

**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:

Hawaii Habitat for Humanity Association, Inc.

Amount of State Funds Requested: \$ 1,000,000

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

Hawaii Habitat for Humanity Association (HHFHA) is seeking a \$1,000,000 Grant-In-Aid to add loan capitol to our US Treasury-Certified Community Development Financial Institution (CDFI) Revolving Loan Fund. This investment will be leveraged against existing and future investments of federal and private funds to increase affordable homeownership opportunities for families earning 80% or less of the Area Median Income (AMI), including native Hawaiians, working families, and single-parent households. Funds will be deployed statewide by financing strategic land acquisitions, site development, and home construction through Habitat for Humanity's proven self-help housing model. The funding will provide capital to Habitat affiliates and development partners, with loan repayments reinvested into the fund to sustain ongoing affordable housing projects.

Amount of Other Funds Available:

State: \$ 0
Federal: \$ 950,000 (secured)
County: \$ 0
Private/Other: \$ 823,631 (secured)

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

\$ 0

Unrestricted Assets:

\$ 436,741

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:

1730 Punahou St

City:

Honolulu

State:

HI

Zip:

96822

Contact Person for Matters Involving this Application

Name:

Erik Mann

Title:

Executive Director

Email:

emann@hawaiihabitat.org

Phone:

808-847-7676



Authorized Signature

Erik Mann, Executive Director

Name and Title

1/10/2025

Date Signed

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

ERIK MANN, Exec. Dir.

PRINT NAME AND TITLE

1/16/25

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: HAWAII HABITAT FOR HUMANITY ASSOCIATION, INCORPORATED*

DBA/Trade Name: Hawaii Habitat

Issue Date: 01/06/2025

Status: Compliant

Hawaii Tax#:

New Hawaii Tax#: GE-0530198528-01

FEIN/SSN#: XX-XXX9292

UI#: XXXXXXX4465

DCCA FILE#: 105665

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 REVISIED STATUTES**

The undersigned authorized representative of the applicant certifies the following:


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

Hawaii Habitat for Humanity Association

(Typed Name of Individual or Organization)



(Signature)

Erik Mann

(Typed Name)

1/10/2025

(Date)

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, 2024.

2. Declaration Statement

The applicant shall submit a declaration statement affirming its compliance 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.

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;

Founded in 1996, Hawaii Habitat for Humanity Association (HHFHA) supports the local Habitat for Humanity affiliates in expanding opportunities for low-income families to attain home ownership statewide. HHFHA assists the five affiliates with resource development, technical assistance, advocacy, disaster preparedness/response, and development financing.

Local Habitat affiliates are often focused on day-to-day operations, including family outreach, homebuilding, and community engagement. Serving as an intermediary, HHFHA alleviates the administrative burden on these affiliates, allowing them to concentrate on their core missions of bringing people together to build homes, communities, and hope.

In 2015, the U.S. Treasury certified HHFHA as a Community Development Financial Institution (CDFI) leading to the establishment of the CDFI revolving loan program that leverages government and private funds to facilitate housing development. HHFHA makes loans to local Habitat affiliates and other development partners (developers and individuals who will make buildable parcels available to Habitat affiliates upon completion of their infrastructure

project) at below-market interest rates and flexible loan terms, thereby lowering housing costs for low-income homebuyers.

Habitat's commitment to empowering low-income families has made affordable homeownership a reality for over 500 families in Hawaii. This includes constructing homes using a self-help building model, providing financial support to nearly 275 Department of Hawaiian Home Lands (DHHL) beneficiaries, and performing critical home repairs for an additional 350 families.

2. The goals and objectives related to the request;

The primary goal of this request is to increase affordable homeownership opportunities for low-income homeowners statewide. Our objectives include:

- Increasing the stock of affordable for-sale homes for low-income families.
- Providing below-market rate financing for infrastructure and housing development.
- Leveraging State funds with federal and private funds to sustain affordable housing development using Habitat's proven self-help housing model.

