

House District _____

Senate District _____

**THE TWENTY-SIXTH LEGISLATURE
HAWAII STATE LEGISLATURE
APPLICATION FOR GRANTS & SUBSIDIES
CHAPTER 42F, HAWAII REVISED STATUTES**

Log No: 34-0

For Legislature's Use Only

Rec'd JAN 28 2011

Type of Grant or Subsidy Request:

GRANT REQUEST – OPERATING

GRANT REQUEST – CAPITAL

SUBSIDY REQUEST

"Grant" means an award of state funds by the legislature, by an appropriation to a specified recipient, to support the activities of the recipient and permit the community to benefit from those activities.

"Subsidy" means an award of state funds by the legislature, by an appropriation to a recipient specified in the appropriation, to reduce the costs incurred by the organization or individual in providing a service available to some or all members of the public.

"Recipient" means any organization or person receiving a grant or subsidy.

STATE DEPARTMENT OR AGENCY RELATED TO THIS REQUEST (LEAVE BLANK IF UNKNOWN): _____

STATE PROGRAM I.D. NO. (LEAVE BLANK IF UNKNOWN): _____

1. APPLICANT INFORMATION:

Legal Name of Requesting Organization or Individual:
Hawaii HomeOwnership Center

Dba: None

Street Address: 1259 Aala Street, #201, Honolulu, HI 96817

Mailing Address: 1259 Aala Street, #201, Honolulu, HI 96817

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:

Name REINA MIYAMOTO

Title Program Director

Phone # 523-8116

Fax # 523-9502

e-mail reina@hihomeownership.org

3. TYPE OF BUSINESS ENTITY:

NON PROFIT CORPORATION

FOR PROFIT CORPORATION

LIMITED LIABILITY COMPANY

SOLE PROPRIETORSHIP/INDIVIDUAL

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

ESTABLISHING FINANCIAL STABILITY FOR HAWAII FAMILIES THROUGH GROUP EDUCATION AND INDIVIDUAL COUNSELING SERVICES TO ADDRESS FINANCIAL DISTRESS AND AVOID A HOMELESS SITUATION

4. FEDERAL TAX ID #: _____

5. STATE TAX ID #: _____

7. AMOUNT OF STATE FUNDS REQUESTED:

FY 2011-2012: \$ 550,000

8. STATUS OF SERVICE DESCRIBED IN THIS REQUEST:

NEW SERVICE (PRESENTLY DOES NOT EXIST)

EXISTING SERVICE (PRESENTLY IN OPERATION)

SPECIFY THE AMOUNT BY SOURCES OF FUNDS AVAILABLE AT THE TIME OF THIS REQUEST:

STATE \$ _____

FEDERAL \$ 100,000

COUNTY \$ 22,600

PRIVATE/OTHER \$ 272,000

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE:

DENNIS OSHIRO, EXECUTIVE DIRECTOR
NAME & TITLE

1/28/11
DATE SIGNED

Application for Grants and Subsidies

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

I. 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. Include the following:

1. A brief description of the applicant's background;

This proposal is submitted by a collaboration of non-profit agencies with the Hawaii HomeOwnership Center serving as the "lead agency." All partner organizations are established with experience providing the services detailed in this proposal for the noted target audience.

Hawaii HomeOwnership Center – Lead Agency

The Hawaii HomeOwnership Center (HHOC) is a 501(c)3 non-profit agency established by a cross sector of business, non-profit, community, and government leaders. The 2003 State Legislature passed S.C.R 96 supporting and encouraging the establishment and operation of HHOC.

HHOC opened its doors in October 2003 on Oahu to provide education and individualized support to prepare first time homebuyers for sustainable homeownership. Since then, HHOC expanded its on-island services to Kauai and the Big Island and has a total of 3 offices located Oahu and the Big Island (Kailua-Kona and Hilo). Statewide foreclosure prevention counseling was also added to its program offerings as of February 2009.

HHOC is affiliated with NeighborWorks America, a congressionally chartered non-profit organization focused on affordable housing and community development (including homeownership promotion and preservation). As a NeighborWorks network member, HHOC is one of 235 agencies receiving support to serve communities nationwide.

HHOC is the only NeighborWorks affiliate providing homeownership promotion & preservation services in Hawaii. It is also a HUD-approved counseling agency.

