

## 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 Y.M. Chun, Executive Director  
PRINT NAME AND TITLE

01/18/2023  
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 (DCCA).

**Vendor Name:** HALE MAHAOLU

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

**Issue Date:** 12/07/2022

**Status:** **Compliant**

Hawaii Tax#: 40399534-01

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
8821	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	A status determination has not yet been made
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



## Application for Grants

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

### **I. Certification – Please attach immediately after 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, 2022.

Attached

#### **2. Declaration Statement**

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

Hale Mahaolu – Homeownership & Housing Counseling Program will be compliant with Section 42F-103, Hawaii Revised Statutes.

#### **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](#).

Hale Mahaolu – Homeownership & Housing Counseling Program will use the awarded grant funding for public purposes and has provided the information necessary in the submission attached, as stated in Section 42F-102, Hawaii Revised Statutes.

### **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;**

Organized in 1967, Hale Mahaolu is more widely known for providing affordable housing rental units to low-income families and elderly living in Maui County. Currently, Hale Mahaolu owns and manages seventeen housing sites throughout Maui County including sites on the islands of Lanai and Molokai. Hale Mahaolu also offers residential Support Services programs such as its Congregate

Housing Services Program (CHSP Meals), Personal Care Program and the Homeownership & Housing Counseling program to those living in Maui County. The company's mission is to provide quality housing and support services to individuals and families.

Since 1989, Hale Mahaolu's Homeownership & Housing Counseling Program has been a U.S. Department of Housing and Urban Development (HUD) Approved Comprehensive Housing Counseling Agency. Our housing counselors are U.S. Department of Housing & Urban Development (HUD) Certified and follow all required U.S. Department of Housing & Urban Development guidelines. The program services are open to anyone living in the state of Hawaii and America Samoa with a primary focus for residents living in Maui County including the residents on Lanai and Molokai. Counselors provide individualized financial counseling sessions and group educational classes in various financial topics in, Financial Life Skills, Non-delinquency Pre-Purchase & Post-Purchase mortgage counseling, Mortgage Delinquency and Default counseling, Rental counseling, Fraud and Scam counseling. Counseling sessions are provided Free of Charge. Counselors also offer a Homebuyer Educational class for a fee.

2. The goals and objectives related to the request;

Our objective for the program is to provide needed financial literacy assistance to individuals and families looking to gain a better understanding of controlling their finances and not having the stressors of late payment demands by creditors or having to pay for a high interest rate loan.

**Goal 1:** To help educate First-time Homebuyers in understanding the home buying and mortgage loan process.

The program strives to help individuals and families achieve homeownership through the program's First-Time Homebuyer Education class. The class breaks down the mortgage loan process for the potential homebuyer, giving the homebuyer a better understanding of what the lender will be reviewing once a mortgage application is submitted. The class helps to prepare the homebuyer to review their credit report and to start a savings plan early on when the idea of purchasing a home first crosses their mind. Some students who attend the homebuyer education class realize that funds are needed for the down payment cost and monthly mortgage payment but are surprised by the additional funds that are needed for the closing costs, up-front reserves costs and homeowner association dues.

**Objectives:**

- Assessing Financial Readiness
- Managing Monies (Budgeting)
- Understanding Credit and Savings

- Obtaining a Mortgage Loan
- Shopping for a Home
- Protecting Your Investment

Homebuyer Education classes can be taken in one of two online formats either with a live instructor or through a self-paced course. Cost for the classes is \$75 **per household**; price includes both borrower and co-borrower(s). Generally, the classes can be completed in six-hours over a three-day period. A mandatory one-hour individualized private Pre-Purchase counseling session is required to obtain a homebuyer education certificate. A review of the student's personal budget, credit report and a creation of an action plan to keep the student on track with their home buying goal. Additional future counseling sessions are free of charge and optional to help with goal achievements.

The Homebuyer Education classes are HUD approved and follows the HUD guidelines as required by many first-time homebuyer loans and down payment assistance programs. Hale Mahaolu's Homebuyer education team has worked with and offered its homebuyer education classes to many local land developers in the Affordable Housing arena in Maui County.

## **Goal 2: Mortgage Delinquency and Default Counseling**

Counselors help struggling homeowners with mortgage delinquency or default counseling to find out what options are available, if any, to keep homeowners in their home and to avoid foreclosure.