3. The public purpose and need to be served;

Hawaii's long-standing housing shortage and resultant high housing prices has contributed to an out-migration of working families, cost-burden and crowding among low-income families, and a cycle of housing instability. Funding this GIA request will enable HHFHA to assist in addressing these problems by financing affordable housing development to increase opportunities for Hawaii's people to have a safe, decent, and affordable place to live. Furthermore, funding this initiative will not only alleviate the financial strain on low-income families but also promote community stability, stimulate economic growth, and enhance the overall quality of life for residents across the islands.

4. Describe the target population to be served; and

Our target population comprises low-income families earning 80% of the Area Median Income (AMI) and below, including native Hawaiians, working families, single-parent households, and individuals facing significant barriers to affordable homeownership.

5. Describe the geographic coverage.

HHFHA operates statewide. The local Habitat affiliates are located on the major Hawaiian islands and are serving families residing on Oahu, Maui, Molokai, Hawaii Island, and Kauai.

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;

The primary scope of work for the **CDFI revolving loan fund program** involves making loans to Habitat affiliates and development partners (collectively considered our Borrowers) to finance the development of affordable for-sale housing. GIA funds will be leveraged with private and federal funds and deployed for housing development activities including:

- Acquiring strategically located land suitable for affordable home construction;
- Site work (e.g., grading and on-site infrastructure such as water, sewage, drainage, utility or roadway systems)
- Home construction using the self-help building model; and

HHFHA utilizes underwriting criteria designed to safeguard the CDFI revolving loan fund with built-in flexibility to enhance project success. Loan reviews are streamlined and responsive to the housing needs in the various communities.

HHFHA and the Borrower will enter into a loan agreement which provides details of the housing project, loan terms, project milestones, disbursement schedule, the rights and responsibilities of each party, etc. As a partner in each financing transaction, HHFHA will monitor and work closely with the Borrower throughout the development process.

Loan repayments will flow back into the CDFI revolving loan fund and become available to lend again for future affordable homeownership projects.

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

TIMELINE		PROJECTED OUTCOMES
YEAR 1		FOUNDATION AND INITIAL DISBURSEMENT
	QTR 1	<p>Secure Funding and Modify Loan, Accounting, Reporting Procedures</p> <ul style="list-style-type: none"> • Finalize GIA agreement and receive first investment of GIA funding • Establish a framework for ongoing financial reporting and performance tracking of loans • Modify loan document(s) to incorporate any necessary GIA requirements • Modify accounting system to enable HHFHA to separately track funding sources • Modify reporting procedures and templates to incorporate GIA funding • Conduct orientation session with stakeholders to outline program objectives, expectations, and reporting requirements
	QTR 2	Work with Affiliates and Provide Technical Assistance

TIMELINE		PROJECTED OUTCOMES
		<ul style="list-style-type: none"> • Continue to work with local affiliates and other borrowers with capacity and readiness to participate in the CDFI revolving loan fund program • Host workshops to guide prospective borrowers on the application process for loans, ensuring compliance with reporting and evaluation standards
	QTR 3	<p style="text-align: center;">Commence Funding Cycle</p> <ul style="list-style-type: none"> • Underwrite loan application(s) • Finalize loan agreements with first borrower and disburse initial funding for construction • Begin regular monitoring of the loan portfolio to track fund utilization and ensure compliance
	QTR 4	<p style="text-align: center;">Monitor Progress and Reporting</p> <ul style="list-style-type: none"> • Ongoing financial reporting and performance tracking of loans issued • Prepare an annual report highlighting the funds disbursed, borrowers serviced, and initial outcomes
YEAR 2		CONSTRUCTION AND ONGOING SUPPORT
	QTR 1	<p style="text-align: center;">Kick-off Construction Projects</p> <ul style="list-style-type: none"> • Collaborate with affiliates/development partners to initiate construction projects, ensuring all necessary permits and approvals are in place • Conduct site visits to monitor progress and provide technical assistance and support, integrating feedback from borrowers
	QTR 2	<p style="text-align: center;">Continuous Technical Assistance and Evaluation</p> <ul style="list-style-type: none"> • Offer ongoing support to affiliates/development partners, focusing on construction management and community engagement strategies • Implement mid-term evaluations to assess construction progress and gather qualitative feedback from families and borrowers
	QTR 3	<p style="text-align: center;">Community Engagement Activities</p> <ul style="list-style-type: none"> • Facilitate community events to involve residents in the construction process and promote homeownership opportunities • Collect data on community engagement, measuring volunteer participation and partnership formation
	QTR 4	<p style="text-align: center;">Year-End Review and Reporting</p> <ul style="list-style-type: none"> • Conduct a comprehensive review of activities, including construction milestones achieved and challenges encountered • Prepare an annual report detailing metrics such as the number of homes constructed, families served, and loan repayment rates
YEAR 3		COMPLETION AND REVOLVING LOAN FUND EXPANSION
	QTR 1	<p style="text-align: center;">Finalize Home Construction</p> <ul style="list-style-type: none"> • Monitor the completion of home construction projects, ensuring quality and safety standards are met. • Assist with home dedications to celebrate families moving into their new homes, capturing testimonials for future reporting
	QTR 2	<p style="text-align: center;">Evaluating Program Impact</p> <ul style="list-style-type: none"> • Evaluate the completed projects, including quantitative data on homeownership rates and qualitative feedback from homeowners • Analyze economic impacts, such as job creation and local spending, to assess the broader community benefits
	QTR 3	<p style="text-align: center;">Revolving Funds for New Projects</p> <ul style="list-style-type: none"> • Assess the performance of initial loans, make necessary modifications, and revolve funds for new housing projects

