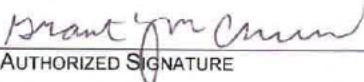


Application Submittal Checklist

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) Hawaii Compliance Express Certificate (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

01/12/24

PRINT NAME AND TITLE

DATE

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

Type of Grant Request:

Operating Capital

Legal Name of Requesting Organization or Individual: Db:

Hale Mahaolu - Homeownership & Housing Counseling Prog

Amount of State Funds Requested: \$ 160,000.00

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

Hale Mahaolu's Homeownership & Housing Counseling Program provides financial counseling to individuals and families wanting to improve their financial life skills that will help them to make wiser financial decisions in every day life. Educate first-time homebuyers in the home buying process. Provide Long-term disaster counseling to victims of the Maui Wildfires disaster by finding permanent housing, provide resource information to help them keep moving forward in their life after experiencing such a devastating event.

Amount of Other Funds Available:

State: \$ 0

Federal: \$ 0

County: \$ 190,000.00

Private/Other: \$ 168,750.00

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

\$ 0

Unrestricted Assets:

\$ _____

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:

State:

Zip:

Kahului

HI

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#:

State Tax ID#



Authorized Signature

Grant Y.M. Chun, Executive Director

Name and Title

01/12/2024

Date Signed



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: 12/29/2023

Status: **Compliant**

Hawaii Tax#:

██████████

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

**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII REVISED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided; and
- 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.
- 4) The use of grant-in-aid funding complies with all provisions of the Constitution of the State of Hawaii (for example, pursuant to Article X, section 1, of the Constitution, the State cannot provide "... public funds ... for the support or benefit of any sectarian or nonsectarian private educational institution...").

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)



(Signature)

01/12/2024

(Date)

Grant Y.M. Chun

(Typed Name)

Executive Director

(Title)

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. Hawaii Compliance Express Certificate (If the Applicant is an Organization)

If the applicant is an organization, the applicant shall submit one (1) copy of a Hawaii Compliance Express Certificate from the Comptroller of the Department of Accounting and General Services that is dated no earlier than December 1, 2023.

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 know 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 Conty 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 families and individuals.

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, and our housing counselors are HUD Certified and follow all required HUD guidelines and requirements. 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 of 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, and Long-term Disaster Recovery counseling. Counseling sessions are provided **Free of Charge**. Counselors also offer a Homebuyer Education 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 mortgage loan and home buying 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.

Class Objectives:

- Assessing Financial Readiness
- Managing Monies (Budgeting)
- Understanding the importance of Good Credit and Savings
- Obtaining a Mortgage Loan

- Shopping for a Home
- Protecting Your Investment

Homebuyer Education classes can be taken in one of two formats either “same day livestream” online with an instructor or online 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 confidential Pre-Purchase counseling session is required to obtain a homebuyer education certificate. During the Pre-Purchase counseling session, 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 Pre-Purchase counseling sessions are optional and free of charge to help the student with goal achievements.

The Homebuyer Education classes are HUD approved, follows National Industry Standards for Homeownership Education and Counseling, which is a set of guidelines that promote quality homeownership and counseling services. The Homebuyer Education Completion Certificate and Pre-Purchase counseling is required by many first-time homebuyer loans and down payment assistance programs. Hale Mahaolu’s Homebuyer education team has worked with many local land developers in the Affordable Housing arena.

Goal 2: Mortgage Delinquency and Default Counseling

Counselors help struggling homeowners with financial counseling to find out what options are available to keep homeowners in their home and avoid foreclosure.

Delinquency/Default Counseling Objectives:

- Review available Retention or Transition options.
- Review of Homeowner’s budget and finances.
- Determine where the home is on the foreclosure timeline.
- Homeowner to gather necessary data and documents.
- Counselor to work with Servicer, Lender, Foreclosure Attorney, and/or Commissioner.
- Discuss all available options with the homeowner.
- Homeowner decides and works with the Counselor on available retention option **OR** the best way to transition out of the home gracefully.

Mortgage delinquency and default counseling is one of the more stressful types of counseling that the program offers. Homeowners are scared, sometimes they are in denial or are afraid to decide and sometimes they are desperate enough that they fall prey to scammers and fraudulent schemes. Counselors work very hard to keep the homeowner in the home. At times these cases may take months or a few years to resolve, which may give the homeowner time to increase their income and/or borrow the necessary funds to negotiate with the lender.

Goal 3: Rental Counseling

Due to Hawaii's high cost of homes and the lack of available rental units, many residents find that they must compete with other potential renters in securing a rental unit. Our rental counseling sessions helps potential renters to review and understand their credit score and savings situation prior to applying for an available unit.