### **Objectives:**

- Discussion of Retention or Transition
- Review of budget finances
- Where is the home on the foreclosure timeline?
- Counselor and Homeowner work to gather necessary data and documents and discuss available options to try and save the home from foreclosure
- Counselor works with the Servicer, Lender, Foreclosure Attorney, and/or Commissioner to postpone foreclosure sale giving the homeowner some time to reorganize their finances
- If home retention is not an option, the counselor will try and help homeowner to transition out of home gracefully

Mortgage delinquency and default counseling is one of the more stressful types of counseling that the program offers. Homeowners are scared, sometimes in denial, afraid to make a decision and sometimes desperate enough that they fall prey to scammers and fraudulent schemes. Counselors work very hard to keep the homeowner in the home. Sometimes these delinquency and default cases may take months to resolve which may allow the homeowner to earn and/or borrow the necessary funds to negotiate with the lender.

### **Goal 3: Rental Counseling**

With the high cost of homes here in Hawaii, many residents find it nearly impossible to fulfill the American Dream of homeownership. There are many potential homebuyers who will continue to rent until an opportunity comes around where they are financially ready to make a purchase. For whatever reason that the potential first-time homebuyers are unable to purchase a home (due to costs or lack of inventory) stifles the normal progression of first being a renter then becoming a homeowner. Counselors can help guide renters to understand the importance of working on their finances to where they could look into homeownership should they choose to.

#### **Objectives:**

- Understanding the importance of creating a budget
- How to review your credit history and fix errors
- Saving for the future
- How to be a good tenant and how to work with the landlord

### **Goal 4: Offering Other types of financial counseling services**

Counselors will also be offering counseling services and workshops in other financial areas such as Non-delinquency Pre-Purchase counseling, Non-Delinquency Post-Purchase counseling, Fraud/Scam prevention, Budgeting, and other Financial Life skills.

#### **Objectives:**

- Creating an Action Plan for goals and budgets
- Understanding loans and payments
- Avoiding fraud and scams
- Creating an emergency fund for the future

### **3. The public purpose and need to be served;**

To help educate families and individuals in gaining a better understanding of how their finances (credit history, outstanding debts, lack of savings etc.) impacts their decisions on the type of financial products and housing opportunities that may be available to them. To help families and individuals to achieve the confidence in making better financial decisions that improve their quality of life.

#### **Need #1: Homebuyer Education Class**

Homebuyer education classes will help the first-time homebuyer understand the importance of maintaining a good credit history, having steady reliable income, continuing to save for future goals, paying down debts and how to look at different loan products.



## **Need #2: Mortgage Delinquency and Default Counseling**

Counselors will always disclose upfront to their clients that there is no promise in saving the home from foreclosure. What counselors will do for their clients is to find out all the available options that the homeowner has both in retention and/or a decision for transition. There are factors that will affect whether a home will be foreclosed on or not. Factors such as is there a foreclosure sale date, can the homeowner reinstate the mortgage if there is enough time? What are the investors guidelines regarding modifications? Is the foreclosure due to a permanent hardship or is it a temporary situation. Counselors realize that many homeowners are afraid to talk to the servicer/lender. This is where the counselor is able to ask the questions and find out the options available and relay that information back to the homeowner. The homeowner can then make an informed decision without having to feel stressed in speaking to their servicer/lender.

An Action Plan is created to either increase income or decrease expenses and many times it will be both. At this point if it can be shown that mortgage payments can be made on a consistent basis the servicer/lender may decide to modify the mortgage loan. This process of working with the servicer/lender will continue until a resolution is reached.

## **Need #3: Rental Counseling**

Counseling sessions will help current renters to set personal financial goals while still making on-time monthly rental payments and/or to help with starting an emergency fund savings for the future. Housing inventory is limited in Hawaii and rental units are in big demand. Renter needs to sharpen their financial skills to compete in this tough rental market by showing a history of on time rental payments, good credit history, minimizing outstanding balances

## **Need #4: Other types of Financial Counseling**

Counselors will work with their clients on various areas of their finances to help with improving their overall financial picture. Counselors may work with a client for just one session in showing how to create a simple budget plan or may work with the client in multiple sessions. Counseling types will vary depending on what the client is trying to achieve.

### **4. Describe the target population to be served; and**

The program's target population consists of all of 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. In the past few years however, there has been an

increase in mortgage delinquencies in clients who fall within the 75% – 100+% of the median income category. At times, counselors have worked with new homeowners finding themselves facing a credit crunch after moving into their new home. Counselors work to prevent this becoming a trend in new homeowners.

5. Describe the geographic coverage.

Hale Mahaolu's Homeownership and Housing Counseling Program's geographic coverage includes all of the state of Hawaii and American Samoa with a primary focus on Maui County, including the 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;

New housing developments will provide opportunities for potential renters and homebuyers whilst stressing the importance of Homeownership & Housing Counseling services. It is imperative that the program and other similar ones help as many of them prepare financially and with the necessary knowledge. Clients who participate in program services will have a thorough understanding of the homebuying and rental process. Through financial literacy (budgeting/saving) and credit counseling services, counselors can help to open "doorways" to better and safer opportunities for those who live in the community. These services will help keep residents under a roof rather than a homeless statistic.