TIMELINE	PROJECTED OUTCOMES
	<ul style="list-style-type: none"> • Continue to reach out to additional borrowers to identify new opportunities for affordable housing development
QTR 4	<p style="text-align: center;">Final Reporting and Future Planning</p> <ul style="list-style-type: none"> • Prepare a comprehensive final report for grant administrators, detailing outcomes such as homes built, families served, and the effectiveness of the assistance provided • Develop a strategic plan for future funding, informed by data insights and feedback from stakeholders

By establishing a detailed and structured timeline, HHFHA aims to demonstrate a clear pathway to achieving the objectives outlined in the grant application, ensuring that funds are utilized effectively and that impactful outcomes are realized in the communities we serve.

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

Hawaii Habitat for Humanity Association (HHFHA) is committed to implementing a robust quality assurance framework that ensures the effective use of grant funds and maximizes the impact of our housing initiatives. This framework will provide clear accountability, facilitate continuous improvement, and align our operations with the expectations of our grant administrators. The following components will be integral to our quality assurance and evaluation plans:

1. Regular Monitoring of Loan Portfolio and Financial Reporting

- **Description:** HHFHA will conduct ongoing monitoring of our loan portfolio, including tracking the performance of loans issued through the CDFI revolving loan program. This includes regular financial reporting to the expending state agency, the U.S. Treasury’s CDFI Fund, and private investors to ensure transparency and fiscal responsibility.
- **Purpose:** This monitoring will allow us to identify trends, assess risk, and ensure that funds are being utilized efficiently. It will also enable timely intervention if any issues arise with loan repayments.
- **Data Collection:** Monthly financial statements, loan performance metrics, and detailed reports will be generated using financial management software. These reports will be submitted to stakeholders and used to inform strategic decisions.

2. Evaluations at Key Stages of the Loan Cycle and Terms

- **Description:** We will conduct formal evaluations at critical milestones throughout the loan cycle. This includes pre-launch assessments, mid-term evaluations, and post-completion reviews to evaluate progress toward established goals.
- **Purpose:** These evaluations will help us measure the effectiveness of our programs, ensure alignment with the goals of the CDFI revolving loan fund program, and make data-driven adjustments, as necessary. They will also serve as a basis for reporting outcomes to grant administrators.
- **Data Collection:** Evaluations will involve qualitative and quantitative methods, including surveys, interviews, and focus groups with stakeholders, including families, affiliates, and community partners.

3. **Feedback from Participating Borrowers**

- **Description:** HHFHA will actively solicit feedback from borrowers involved in our programs to assess their experiences and identify areas for improvement. This feedback will be integrated into our quality assurance processes.
- **Purpose:** Engaging with borrowers will ensure that our services remain responsive to their needs and the communities they serve. It will also foster collaboration and enhance the effectiveness of our programs.
- **Data Collection:** Regular feedback sessions, surveys, and meetings will be conducted to gather insights. This information will be documented and analyzed to inform program adjustments and enhancements.