Consumer Credit Counseling Services of Hawaii

Consumer Credit Counseling Service of Hawaii (CCCS) is a non-profit community service agency whose mission is to help overburdened families regain control of their financial lives through one-on-one financial/debt management counseling and to educate the public at large regarding the responsible and intelligent use of credit.

Counseling services focus on financial literacy training on an individualized basis, addressing the client family's specific personal concerns and/or crisis.

CCCS is:

- the only credit counseling service in the state with membership in the National Foundation for Credit Counseling (NFCC),
- fully accredited by the internationally recognized Council on Accreditation for Children and Family Services (COA),
- the sole Hawaii-based provider of pre-bankruptcy counseling services approved by the Executive Office of the US Trustee/Department of Justice.

CCCS has operated statewide from three locations:

- Honolulu for 41 years,
- Wailuku for 18 years,
- Hilo for 12 years.

As the only certified credit counseling agency, CCCS is the only organization qualified to implement a Debt Management Plan (DMP) for a client where CCCS will communicate with their creditors directly to reduce payments. This allows the client family to focus resources on maintaining their housing situation. The qualifications required to implement a DMP as well as pre-bankruptcy counseling makes CCCS uniquely qualified to work with those with severe debt issues and in financial distress.

Hawaiian Community Assets (HCA)

HCA's mission is to increase the capacity of low and moderate income communities and individuals in Hawaii to achieve and sustain economic self-sufficiency, with particular focus on Native Hawaiians. HCA's goal is to increase the success rate of its clients in achieving and sustaining homeownership through a comprehensive program that includes outreach, training and financial counseling.

Over the last 5 years, HCA has conducted more than 240 homebuyer workshops statewide, with over 3,000 individuals successfully completing the course and over 1100 households receiving individualized counseling. During this period, HCA has worked with a variety of program sponsors and in diverse communities, including Hawaiian Home Lands projects. Collaboration with other organizations is a normal part of HCA's work. Current and past partners include for-profit developers of affordable housing, government agencies, and non-profit organizations.

Hale Mahaolu

Organized in 1967, Hale Mahaolu is more widely known for its low-income rental units to families and the elderly in Maui County. Currently, Hale Mahaolu owns and/or manages 13 housing sites throughout Maui County including the islands of Lanai and Molokai, along with providing a CHSP (Congregate Housing Services Program) Meals and Personal Care Program.

Since 1988 Hale Mahaolu has been a U.S. Department of Housing and Urban Development (HUD) Approved Housing Counseling Agency. Comprehensive housing counseling services and educational classes are provided to families and individuals FREE of charge.

2. The goals and objectives related to the request;

Project Goal

The overall project goal is to assist distressed residents in achieving financial stability so they can sustain their housing situation. The help provided will be through group education and individualized counseling programs.

Group education will provide general information that the consumer can apply to their individual situation regarding managing their finances and credit, and understanding foreclosure prevention options. These sessions will also share the availability of credible counseling resources, and how to avoid debt relief or loan modification scams. Consumers will be armed with the information they need to make informed decisions and improve their situation by utilizing the tools provided at the workshop session.

Additional access to group education will be made available through offering webex/webinar sessions about foreclosure prevention options, avoiding scams, and the loan modification process. These workshops will be “live” sessions conducted over the internet/webex conferencing venue – allowing attendees to ask questions and interact with the presenter without dedicating time to commuting to a meeting location. Residents from all over the state can be accommodated in the same session. For those unable to attend a “live” or webex session, recorded sessions will also be made available and attendees can ask follow up questions via email or telephone.

Individualized counseling will allow households to have a trained counselor review their financial situation, identify the source of their distress, and work with them to develop an action plan to work towards a resolution to achieve financial and housing stability. The extent of follow up counseling sessions will be available based on the client’s needs.

Objectives

Through the collaborating agencies, the following is intended to be provided through this project:

- 2865 will be educated through workshop attendance (via webex and “live” sessions)
 - Recorded workshop sessions will allow additional access to information.
- 3105¹ will receive individual counseling to address their situation

3. State the public purpose and need to be served;

Public purpose

The primary public purpose is to provide education and individualized counseling to residents in financial distress so they can:

- make informed decisions regarding resolving their challenges,
- achieve and sustain financial stability, and
- maintain shelter for the household (avoiding homelessness).

