhood Works America
- State of Hawaii
- County of Maui
- Alexander and Baldwin
- Bank of America
- Central Pacific Bank
- Wells Fargo Housing Foundation
- Hale Mahaolu

Homebuyer Education Classes (\$75)

Hale Mahaolu's Homebuyer Education Classes help potential homebuyers better understand the ins and outs of the purchase process. These 8-hour educational classes include a class manual, financial binder, one-on-one counseling sessions, and covers the following topics:

- Assessing Readiness- Are you ready to buy a home?
- The Pros and Cons of Homeownership
- Setting Goals
- Creating a Spending Plan (Budget)
- The Importance of Good Credit
- Finding the Right House
- Steps to Securing a Home Loan
- Maintaining and Protecting your Home

Pre-purchase Counseling (no charge)

Pre-purchase counseling is also offered on an individual basis and helps to prepare each client for homeownership. Areas of assistance may include:

- Creating a Spending Plan (Budget)
- Building your Savings
- Establishing and Repairing Credit Issues
- Finding the Right Mortgage Product
- Mortgage Application Process
- Finalizing and Closing on the Purchase

Counseling Mortgage Delinquency/Default (no charge)

At times, families find themselves at or near default in their mortgage payments due to various reasons, which may include a divorce or death of a spouse, a reduction or loss of income, medical issues, or changes in family responsibilities. Hale Mahaolu's counseling Program can help to educate homeowners in understanding their options, enabling them to make informed decisions. Topics may include the following:

- Setting up a Home Spending Plan (Budget)
- Learning Money Management Techniques
- Applying for various Mortgage Loan Modifications
- Repayment/Forbearance Plans
- Pre-Foreclosure Sale Option (Short Sale)
- Deed-in-Lieu

A key component in effectively resolving many homeownership issues is active client participation. As a good faith effort in exchange for receiving services at no cost, clients must take an active role in resolving their home ownership issues. This in turn often yields rewarding results.



HALE MAHAOLU

WHERE ALOHA LIVES

Homeownership/Housing Counseling Program

Thank you for attending this workshop. Please take a few minutes to complete the survey below. Your input will help to improve the quality of service we provide in the future. Your reply will be kept confidential.

Name of Workshop: Homeownership/Housing Counseling Program

1. Please rate this workshop in terms of meeting your needs or expectations.

Excellent Satisfactory Unsatisfactory Poor

Please tell us how much you disagree or agree with the following statements:

2. The registration process was easy and handled efficiently.

Strongly Disagree Disagree Undecided Agree Strongly Agree

3. The workshop facilities were comfortable and appropriate.

Strongly Disagree Disagree Undecided Agree Strongly Agree

4. The workshop materials provided were appropriate and helpful.

Strongly Disagree Disagree Undecided Agree Strongly Agree

5. The instructor was knowledgeable in the subject area.

Strongly Disagree Disagree Undecided Agree Strongly Agree

6. The information presented was relevant to the class?

Strongly Disagree Disagree Undecided Agree Strongly Agree

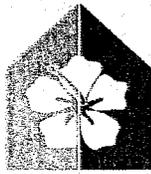
7. I can use this information in my everyday life?

Strongly Disagree Disagree Undecided Agree Strongly Agree

8. ~~Would~~ you recommend this workshop to your friends?

Yes No

OVER



Hale
Mahaolu

Homeownership/Housing Counseling Program

Thank you for attending this workshop. Please take a few minutes to complete the survey below. Your input will help to improve the quality of service we provide in the future. Your reply will be kept confidential.

Name of Workshop: Homebuyers Ed 10/21/18.

1. Please rate this workshop in terms of meeting your needs or expectations.

Excellent

Satisfactory

Unsatisfactory

Poor

Please tell us how much you disagree or agree with the following statements:

2. The registration process was easy and handled efficiently.

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

3. The workshop facilities were comfortable and appropriate.

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

4. The workshop materials provided were appropriate and helpful.

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

5. The instructor was knowledgeable in the subject area.

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

6. The information presented was relevant to the class?

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

7. I can use this information in my everyday life?

Strongly Disagree

Disagree

Undecided

Agree

Strongly Agree

8. Would you recommend this workshop to your friends?

Yes

No

OVER