4. **Continuous Improvement Processes**

- **Description:** HHFHA will establish a framework for continuous improvement that utilizes the findings from monitoring and evaluations to refine our programs and processes. This will include setting specific improvement goals based on data insights.
- **Purpose:** By fostering a culture of learning and adaptation, we aim to enhance our service delivery and achieve better outcomes for families and communities.
- **Data Collection:** Continuous improvement efforts will be tracked through a structured reporting system that captures changes made in response to evaluation findings and stakeholder feedback.

5. **Impact Measurement and Reporting**

- **Description:** We will develop a comprehensive impact measurement strategy that aligns with the objectives of the CDFI revolving loan fund program. This strategy will focus on both short-term outcomes and long-term impacts on families and communities served.
- **Purpose:** Clear reporting on impact will demonstrate accountability to grant administrators and stakeholders, showcasing how funds are translating into meaningful results.
- **Data Collection:** Impact metrics will be reported through annual reports, presentations, and stakeholder meetings, ensuring transparency and fostering trust.

6. **Collaboration with External Evaluators**

- **Description:** To enhance the credibility of our evaluations, HHFHA will consider partnering with external evaluators who can provide unbiased assessments of our programs.
- **Purpose:** This collaboration will help validate our findings, provide expert insights, and strengthen our evaluation practices.
- **Data Collection:** External evaluations will be documented and included in our reporting to grant administrators, providing an additional layer of accountability.

Through this comprehensive quality assurance and evaluation framework, HHFHA aims to ensure that grant funds are used effectively and that our programs achieve their intended outcomes. By maintaining a focus on accountability, transparency, and continuous improvement, we will build trust with grant administrators and demonstrate our commitment to delivering impactful housing solutions for families in Hawaii.

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.

To ensure the success and accountability of the Hawaii Habitat for Humanity Association (HHFHA) programs, we will implement a comprehensive framework for measuring outcomes and assessing our impact. This framework will allow for ongoing assessment, ensuring that we meet our objectives and continually improve our services. The following key metrics will be tracked:

1. Loan Activity

- Summary of loan applications (applicant, amount requested, location, purpose)
- Summary of approved loans (awardee, amount, location, purpose)
- Loan performance including any modifications or defaults and reasons

This information will be tracked through financial records and loan servicing software, enabling real-time monitoring of loan performance.

2. Land Acquisition

- Description of parcel(s) acquired including owner, cost, location, area, and zoning
- Planned number and type of housing units

3. Infrastructure Development

- Description of off- or on-site infrastructure improvements developed
- The number of residential lots serviced by infrastructure system(s) developed including Habitat and other homes

4. Homes Constructed and Families Served

- Number of homes built by location, type, and project location
- Demographic information on families served (income level, household size, household composition) and their previous living accommodations. Data will be sourced from pre- and post-ownership surveys, family assessments, and housing outcomes reported by borrowers.

5. Community Engagement and Involvement

- We will measure the level of community participation in Habitat projects, including volunteer hours contributed and partnerships formed with local organizations to assess the community's investment in the projects.

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 2026.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$511,985	\$11,985	\$464,045	\$11,985	\$1,000,000

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2026.

- **Other sources of funding sought by HHFHA FY26**
- **CDFI Financial Assistance Grant - =/<\$1,000,000**
- **Habitat for Humanity International - =/<\$30,000**
- **Private Foundations/Corporations - =/<\$2,000,000**

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.

- **No state or federal tax credits have been granted or applied for in the past three years, and none are expected during the course of this grant period.**

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 2026 for program funding.

CDFI Technical Assistance Grant	2025-2026	US Treasury, CDFI	\$300,000
CDFI Equitable Recovery Program Grant	2024-2026	US Treasury, CDFI	\$500,000
CDFI Rapid Recovery Program Grant	2022-2024	US Treasury, CDFI	\$450,000

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2024.

Unrestricted Net Assets: \$436,741

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.