The secondary public purpose is to reach as many residents as possible regarding the availability of credible and legitimate help through local non-profit organizations and the warning signs of debt relief and loan modification scams. Unfortunately, during challenging economic times, predators emerge promising relief for the financially distressed, and those desperate to lift their financial burdens pay money for help and get little or nothing in return – being left in a worse financial situation.

The need for support through this project is reflected by the statistics noted below regarding the difficulties Hawaii residents are facing regarding paying their bills (including their mortgage) and many not having any emergency funds to cover unexpected expenses.

Need to be served

In a survey conducted between June-October 2009 by the FINRA Investor Education Foundation (US Financial Capability Study), the following results were noted and communicate a need for services to support financial stability in the state of Hawaii.

- Respondents stating they have difficulty covering expenses and paying bills

¹ New clients – agencies will accommodate these clients in addition to clients entering the counseling program years prior

- Very difficult 25%
- Somewhat difficult 40%
- Number of times mortgage payments have been late
 - Once 10%
 - More than once 15%
- Have taken a loan from their retirement account in the past year 15%²
- Have taken a hardship withdrawal from retirement account in the past year 8%³
- Spending vs. saving
 - Spending more than income 24%
- Have experienced a large unexpected drop in income in past year 44%
- Do not have emergency funds 60%

The increase in the number of bankruptcy filings in Hawaii reinforces the need for education and counseling to help families stabilize their finances. According to creditcards.com (article: Personal bankruptcies rose 8 percent in 2010), Hawaii was noted to have a 28% increase in total filings. This was the highest increase in the nation. In 2010, CCCS found that 1620 of 2700 (60%) of their pre-bankruptcy counseling clients did not need to file bankruptcy to relieve their financial issues – they were able to resolve their situation through education and intervention. This reflects that there is a need for Hawaii’s residents to access counseling to avoid bankruptcy filings that will not be of benefit to them in the long run. This would allow more money to circulate to some degree in the economy, benefiting local lenders and businesses.

The state unemployment rate has gone from 2.7 (the lowest in the nation) in 2007 to 6.4 in 2010. This indicates that there is a significant increase in the population that has experienced a loss of income – those are the residents that comprise our primary target audience.

The indirect impact of the financial distress of homeowners is reflected below.

Foreclosure projections are bleak and the impact goes beyond the delinquent homeowner

² Respondents with self-directed employer plan or non-employer plan

– nearby owners are also negatively affected by reductions in home values, thereby affecting the larger community and economy. According to the Center for Responsible Lending (www.responsiblelending.org/mortgage-lending), the following are projected for the State of Hawaii:

Mortgage Delinquencies & Foreclosures:

- State foreclosure projections (2009-2012): 28,068
- Total state foreclosure starts (Q1 2008-Q1 2010): 14,408
- Total state past due mortgages (end Q1 2010): 19,955

Lost Wealth:

- Statewide lost home equity wealth due to nearby foreclosures (2009-2012): \$15 billion
- Number of homes in state experiencing foreclosure-related decline: 359,505
- Average loss per home affected in the state: \$41,668

4. Describe the target population to be served; and

The target population for this project is any adult or household experiencing financial hardship due to income loss in the state of Hawaii. This will include both homeowners as well as renters/non-homeowners – the results of income loss impact both in the same way including the possibility of homelessness.

5. Describe the geographic coverage.

Statewide

- Through this collaborative effort “live” group education sessions will be conducted on each island. Webex sessions and recorded workshops will allow additional access to information.
- Face to face counseling services would be available through at least one agency on all islands.
- Phone counseling would be available to all islands.

³ Respondents with self-directed employer plan or non-employer plan

II. 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.

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

Each partner agency will provide group education sessions and individual counseling services to our target audience described above. Together we will be able to provide live group sessions on every island and make face-to-face counseling available on every island. If client and counselor schedules do not allow for face-to-face counseling to take place, phone counseling will be offered. The tasks, responsible agency, and projected numbers to be served are noted in the tables below.

A bulleted description of the workshop sessions and the types of counseling offered is provided after the tables.