Rental Counseling Objectives:

- Understand the importance of creating a budget.
- How to review your credit history and how to fix errors.
- Saving for the future
- Working with the landlord

Goal 4: Disaster Preparedness and Long-term Disaster Recovery

Since the August 8th fires in Lahaina, Maui, Hale Mahaolu lost 4 apartment complexes in Lahaina. Two rental complexes were managed and owned by Hale Mahaolu and two complexes in which Hale Mahaolu managed, were owned by the County of Maui. Counselors have been working with the many residents of Lahaina which also includes Hale Mahaolu's tenants.

Disaster Preparedness Objectives:

- Aid in finding long-term housing.
- Creating an action plan for goals and budgets
- Avoiding fraud and scams
- Creating an emergency fund for the future
- How to review the credit history and how to fix errors.

3. The public purpose and needs 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 will improve their quality of life.

Need #1: Homebuyer Education Class

Homebuyer education classes will help the first-time homebuyer to 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 help their homeowners find out all the options that are available to them whether the decision is for retention (saving the home) or for transition (moving out). There are factors that will affect whether a home will be foreclosed on or not. Factors such as, a scheduled foreclosure sale date; the ability of the homeowner to reinstate the mortgage loan to a current status; finding out what are the investors guidelines regarding modifications; or is the foreclosure due to a permanent hardship or is it a temporary situation. Counselors realize that many homeowners are afraid to talk to their servicer/lender. This is where the counselor can ask the questions and find out what options are available and relay that information back to the homeowner, who 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. If at this point it can be shown that the mortgage payments can be made on a consistent basis the servicer/lender may decide to modify the mortgage loan. This process of working back and forth with the servicer/lender will continue until a resolution is reached.

Need #3: Rental Counseling

Rental 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 savings fund for the future. Housing inventory is limited in Hawaii and rental units are in big demand. Renters need to sharpen their financial skills to compete in this tough rental market by showing a history of on-time monthly rental payments, good credit history, and minimizing outstanding debts.

Need #4: Disaster Preparedness and Long-Term Disaster Recovery

Disaster Preparedness Counseling sessions will include the importance of creating a Family Emergency Plan such as setting up a communication plan, having a meeting place outside the home, creating disaster kits, plans for pets, having the home properly insured with either homeowners or renters' insurance. Counselors will work with the family step-by-step to complete the goal.

Long-Term Recovery Counseling will include contacting and tracking disaster survivor victims with their recovery efforts. Helping to provide assistance in completing forms and making contacts to various agencies for physical and mental needs to help the survivors keep moving forward. Provide financial and credit counseling.

4. Describe the target population to be served

As a HUD approved counseling agency, the agency can provide counseling services throughout the State of Hawaii and American Samoa. The program's target population consists of all of Maui County (Maui, Lanai, and Molokai).

Counseling services are available to families and individuals of all income levels. Primary focus will be to help wildfire survivors to keep moving forward in trying to gain a sense of stability in their lives after facing such a devastation.

Counselors will also continue to provide the other comprehensive counseling services listed in the II. Background and Summary section of this GIA application.

5. Describe the geographic coverage.

Hale Mahaolu’s Homeownership & Housing Counseling Program’s geographic coverage includes 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;

Counselors will maintain ongoing communication with wildfire survivors to aid in helping survivors move forward with goal setting by individualized counseling or referral to another agency that can help them achieve goals.

One major area of concern for many survivors is to help them find long-term housing. As explained by some survivors, having to move from one location to another multiple times (some have moved 8 times within the first three months after the fires) has caused additional stress for fear of literally having nowhere else to go. This additional stress of becoming homeless affects other aspects of their life where simple decisions to go to the store to purchase items becomes a major task that may paralyze the survivor from achieving simple everyday tasks. This is where housing counselors can help reassure the survivors and help them focus on their goals by breaking the goal down to smaller achievable steps such as re-applying for their Hawaii Driver’s License to prove identity, looking for additional financial support to help feed a family, overcoming some of the barriers when working with FEMA.

Counselors will also help survivors to look at their finances to help them with homeowner’s insurance and mortgage issues. Start an emergency fund for savings, improving their financial credit score which will help when applying for a rental unit. For those that want to go into homeownership, attending a homebuyer education class will help them to understand the homebuying process.

New housing developments will provide new opportunities for potential renters and homebuyers and the Homeownership & Housing Counseling program can help to educate many of these housing prospects. Clients who participate in program services will gain 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.

The Program Director is HUD Certified and oversees 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 will counsel clients in all areas of the program.

The Intake Specialist helps counselors and the Program Director to answer routine calls, scheduling, client intake, and follow-ups.