HHFHA leadership and board are well positioned to achieve the goals of this request. The Board of Directors includes a representative from each Habitat for Humanity Affiliate supported in Hawaii, along with at-large directors who comprise a wealth of experience in affordable housing, government operations, management, real estate development, and non-profit management. Following are highlights of some of the leadership.

Erik Mann, Executive Director, has managed HHFHA and its CDFI operations for two years. Prior to his time in Hawaii, he was the Chief Operating Officer of Island County Habitat for Humanity in Washington State where he managed family services, loan packaging for USDA RD 502 loan program and management of the Habitat Affordable Land Trust. Erik served as an elected school board member of Oak Harbor Public Schools for five years and was appointed by the mayor to serve on the city's planning commission.

Milo Spindt, Board chair, was born in Lawai Valley on the island of Kauai. He attended Kapaa Elementary and Island School before moving to Waimanalo to help take care of his Tutu. Milo attended Iolani School before graduating from Kaiser High School and the University of Oregon where he met his wife Amy. In 2011, they moved home to raise their kids in Kalaheo on Kauai. He started his work as a real estate entrepreneur in 2001, has worked for the Department of Land and Natural Resources as the District Land Agent, as a part-time EMT on the Ambulance, as a Firefighter for the County of Kauai and as a Soccer and Track Coach. He is one of the Founders of Housing For All, a non-profit Affordable Housing Community Land Trust in Washington State and has served the people of Hawaii as a Director and Chairperson on the Hawaii Housing Finance and Development Corporation Board and as a Director and Chairperson on the Hawaii Public Housing Authority.

Maile Alau, Board Vice President, is a Certified Master Virtual Trainer for instructor-led trainings and provides hands-on leadership and cultural training. Her previous experience includes Executive Director of Hawaii Maoli; development director for Honolulu Habitat for Humanity; Communications and Donor Relations Manager of YWCA O'ahu; Director of Development and Major Gifts for Chaminade University; Director Fund Development for the USS Arizona Memorial Fund and various positions at the Nature Conservancy of Hawaii. Maile also has specialized training in Planned Giving and Marketing Planned Giving Programs; Major Gifts Fundraising; and Virtual Trainer Certification. She is a graduate of Kamehameha Schools and St. Mary's College of California.

Janice Takahashi is retired from the State of Hawaii where she was the Chief Planner for the Hawaii Housing Finance and Development Corporation. She oversaw the planning, evaluation, legislative, compliance, and asset management functions to support the agency in the development of affordable housing statewide. Prior to joining the state, Janice was a residential loan counselor at State Savings and Loan Association. Janice holds a master's degree in urban and regional planning and a bachelor's degree in business administration from the University of Hawaii at Manoa. She is a proud graduate of Farrington High School and an active member of Shinnyo-en Hawaii.

Tyler Gomes, Board Secretary, is a member of the Loan Committee and Finance Committee. He is a resident of Maunawili, O'ahu and the Chief Administrator of Kilohana at the Council for Native Hawaiian Advancement, where he oversees the organization's transformative approach to destination stewardship in the visitor industry. He previously served as Deputy Director to the Department of Hawaiian Home Lands, an appointment made by Governor David Ige in 2019. Prior to serving at DHHL, Tyler worked for Elemental Excelsior – a non-profit funding climate technology deployment

in Hawai‘i and abroad. He began his career serving as a Public Defender for over four years after graduating from the William S. Richardson School of Law with a JD and Certificate in Native Hawaiian Law in 2012 and from the University of Hawai‘i at Mānoa in 2009 with a Bachelor’s Degree in ‘Ōlelo Hawai‘i.

Geena Thielen is an award-winning small business owner with over 30 years of experience in the construction industry in Hawaii. He is the Owner and President of Complete Construction Services, Corp., which he started in 2001. Currently Complete Construction Services focuses on Development and Construction Management of affordable rental housing. Greg is a Licensed General Contractor, and active member of the Building Industry Associates Hawaii, National Association of Home Builders and currently sits on the Honolulu Building Board of Appeals. He is an active member of the community as an advocate for housing and small business issues as well as a volunteer in youth sports, helping the homeless and community build projects. He is a graduate of Punahou High School and Oregon State College.