The services provided by the program have a positive effect towards mitigating the community's housing issues including the overcrowding of existing homes. The program promotes overall financial stability and letting individuals prosper in their current living situation or in future situations.

Counseling sessions can be done in-person, over the phone, video conferencing, email, fax, or U.S. Postal service. Counselors will often work with clients to try and find a way to work with clients who don't have access to the internet or are unable to meet during the normal business hours.

Program Director is HUD Certified and is in charge of all office administrative work including marketing the program, looking for new funding sources, grant writing, conducting classes and workshops and counseling clients.

The HUD Certified Financial Housing Counselor supports the program director in the preparation of grant writing, creating reports, conducting classes and workshops and counseling clients.

The HUD Certified Housing Counselor counsels clients in all areas of the program.

**Process for One-on-one Counseling:**

- **Intake:** client completes an application form, prior to the appointment with the counselor. Client documents and application is given to the counselor on the first meeting date.
- **Action Plan:** At the first meeting an action plan is developed including in the following:
  - Goal including any issues that must be resolved
  - Steps for reaching goal and who will be responsible for each step
  - Estimated timeframe for steps
- **Financial Analysis:**
  - Obtain and verify budget
  - Discuss ways to save money, cut expenses
  - Develop budget that client can afford
- **Follow-Up:**

Hale Mahaolu Homeownership/Housing Counseling Program makes reasonable efforts to have follow-up communication with client, to assure that the client is progressing toward his or her housing goal, to modify or terminate housing counseling, and to learn and report outcomes. The client follow-up is conducted by a qualified housing counselor who makes reasonable efforts to conduct a verbal (in person or via phone) follow-up session within the first 60 days of no client contact. If unsuccessful, after two attempts to conduct a verbal follow-up session, the counselor writes a letter or sends an e-mail to the client stating that such efforts have been made and informs the client that there is a need for follow-up communication. The letter requests that the client contact the housing counseling agency no later than 30 days from the date of the letter, to help the agency assess if additional client services are necessary to assist them in achieving their housing goals or if services should be terminated.
- **Termination:**
  - Client file will be terminated based on HUD's seven outcomes when the client's issue is resolved, goal is met, or the following follow-up yields the need to terminate.
- **Referrals to other agencies and community resources**
  - Referrals take about 30 minutes per client
  - See attached Referral List
- **Steps used to Analyze Client's Housing Needs & Problems:**
  - Initial screening interview to determine if client is eligible for service requested

- One-on-one meeting with counselor to do intake application which gathers demographic, employment, income, debt, housing needs and any current issues
- Housing counselor will meet with the client one-on-one and review their needs to determine what type of assistance is needed.
- A budget worksheet is given to the client to complete prior to the next meeting
- Client asked to sign “Client Authorization for Counseling Services” which includes agreement to participate in the housing counseling program, release of information and release of liability for services rendered.
- Develop an action plan listing required steps, responsibility for completing and dates. Sign by the client and counselor or referral to another agency.
- Follow-up Activities (appointment set as needed)
- Clients are terminated if:
  - Needs are resolved
  - Agency determines that further counseling will not meet the client’s need or problem
  - Client terminates counseling
  - Client does not follow housing counseling plan
  - Contact is lost with the client

**Education Workshop: Homebuyer Education In-person Class**

- Offer two 8-hour Homebuyer Education class twice a month in English at various Hale Mahaolu Community Halls on the island. Two Sundays a month from 8:30 am – 12:30 pm, and two weekdays a month from 4:30 pm – 8:30 pm.
- Pre-register participants through Eventbrite.
- Education workshop curriculum includes information covering the following topics:
  - Are You Ready to Buy a Home
  - Managing Your Money
  - Understanding Credit
  - Obtaining a Mortgage Loan
  - Shopping for a Home
  - Protecting Your Investment
- Individual counseling may cover any of the topics described above plus any additional topics as needed by potential Homebuyer. Strong focus on affordability and budgeting.
- Follow-up (appointment set as needed)
- Anticipate that client will be able to understand contract and closing documents and process to purchase a home
- Referrals to other agencies and community resources:
  - Referrals take about 30 minutes per client
  - See attached referral list

- Record Keeping.
  - Client Management System (CMS) software is used to track the client and store information
  - The online program is password protected and only authorized users have access to the program.
- Hard Copy Files
  - A central file for each client will be used to store hard copies. Files are stored in a secure filing cabinet and the counselor's office is locked in the evenings.
  - All meetings and phone calls with the client are logged.
  - Any letter, correspondence, or copies of client documents (loan docs, etc.) to or on behalf of the client are kept in their confidential file.