Group Education Tasks – each agency is responsible for the tasks associated with the workshop they coordinate:

- Curriculum development
- Scheduling & coordinating facility for workshop session
- Marketing/promoting the workshop session (if not done in collaboration with another agency)
- Session registration & logistics (i.e. handout copies, signage)
- Session evaluation
- Record keeping
- Reporting

Group Education Session Topics	Island/Location	Agency Responsible	Projected numbers to serve
Mortgage Delinquency & Foreclosure Prevention	<ul style="list-style-type: none"> • Central, South, West Maui – 2x/ location 	Hale Mahaolu	100
	<ul style="list-style-type: none"> • Lanai, Molokai – 1x/location 	HHOC	150
	<ul style="list-style-type: none"> • Big Island – 2x • Oahu – 4x • Statewide via webex – 6x 	HHOC	120 (webex)
Understanding the Loan Modification Process	<ul style="list-style-type: none"> • Central, South, West Maui – 2x/ location 	Hale Mahaolu	100
	<ul style="list-style-type: none"> • Lanai, Molokai – 1x/location 	HHOC	50
	<ul style="list-style-type: none"> • Oahu • Statewide via webex – 6x 	HHOC	120 (webex)
Financial Literacy Education (8 hours)	12 sessions – between Oahu, Kauai, Big Island and Maui	HCA	125
Financial Literacy	<ul style="list-style-type: none"> • Central, South, West Maui – 2x/ location 	Hale Mahaolu	100
	<ul style="list-style-type: none"> • Lanai, Molokai – 1x/location 		
Fundamentals and wise use of credit	Statewide - 50 sessions (combined total)	CCCS	2000
Wise Use of Credit			
Wise use of credit (for jobless, those with reduction of income)			

Individual Counseling Tasks - each partner agency is responsible for the tasks associated with individuals they counsel:

- Marketing/promotion of the program
- Client intake
- Analysis of the client’s financial situation
- Creation of an action plan to resolve the financial distress & sustain housing
- Follow-up counseling based on client needs
- Oversight/counseling quality control
- Counseling facility reservation
- Data and file management
- Evaluation of program services
- Reporting

Individual Counseling – Type (description of each type below)	Islands Served	Agency Responsible	Projected number to serve
<ul style="list-style-type: none"> • Financial Counseling Only • Debt Management Plan • Pre-Bankruptcy Counseling • Renter Counseling • Credit Report Counseling 	<p>Statewide</p> <ul style="list-style-type: none"> • Face to face counseling currently offered on Oahu, Big Island, Maui, Molokai, Lanai • Kauai will also receive face-to-face counseling if this proposal is fully funded (if not, phone counseling will be offered) 	<p>Consumer Credit Counseling Services of Hawaii</p>	<p>2150</p>

Foreclosure Prevention Counseling	Statewide <ul style="list-style-type: none"> • Face-to-face counseling offered on all islands <ul style="list-style-type: none"> ○ Additional face-to-face counseling will be available on Kauai if proposal is funded 	All Agencies	955
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Description of Group Education Sessions

Mortgage Delinquency & Foreclosure Prevention

- Overview of Making Home Affordable Refinance & Modification versus “regular” refinance & loan modification
- Other foreclosure prevention options (i.e. short sale, bankruptcy, etc)
- Loan Modification Scams
- Free, credible counseling services and other resources
- Getting back to “normal” (budgeting, credit counseling, debt repair scams)

Understanding the Loan Modification Process

- “Players” in the modification process
- Overview of the modification process
- Common documents & forms associated with loan modification requests
- Loan Modification Scams
- Free, credible counseling services and other resources

Financial Literacy Education (8 hours)

- Managing your money
- Understanding Credit
- Fair Lending
- Energy Conservation
- Predatory Lending

- Keeping your home
- Referral Services

Financial Literacy

- Money management
- Reducing debt
- Creating a budget
- Resolving credit issues

Fundamentals and wise use of credit

- CCCS's community debt counseling services
- Your credit vocabulary
- The perils of making only minimum payments
- Types of credit, and dangers associated with each
- Sources of credit
- The real costs of credit
- How to qualify for credit and the best credit terms
- Credit reports, credit scores and credit identity theft
- Budgeting and personal/family expenses management
- Foreclosure Rescue Scams