Kamuela Cobb-Adams is a 25-year veteran in construction and housing development work. During his time with Kauai Planning and Development departments, he was responsible for all affordable housing projects developed on Kauai. Kamuela’s professional experience includes Managing Director of Asset Management for the Kamehameha Schools real estate portfolio across the state, Director of Development for Lendlease, Director of Kauai County Housing Development; President of GSI Americas Inc.; Executive Director of Kahuku Housing Foundation; and Acting Administrator of Land Development Division at the Department of Hawaiian Home Lands. He is an active member of the community and a Kamehameha Schools and UH Manoa graduate.

This leadership team has overseen the growth of our revolving loan fund and created strategies to increase the impact of our organization on affordable homeownership in Hawaii. During the past three years, HHFHA has deployed \$2,210,000 in loans for the creation of 48 affordable homeownership units including the infrastructure development of 25 buildable parcels in Hana on Maui and acquisition and infrastructure development of 23 buildable parcels in two developments on Kauai.

- \$550,000 to Affordable Housing Kauai for acquisition and development of 17 parcels
- \$910,000 to GTH Land Co. Maui for development of 25 parcels
- \$750,000 to Habitat for Humanity Kauai for acquisition and development of 6 parcels

During this same period, HHFHA has received \$950,000 in grant funding from the US Treasury CDFI Fund and \$1,000,000 in low-interest loans from foundations investing in our revolving fund. A new Technical Assistance Grant Award of \$300,000 will allow HHFHA to increase its capacity to manage the CDFI loan program.

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.

HHFHA performs a majority of their operations remotely. An agreement is in place with the Lutheran Church of Honolulu to rent space which serves as our facility as needed. The operations associated with this request will not require the use of physical facilities to administer.

VI. Personnel: Project Organization and Staffing

1. **Proposed Staffing, Staff Qualifications, Supervision and Training**

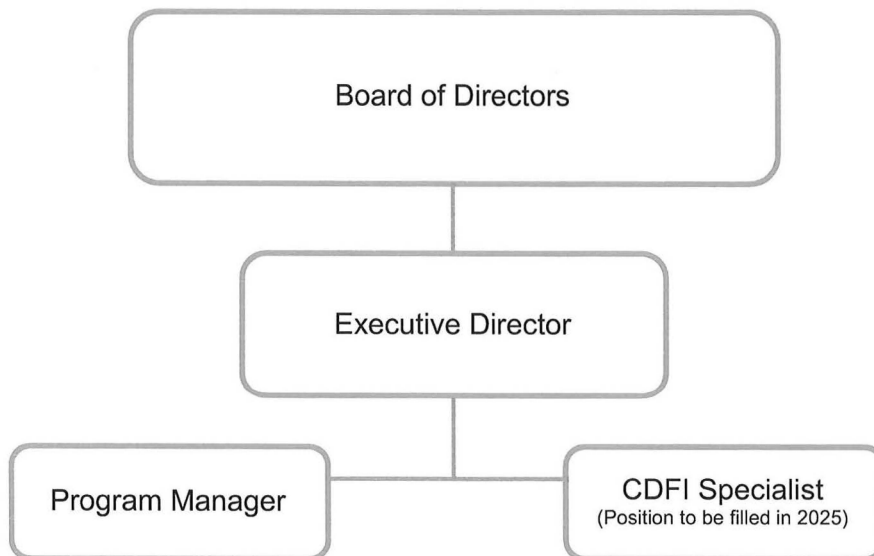
The applicant shall describe the proposed staffing pattern and proposed service capacity appropriate for the viability of the request. The applicant shall provide the qualifications and experience of personnel for the request and shall describe its ability to supervise, train and provide administrative direction relative to the request.

The Executive Director as described above, has managed the operations of the revolving loan program for two years and will be onboarding a new CDFI Specialist during the grant period who will oversee lending operations moving forward. This addition will increase the capacity to increase lending sufficient to administer the funds through this grant under the supervision of the ED and Board of Directors.

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.