**Education Workshop: Homebuyer Education Online Class**

- An 8-hour Self-paced online class using Framework's online Homebuyer Education curriculum
- Registration is through Hale Mahaolu's website

**Individual File Documentation includes:**

- File Number
- Date activity occurred
- Start and end time of session
- Name of housing counselor
- Client's name, address, and phone number
- FHA case number if applicable
- HUD project number or name for clients renting HUD-assisted housing
- HUD client number for cases receiving HUD funding for housing counseling
- Client Action Plan
- Screening interview information
- Financial Analysis
- Disclosure/Conflict of interest statements given to client
- Alternatives discussed
- Log of activities performed on behalf of the client (stored online)
- Required data elements are kept in the online system
- Copies of pertinent records and correspondence
- Statement about how the person qualifies as a client
- Follow-up Activities
- Termination Date (date client file closed and reason for termination)

**Group Files Documentation Includes:**

- File Number
- Attendees Name (First and Last)
- Attendees Address (City, State and Zip Code)

- Attendees Phone Number
- Attendee Race
- Attendee Ethnicity
- Attendee Income Level (AMI)
- Attendee Referred by
- Attendee First Time Home Buyer (yes or no)
- Signature of each client
- Amount of fee charged, if applicable
- Date, duration, and location of workshop
- Counselor and/or Instructors
- Workshop Subject
- Conflict of Interest Statement

**Credit Reports and Confidentiality:**

- All credit files are kept in a locked filing cabinet along with other supporting documentation such as tax returns, paystubs, and any forms with social security numbers. The application and demographic information completed on the client and the client housing counseling plan are documented in the CMS system.
- Both computer and hard copies of logs are kept and include the required information.
- Each counselor has their own pass code to enter their client files on the computer
- All printed information is kept in client files in a locked office
- All one-on-one credit counseling is done in a private area.

**Conflict of Interest:**

- Hale Mahaolu will provide all clients with information that they are free to obtain housing counseling from the agency of their choice. The information is printed on our brochure, so all potential clients receive it. We also include a statement as part of their authorization materials.
- “The counseling services, lending products, weatherization, rehabilitation, affordable housing, and other forms of assistance that may be offered by Hale Mahaolu, its subsidiaries, affiliates or directors, officers’ employee, agents or partners may also be offered by other providers, and you are under no obligation to utilize services from Hale Mahaolu, regardless of the recommendations made by counselors. Our financial industry partners include State of Hawaii, Housing and Urban Development, and the County of Maui.”

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

Program is currently up and running and with the GIA funding, the program will be able to run advertising to increase the number of potential clients on Maui, Lanai, and Molokai.

A total of 150 households will enter into the program within the 12-month period of July 1, 2023 – June 30, 2024.

50 households will complete the Homebuyer Education classes with a Homebuyer Education Certificate

60 households will receive rental counseling

40 households will receive mortgage delinquency / default counseling or some other type of financial life skills counseling

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

**Supervisory Monitoring and Documentation for Quality Control Plan**

**Compliance:**

• **Counseling Services**

- The Executive Director or his designee shall also meet with housing counselors to review their performance and determine the adequacy and effectiveness of counseling and program services provided.
- Employees of Hale Mahaolu seeking counseling services will be referred to another HUD-approved Counseling Agency.
- Monitoring activities shall be documented and made available to HUD upon their request.
- Counselors shall meet the educational and training requirements designated by HUD.
- Counselors shall endorse the National Industry Code of Ethics and is following the National Standards for Homeownership Education and Counseling requirements.

• **Client Files**

- The Executive Director or his designee shall review client files on a quarterly basis to ensure that client files contain the required documentation.

- 5% of the files will be randomly picked and reviewed quarterly.
- Report of file review and findings shall be stored in a file separate from the client's individual file.
- Filing cabinets shall be locked during break/lunch time and at end of day and shall be checked once **monthly** to assure files are being locked and all client files and information is kept confidential.
- Client files shall be reviewed for action plans, budget analysis, referrals, follow-up termination etc. to ensure meeting HUD's compliance guidelines.

#### **Client Management System**

- The client management system shall be reviewed quarterly to assure that all required data points are recorded online.
- Changes to Counselor roster in the client management system shall be reviewed quarterly.

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.

The Homeownership & Housing Counseling Program will provide Quarterly reports to the State Agency on the number of households entering the program by type of counseling / education classes and the current status of goals reached.

## **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 2024.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$40,000	\$40,000	\$40,000	\$40,000	\$160,000

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2024.
  
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.

State and Federal Tax Credits are 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 2024 for program funding.

See attached

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2022.

Hale Mahaolu’s – Homeownership & Housing Counseling Program does not have any unrestricted current assets as of December 31, 2022.