Process for One-on-one Counseling:

- Intake: client completes an application form, prior to the appointment with the Intake Specialist. 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.

- o Discuss ways to save money, cut expenses.
 - o Develop budget that client can afford.
- Follow-Up:

Counselors will do follow-up communication with the client, to document that the client is progressing toward his or her housing goal, to modify or terminate housing counseling, and to learn and report outcomes. Follow-up conducted through 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:
 - o Client file will be terminated based on 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
 - o Referrals take about 30 minutes per client.
 - o Referral List of various agencies and community resources
- Steps used to Analyze Client's Housing Needs & Problems:
 - o Initial screening interview to determine if client is eligible for service requested.
 - o One-on-one meeting with counselor to do intake application, if not completed by Intake Specialist, which gathers demographic, employment, income, debt, housing needs and any current issues.
 - o Housing counselor will meet with the client one-on-one and review their needs to determine what type of assistance is needed.
 - o A budget worksheet is given to the client to complete prior to the next meeting.
 - o 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:
 - § 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 3-hour Homebuyer Education class twice a month in English at various Hale Mahaolu Community Halls on the island.
- 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 requested 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:

- o Referrals take about 30 minutes per client
- Record Keeping.
 - o Client Management System (CMS) software is used to track the client and store information.
 - o The online program is password protected and only authorized users have access to the program.
- Hard Copy Files
 - o 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.
 - o All meetings and phone calls with the client are logged.
 - o 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 6-8-hour HUD-approved 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

Reports and Confidentiality:

- All hard copies of client files are kept in a locked filing cabinet along with any confidential supporting documentation.
- 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 counseling is done in a private area.

Disclosure Statement:

- Hale Mahaolu provides to all clients a Disclosure Statement which informs the client that they are under no obligation to participate in any other Hale

Mahaolu activity that company offers aside from the programs that the client wishes to participate in.

- “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 the program within the 12-month period of July 1, 2024 – June 30, 2025.

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 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 2025.

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 2025.
 - County of Maui
 - Hawaiian Community Foundation
 - Maui United Way
 - L.H. Dorcy Foundation

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 2025 for program funding.
 - County of Maui – Housing & Human Concerns
2021-2022, 2022-2023, 2023-2024
 - Maui United Way - eC-Impact
2021-2022, 2022-2023, 2023-2024
 - Maui United Way – Maui Fire Disaster Relief Grant – Phase 1
2023
 - Maui United Way – Maui Fire Disaster Relief Grant – Phase 2
2023
 - Freeman Foundation

- 2022-2023, 2023-2024
- Hawaii Community Foundation – Individual Development Account Program (Pilot) 2023 -2026
- Development Bank of American Samoa – HUD-Home Program 2021-2022, 2022-2023

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2023.

Hale Mahaolu’s – Homeownership & Housing Counseling Program does not have any unrestricted current assets as of December 31, 2023.

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.

Hale Mahaolu’s Homeownership & Housing Counseling Program is a U.S Department of Housing and Urban Development (HUD) Approved Comprehensive Housing Counseling Agency with three HUD Certified Housing Counselors and an Intake Specialist. All housing counselors that provide financial counseling to clients must have passed the HUD Certification Exam with an 80% passing grade in the following topics:

- Renter rights
- The Homebuying process
- How to maintain a home
- Budgeting
- Fair housing
- Identifying and reporting predatory lending practices
- Rights for persons with disabilities
- The importance of good credit

The Housing Counseling Agency must comply with the National Industry Standards for Homeownership Education and Counseling, which is a set of guidelines that promote quality homeownership and counseling services. Housing counselors and housing counseling agencies are trusted to provide consistent, high-quality advice to homebuyers, homeowners, and renters.

The Housing Counseling Agency must apply to HUD to become a HUD-Approved Housing Counseling Agency. The agency must go through a formal review process by HUD and agree to adhere to the Housing Counseling Federal Regulations at 24 CFR Part 214 of the Code of Federal Regulations.

Contracts for the most recent three years:

- County of Maui – Housing & Human Concerns
2021-2022, 2022-2023, 2023-2024
- Maui United Way - eC-Impact
2021-2022, 2022-2023, 2023-2024
- Maui United Way – Maui Fire Disaster Relief Grant – Phase 1
2023
- Maui United Way – Maui Fire Disaster Relief Grant – Phase 2
2023
- Freeman Foundation
2022-2023, 2023-2024
- Hawaii Community Foundation – Individual Development Account
Program (Pilot) 2023 -2026
- Development Bank of American Samoa – HUD-Home Program
2021-2022, 2022-2023

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 9 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. During the pandemic and post-pandemic, classes and workshops have been offered via Zoom type of platform as well as in-person.