Hawaii Habitat for Humanity Association Organizational Chart



3. **Compensation**

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

Two current employees of HHFHA:
Executive Director - \$100,000
Program Director - \$55,000

VII. Other

1. Litigation

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

The applicant has no outstanding judgements or pending litigation to which they are a party.

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.

The applicant is a Certified Community Development Financial Institution (CDFI) with the US Treasury.

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.

This grant 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 2026 the activity funded by the grant if the grant of this application is:

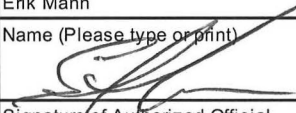
- (a) Received by the applicant for fiscal year 2026, but
- (b) Not received by the applicant thereafter.

Due to the revolving nature of our loan fund, investments will continue to generate new loans once repaid. HHFHA staff will continue administering our revolving loan fund with existing staff after the culmination of this grant program, which is funded through private donations, foundation grants, and income from interest and fees earned through the revolving loan program.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2025 to June 30, 2026

Applicant: Hawaii Habitat for Humanity Association

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	39,950	0	0	0
2. Payroll Taxes & Assessments	3,995	0	0	0
3. Fringe Benefits	3,995	0	0	0
TOTAL PERSONNEL COST	47,940		0	
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	0	0	0	0
2. Insurance	0	0	0	0
3. Lease/Rental of Equipment	0	0	0	0
4. Lease/Rental of Space	0	0	0	0
5. Staff Training	0	0	0	0
6. Supplies	0	0	0	0
7. Telecommunication	0	0	0	0
8. Utilities	0	0	0	0
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES				
C. EQUIPMENT PURCHASES	0	0	0	0
D. MOTOR VEHICLE PURCHASES	0	0	0	0
E. CAPITAL	952,060	0	0	0
TOTAL (A+B+C+D+E)	1,000,000			
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	1,000,000	Erik Mann	808-780-1977	
(b) Total Federal Funds Requested	0	Name (Please type or print)	Phone	
(c) Total County Funds Requested	0		1/16/25	
(d) Total Private/Other Funds Requested	0	Signature of Authorized Official	Date	
TOTAL BUDGET	1,000,000	Erik Mann, Executive Director Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2025 to June 30, 2026

Applicant: Hawaii Habitat for Humanity Association

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Executive Director	Y	\$100,000.00	20.00%	\$ 20,000.00
Program Manager	Y	\$55,000.00	5.00%	\$ 2,750.00
CDFI Specialist	Y	\$86,000.00	20.00%	\$ 17,200.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
TOTAL:				39,950.00
JUSTIFICATION/COMMENTS: CDFI Specialist position not currently filled, will be hired during 2025 and in place for this grant period.				

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2025 to June 30, 2026

Applicant: Hawaii Habitat for Humanity Associatio

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
N/A			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:			\$ -	
JUSTIFICATION/COMMENTS:				

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
N/A			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:			\$ -	
JUSTIFICATION/COMMENTS:				

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2025 to June 30, 2026

Applicant: Hawaii Habitat for Humanity Associati

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:2023-2024	FY:2024-2025	FY:2025-2026	FY:2025-2026	FY:2026-2027	FY:2027-2028
PLANS	\$0	\$0	\$0	\$0	\$0	\$0
LAND ACQUISITION	\$500,000	\$0	\$652,060	\$0	\$0	\$0
DESIGN	\$0	\$0	\$0	\$0	\$0	\$0
CONSTRUCTION	\$500,000	\$500,000	\$300,000	\$0	\$0	\$0
EQUIPMENT	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL:			\$952,060			
JUSTIFICATION/COMMENTS Funding required in succeeding years is not applicable to the purpose of this capital request, as the funds are in a revolving loan fund and will revolve when repaid to fund future projects.						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Hawaii Habitat for Humanity Association

Contracts Total: 1,250,000

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)	CONTRACT VALUE
1	CDFI Technical Assistance Grant	2025-2026	US Treasury, CDFI	US	300,000
2	CDFI Equitable Recovery Program Grant	2024-2026	US Treasury, CDFI	US	500,000
3	CDFI Rapid Recovery Program Grant	2022-2024	US Treasury, CDFI	US	450,000
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27		10			Application for Grants