## **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.

Mortgage delinquency/default counseling sessions provides a homeowner facing foreclosure with an individualized one-on-one counseling session with a mortgage default counselor. Counseling sessions include a review of the client's financial budget and their homeownership goals. If retaining the home is desired, the homeowner and counselor will work together to apply for potential workout

options with the homeowner's lender. If the homeowner has decided to transition out of the home, the counselor will work with the homeowner and provide any information or option available to make the transition smoother.

Hale Mahaolu provides counseling services free of charge to its clients (including foreclosure clients) making funding essential to the program's success. The Second Circuit Court's resource program will refer some mortgage delinquent homeowners to the program and/or provide other options. Delinquent homeowners have the option to hire an attorney, meet with a HUD approved housing counselor, request a mediation session, request a settlement conference with a judge. Many homeowners will choose to work with a HUD approved housing counseling agency to aid with applying for a loan modification overpaying for a mediation service out of pocket.

Hale Mahaolu Homebuyer Education Class follows the Neighborworks, Realizing the American Dream Homebuyers Education class curriculum. Guest speakers are invited to do mini presentations in their subject field. Hale Mahaolu has partnered with Framework for the online homebuyer course. The 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. The course is offered in both English and Spanish.

## **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 owns and manages 17 housing sites, currently 11 of these sites have community halls available for use in group presentations around the island of Maui and on Lanai and Molokai. Prior to the COVID-19 pandemic, Homebuyer Education classes and workshops were offered in many of these community halls several times a month. Since the start of the pandemic, classes and workshops have been offered via Zoom type of platform.

## **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.

As required by HUD, all housing Counseling personnel providing counseling services must be certified by the U.S. Department of Housing and Urban Development. Counselors must be trained and certified (testing) in six main areas.

1. Financial Management
2. Housing Affordability
3. Homeownership
4. Avoiding Foreclosure
5. Tenancy
- a. Fair Housing

Position Title and (Personnel's Name)	Positions' required qualifications	Brief description of main duties for this program
<u>Program Director</u>	<ul style="list-style-type: none"> <li>• HUD Housing Counseling Certification</li> <li>• Experience in similar industry</li> <li>• Computer efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Guides program</li> <li>• Direct reporting to Executive Director</li> <li>• Conducts Homebuyer Education classes and other workshops</li> <li>• Conducts all offered counseling services</li> <li>• Grant writing</li> <li>• Employee training</li> <li>• Organize and structure program goals that benefit the program, the company, and the community</li> <li>• Ensure program compliance with government regulations</li> <li>• Ensure reports are assigned and completed in a timely manner</li> <li>• Payroll</li> <li>• Client and partner outreach</li> <li>• Secure other funding sources</li> <li>• Supervision of counselors</li> <li>• County Council testimonials</li> </ul>

<p><b><u>HUD Certified Financial Housing Counselor</u></b></p>	<ul style="list-style-type: none"> <li>• HUD Housing Counseling Certification</li> <li>• Experience in similar industry</li> <li>• Computer efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Conducts telephone inquiries and triage potential clients</li> <li>• Inform clients of agency’s services and makes referrals as needed</li> <li>• Discuss all options available to help the clients and create personalized action plan</li> <li>• Assist clients in developing a budget and setting financial goals.</li> <li>• Perform on going casework as needed to aid in monitoring continuation of client’s action plan.</li> <li>• Conduct all offered counseling services</li> <li>• Client intake through Client Management System (CMS)</li> <li>• Help clients seeking mortgage loan retention options</li> <li>• Quarterly reporting</li> <li>• Grant writing</li> <li>• County Council Testimonials</li> <li>• Pursue ongoing training through various webinars and workshops</li> <li>• Conducts Homebuyer Education class</li> </ul>
<p><b><u>HUD Certified Housing Counselor – Part-time</u></b></p>	<p>HUD Housing Counseling Certification; Experience in similar industry</p>	<ul style="list-style-type: none"> <li>• Conducts telephone inquiries and triage potential clients</li> <li>• Inform clients of agency’s services and makes referrals as needed</li> <li>• Discuss all options available to help the clients and create personalized action plan</li> <li>• Assist clients in developing a budget and setting financial goals.</li> <li>• Perform on going casework as needed to aid in monitoring continuation of client’s action plan.</li> <li>• Conduct all offered counseling services</li> <li>• Client intake through Client Management System (CMS)</li> <li>• Help clients seeking mortgage loan retention options</li> <li>• Quarterly reporting</li> <li>• County Council Testimonials</li> <li>• Pursue ongoing training through various webinars and workshops</li> </ul>

<p><b><u>Intake Specialist –</u></b>  <b><u>Full-time</u></b></p>	<p>Computer proficiency: Experience in customer service preferred</p>	<ul style="list-style-type: none"> <li>• Receive all initial calls and triage if necessary.</li> <li>• Follow up and scheduling of clients.</li> <li>• Organization and upkeep of case files and necessary documentation both physical and digital.</li> <li>• Post-Purchase Follow-up</li> </ul>
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**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.