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

Applicant Hale Mahaolu – Homeownership & Housing Counseling Program

<p><u>HUD Certified Financial Housing Counselor</u></p>	<ul style="list-style-type: none"> • HUD Housing Counseling Certification • Experience in similar industry • Computer efficiency 	<ul style="list-style-type: none"> • Conducts telephone inquiries and triage potential clients • Inform clients of agency’s services and makes referrals as needed • Discuss all options available to help the clients and create personalized action plan • Assist clients in developing a budget and setting financial goals. • Perform on going casework as needed to aid in monitoring continuation of client’s action plan. • Conduct all offered counseling services • Client intake through Client Management System (CMS) • Help clients seeking mortgage loan retention options • Quarterly reporting • Grant writing • County Council Testimonials • Pursue ongoing training through various webinars and workshops • Conducts Homebuyer Education class
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<p><u>HUD Certified Housing Counselor – Part-time</u></p>	<p>HUD Housing Counseling Certification; Experience in similar industry</p>	<ul style="list-style-type: none"> • Conducts telephone inquiries and triage potential clients • Inform clients of agency’s services and makes referrals as needed • Discuss all options available to help the clients and create personalized action plan • Assist clients in developing a budget and setting financial goals. • Perform on going casework as needed to aid in monitoring continuation of client’s action plan. • Conduct all offered counseling services • Client intake through Client Management System (CMS) • Help clients seeking mortgage loan retention options • Quarterly reporting • County Council Testimonials • Pursue ongoing training through various webinars and workshops
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<p><u>Intake Specialist –</u> <u>Full-time</u></p>	<p>Computer proficiency: Experience in customer service preferred</p>	<ul style="list-style-type: none"> • Receive all initial calls and triage if necessary. • Follow up and scheduling of clients. • Organization and upkeep of case files and necessary documentation both physical and digital. • Post-Purchase Follow-up
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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 Attachment

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

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.

None

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 2024-25 the activity funded by the grant if the grant of this application is:

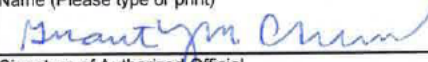
- (a) Received by the applicant for fiscal year 2024-25, but
- (b) Not received by the applicant thereafter.

The Homeownership & Housing Counseling Programs will be very grateful if funds are received for FY 2024-2025. 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, 2024 to June 30, 2025

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	78,643		96,722	46,055
2. Payroll Taxes & Assessments	7,567		9,321	4,435
3. Fringe Benefits	19,283		23,717	11,292
TOTAL PERSONNEL COST	105,493		129,760	61,782
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	6,000		6,000	1,000
2. Insurance			4,865	
3. Lease/Rental of Equipment				
4. Lease/Rental of Space	16,000		8,000	3,000
5. Staff Training	3,000		2,000	3,000
6. Supplies	7,925		7,550	2,500
7. Telecommunication	4,727		4,500	600
8. Utilities				
9. Advertising	6,000		10,000	5,673
10. Credit Reports	773		800	727
11. Printing	782		1,000	1,218
12. Professional Fees	9,300		15,525	500
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				
TOTAL OTHER CURRENT EXPENSES	54,507		60,240	18,218
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	160,000		190,000	80,000
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	160,000	Marlynn S. Tanji 808-242-7027		
(b) Total Federal Funds Requested		Name (Please type or print) Phone		
(c) Total County Funds Requested	190,000			
(d) Total Private/Other Funds Requested	80,000	Signature of Authorized Official Date		
TOTAL BUDGET	430,000	Grant Y.M. Chun Name and Title (Please type or print)		

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2024 to June 30, 2025

Applicant: Hale Mahaolu - Homeownership & Hou

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, 2024 to June 30, 2025

Applicant: Hale Mahaolu - Homeownership & H

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: 2022-2023	FY: 2023-2024	FY:2024-2025	FY:2024-2025	FY:2025-2026	FY:2026-2027
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
TOTAL:						
JUSTIFICATION/COMMENTS:						
NOT APPLICABLE						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Hale Mahaolu - Homeownership & Housing Counseling Program

Contracts Total: 358,750

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)	CONTRACT VALUE
1	Housing Counseling (Pending)	7/1/2024-6/30/2025	CoM-DHHC	Maui County	190,000
2	Housing Counseling (Pending)	7/1/2024-6/30/2025	Maui United Way		15,000
3	Homebuyers-Individual Development Acct (IDA	6/29/2023-6/30/2026	Hawaii Coummunity Foundation		153,750
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