See Attached

**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.

1. Executive Director: \$200K - \$225K
2. Controller: \$110K - \$135K
3. HR Director \$100K - \$125K

Note: Housing Counseling grant funds awarded are strictly used within the Housing Counseling Program and is not allocated to any of the above positions.

**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.

Hale Mahaolu’s Homeownership & Housing Counseling Program is a HUD Approved Comprehensive Housing Counseling Agency, and the housing counselors have all been HUD Certified as required by HUD.

**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.

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

**4. Future Sustainability Plan**

The applicant shall provide a plan for sustaining after fiscal year 2023-24 the activity funded by the grant if the grant of this application is:

- (a) Received by the applicant for fiscal year 2023-24, but
- (b) Not received by the applicant thereafter.

The Homeownership & Housing Counseling Programs will be very grateful if funds are received for FY 2023-2024. However, if thereafter, funds are no longer available, the program will continue to seek funding from the County of Maui and other foundations within the community such as, local & national banks, HUD, and other non-profit agencies. Prior funding sources include Hawaii Community Foundation, Freeman Foundation, Maui United Way, Bank of Hawaii Foundation, Central Pacific Bank Foundation, Wells Fargo Foundation etc.

## BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2023 to June 30, 2024

Applicant:    Hale Mahaolu - Homeownership and 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)
<b>A. PERSONNEL COST</b>				
1. Salaries	74,991		126,044	7,935
2. Payroll Taxes & Assessments	7,589		12,138	1,421
3. Fringe Benefits	18,035		31,222	1,000
<b>TOTAL PERSONNEL COST</b>	<b>100,615</b>		<b>169,404</b>	<b>10,356</b>
<b>B. OTHER CURRENT EXPENSES</b>				
1. Airfare, Inter-Island	5,500		0	3,500
2. Insurance	1,120		2,680	0
3. Lease/Rental of Equipment				
4. Lease/Rental of Space	10,340		10,575	4,085
5. Staff Training	3,000		0	1,026
6. Supplies / Office/Misc	5,530		1,023	10,397
7. Telecommunication	2,000		3,000	0
8. Utilities				
9. Advertising	10,000		0	5,000
10. Printing	1,363		0	636
11. Program Supplies	4,200		1,300	0
12. Accounting / Professional Fees	7,582		2,018	0
13. Licenses / Professional Membership	6,500		0	0
14. Audit	2,250		0	0
15				
16				
17				
18				
19				
20				
<b>TOTAL OTHER CURRENT EXPENSES</b>	<b>59,385</b>		<b>20,596</b>	<b>24,644</b>
<b>C. EQUIPMENT PURCHASES</b>				
<b>D. MOTOR VEHICLE PURCHASES</b>				
<b>E. CAPITAL</b>				
<b>TOTAL (A+B+C+D+E)</b>	<b>160,000</b>		<b>190,000</b>	<b>35,000</b>
<b>SOURCES OF FUNDING</b>		Budget Prepared By:		
(a) Total State Funds Requested	160,000	Marlynn S. Tanji <span style="float: right;">808-242-7027</span>		
(b) Total Federal Funds Requested	0	Name (Please type or print) <span style="float: right;">Phone</span>		
(c) Total County Funds Requested	190,000	<span style="float: right;">1/18/2023</span>		
(d) Total Private/Other Funds Requested	35,000	Signature of Authorized Official <span style="float: right;">Date</span>		
<b>TOTAL BUDGET</b>	<b>385,000</b>	Grant Y.M. Chun, Executive Director Name and Title (Please type or print)		





**BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES**

Period: July 1, 2023 to June 30, 2024

Applicant:  Hale Mahaolu - Homeownership & H

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

JUSTIFICATION/COMMENTS:  
  
**NOT APPLICABLE**

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

JUSTIFICATION/COMMENTS:  
  
**NOT APPLICABLE**

## BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2023 to June 30, 2024

Applicant: Hale Mahaolu - Homeownership & Housing Counseling Program

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: 2021-2022	FY: 2022-2023	FY:2023-2024	FY:2023-2024	FY:2024-2025	FY:2025-2026
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
<b>TOTAL:</b>						
<b>JUSTIFICATION/COMMENTS:</b> <p style="text-align: center;"><b>NOT APPLICABLE</b></p>						

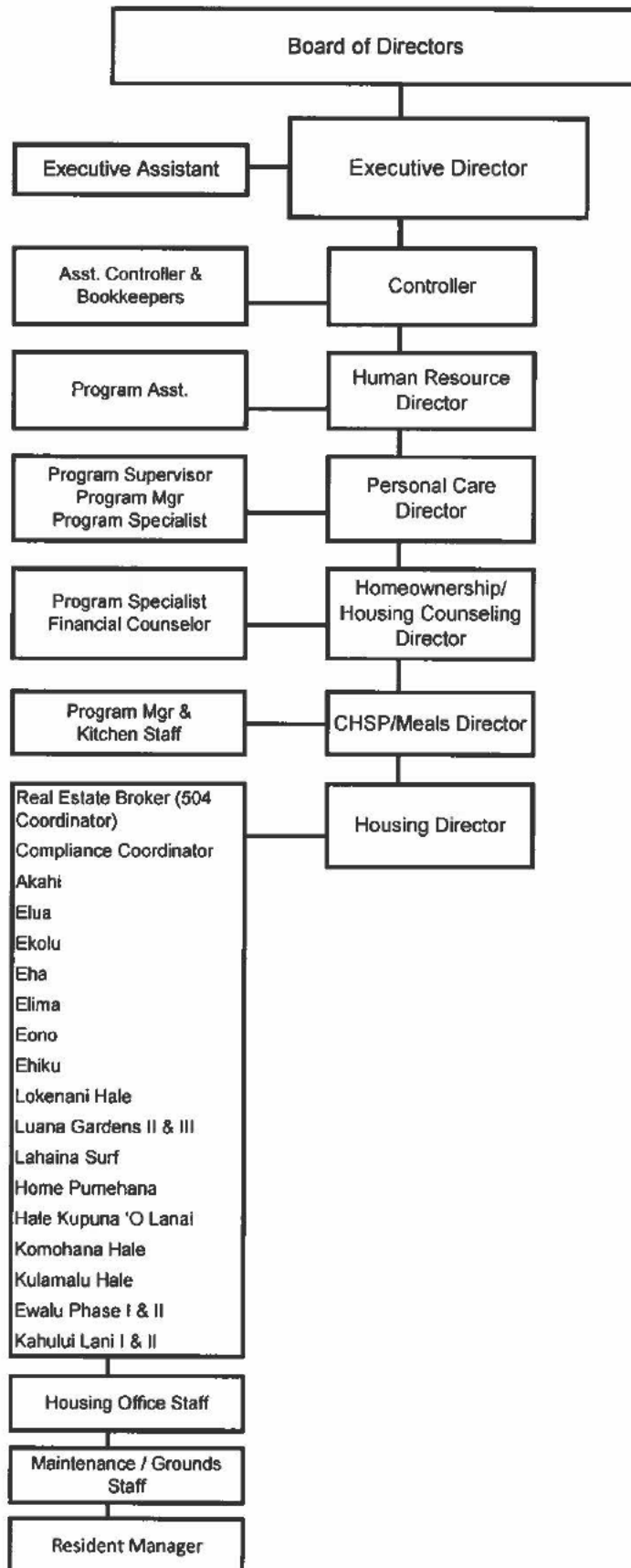
**GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID**

Applicant:  Hale Mahaolu - Homeownership & Housing Counseling Program

Contracts Total: 190,000

	<b>CONTRACT DESCRIPTION</b>	<b>EFFECTIVE DATES</b>	<b>AGENCY</b>	<b>GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)</b>	<b>CONTRACT VALUE</b>
1	Hale Mahaolu - Homeownership & Housing	7/1/2023 - 6/30/2024	Dept. Housing & Human	Maui County	190,000
2	Counseling Program		Concerns		
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# Hale Mahaolu - Organizational Flow Chart





**HALE MAHAOLU**

WHERE ALOHA LIVES

HOMEOWNERSHIP & HOUSING  
COUNSELING PROGRAM

P. BOX 243 702714 908-400-1499

41 Mahalo(1) St. Ste # 28 2A

Waipahu HI 96793

Website: [WWW.HALEMAHAOLU.ORG](http://WWW.HALEMAHAOLU.ORG)

Email: [counseling@halemahaolu.org](mailto:counseling@halemahaolu.org)

Aloha,

Please find below a summarization of a foreclosure prevention case for one of our clients. Many of our clients are reluctant to use their name when giving a testimony because they don't want others to know about their situation.

When the homeowner came in to see the counselor, he was already three months behind on his mortgage payments but was not yet in foreclosure. The homeowner's income was affected by the COVID-19 pandemic, and the household was faced with a large reduction in income. He could not afford to make his monthly mortgage payment of \$5,100.

A loan modification application was completed.

Counselor would make weekly calls to the lender/servicer to find out if all the necessary documents were received and if a possible decision was made on the loan modification application. The lender/servicer's response was usually "the underwriter is requesting more documentation". The counselor would ask the homeowner to bring in the documentation for submission and the response from the lender/servicer's representative would say "ok, I believe that this is the document that the underwriter is waiting for". This went on for seven months! Twice the homeowner wanted to give up and the counselor encouraged the homeowner to bring in the requested documents.

Finally, after seven long months a decision was reached, and the homeowner was placed on a three-month Trial payment program. The Trial Payment is a test to determine if the homeowner could make on-time mortgage payments at the reduced amount. In this case, the Trial payment adjusted the mortgage payment from \$5,100 to a little over \$3,000 a month which is approximately a 40% reduction from what the homeowner was originally paying every month. Once the three on-time payments are complete, another review will be done to determine if the homeowner will be given a Permanent Modification for the remaining of the mortgage loan term.

Over the course of the seven months that the homeowner was waiting for a decision on the loan modification application, the homeowner was able to scrape together monies from side jobs friends and relatives to keep his mortgage payments to just two months in arrears. The outcome of the Trial payment amount and the Permanent Modification payment amount will be different with every foreclosure case depending on the individual homeowner's situation.

The counselor will continue to monitor the case until the Permanent Modification is signed by the homeowner and a six-month follow-up is done to see if the homeowner is having any issues with the Permanent Modification payments before the case is closed.

Marlynn S Tanji  
Program Director



We love our home and after seven long months and with the help of Marlynn and Hale Mahaolu's Homeownership & Housing Counseling Program I was able to get a trial modification with my servicer which reduced my monthly mortgage payment by almost 40%. This has greatly reduced our stress and loosened the hold our mortgage payment had on us monthly.

C.R.

I want to send a giant Mahalo to Bradley Pittman and Hale Mahaolu for recent help with my loan modification. Bradley was extremely professional, responsive in a super timely manner and complete in his follow through. His interaction with my lender was smooth and thorough. I would give him a list of questions and he would get the answers to all plus a few I forgot to ask. I highly recommend that any first-time buyers daunted by the process or homeowners struggling with mortgage issues reach out to Hale Mahaolu for assistance and advice. Their services are free and very helpful. You will not be sorry. My sincere and deep gratitude to the organization as a whole and Bradley Pittman in particular.

Victoria Cheromcka

July 20, 2022

To all whom are a part of  
Hale Mahaala Financial Homeownership & Housing Counseling

I, Veronica Jones and Shannon Jones would like to express our most sincere Mahalo to each and everyone of you. It is what one household would consider a disastrous nightmare of losing your home, our safe place, our sanctuary, a home that has nurtured four generations due to the catastrophic impacts of Covid-19.

This team at Hale Mahaala were extremely compassionate, patient and undoubtedly professional in all that we received. We are forever thankful that we were guided to this team, whom gently walked us through every step in seeing that our beloved home would remain exactly that. The knowledge of this team has allowed our lender and our family to come to an agreement. This grand decision will allow our family to continue to live and grow in the most treasured spot for 'Us'.

Forever Grateful,  
Mr. & Mrs. Shannon La Jones



To Whom It May Concern:

Hi, I am a Lahaina resident and have lived in Lahaina for 26 years. My husband grew up in Lahaina and attended King Kamehameha elementary school and has been here ever since. I am writing to show my appreciation for the Hale Mahaolu homeownership housing counseling program. After having a family, we were approved to move into our own home. When the economy dropped, we were struggling to keep our home. A lot of our friends lost their homes that year. Lucky for us, we had Rudy Balinbin to help us.

Your staff at Hale Mahaolu Homeownership Housing Counseling is the best team to work with. Rudy was always very kind and sincere. He was very concerned and made sure we knew what was going on. He spoke with our mortgage company several times to make sure we were not getting the wrong information.

What seemed like a scary time for us, he was able to help us manage through it and have hope. He was able to help us negotiate with our mortgage company and we were eventually able to get a modification and keep our home. We don't know what we would have done without him. Your counseling program saved our lives.

Fast forward to covid, we lost our employment and our source of income. We were looking at foreclosure. We reached out to Rudy again and he walked us through it. His efforts and countless hours trying to speak with a representative from our mortgage company, did not go unnoticed. We had difficulty reaching our agent at our mortgage company. They never answered or returned our calls But Rudy made sure someone returned his calls and messages and was able to speak with them.

We are so happy to have met him and to have him on our side. He made things go smoothly and I don't think we would still have our home if it wasn't for him.

He actually does fight for us and that's what we love about him. He knows how to help others in need and offers his services with a smile. We love that he genuinely cares about the homeowners that he is helping. Thank you so much for this program. We are truly indebted to you.

Sincerely,

Tausinga and Lemao Hafoka