Wise Use of Credit

- CCCS's community debt counseling services
- Your credit vocabulary
- The impact of making only minimum payments
- Types of credit
- Sources of credit
- Costs of credit
- How to use credit wisely
- Credit Reports and Credit Scores

- Credit Identity Theft
- Credit Repair, Debt Consolidation Loans, and Debt Settlement Plans
- Foreclosure Rescue Scams

Wise use of credit (for jobless, those with reduction of income)

- CCCS's community debt counseling services
- Your credit vocabulary
- The impact of making only minimum payments
- Types of credit
- Sources of credit
- Costs of credit
- How to use credit wisely
- Credit Reports and Credit Scores
- Job Loss/Reduction in hours action steps
- Mortgage Foreclosure Mitigation
- Credit Repair, Debt Consolidation Loans, and Debt Settlement Plans
- Foreclosure Rescue Scams

Description of Counseling Types

Financial Counseling Only (FCO) Clients. During these one to two hour sessions the counselor will thoroughly review the client's financial situation, spending habits and debt load. Working together, the client and the counselor will establish a realistic expense budget. The counselor will identify and address the events and behaviors that led to the client's distress, and will create a written action plan that details the steps to resolve the client's debt issues. Follow-up counseling is available to resolve any new issues that may arise after the initial counseling session.

Debt Management Plan (DMP) Clients. If appropriate and desired by the client, the counselor will set up a Debt Management Plan under which CCCS will intervene with the client's creditors to set up a mutually advantageous repayment plan that will permit the

client to regain control of his/her financial life. On-going counselor support will be provided to DMP clients throughout the life of the DMP, typically 48- 60 months.

Pre-bankruptcy Counseling. Clients referred by attorneys for pre-bankruptcy counseling and those identified by the counselor to be in need of bankruptcy protection will receive one to two hours of counseling. Counselors place emphasis on seeking alternative solutions to bankruptcy. On completion of this counseling, clients are provided a Certificate of Counseling which is a necessary prerequisite for filing bankruptcy.

Renter Counseling

This type of counseling is for renters who are at risk of losing their homes to eviction. It involves the counselor doing a thorough review of the situation, working out a realistic budget, and providing a written action plan that details the steps to remedy the situation. Some of these clients may also qualify and opt for a DMP (see above for description) so that the client family can focus resources on maintaining their housing situation.

Foreclosure Prevention Counseling

This type of counseling is meant for:

1. current homeowners who have fallen, or are at risk of falling behind on their mortgages,
2. current homeowners who are at risk of losing their homes to foreclosure.

After completing the required intake process, a counselor reviews the client's financial situation and schedules a counseling session to determine the available options to avoid foreclosure, discuss budget changes, and develop a written action plan that details the steps to resolve the mortgage challenge. If a loan modification request will be submitted, the counselor will assist in ensuring all necessary documents are compiled and sent to the lender. As needed, the counselor can also assist with communicating with the lender until the client's situation is resolved. A DMP (described above) may be established if the counselor determines it to be manageable and advantageous for the client while the request for a loan modification is reviewed by the lender.

Credit Report Counseling. These clients are seeking assistance in deciphering their credit bureau reports. The counselor will carefully go through the report(s) with the client, explaining the meaning of each entry and confirming the validity of the data. Credit scores and the impact of the report and score will be explained. If errors are uncovered, the client is advised how to dispute the report. Counselors are alert to credit identity theft and advise victims of the procedures they need to follow.

2. The applicant shall provide a projected annual timeline for accomplishing the results or outcomes of the service;

Activity/Result	Time frame to accomplish	Responsible Party
Update of workshop curriculum for webex sessions, train staff to utilize program	Month 1	HHOC Program Director
Hire program assistant & counseling staff	Month 2	CCCS management HCA management
Schedule and promote webex workshop sessions	Month 2	HHOC Program Director
Education workshop promotion & coordination – 155 sessions (including webex sessions) - total of 2865 projected to attend	Ongoing	All agencies – education coordinator
Number of group education attendees per quarter: <ul style="list-style-type: none"> • 680 • 728 • 728 • 729 	Month 3 Month 6 Month 9 Month 12	All agencies – education coordinator
Promotion & Provision of Counseling for all Islands – 3105 participants projected	Ongoing	All agencies - designated staff person

Number of counseling clients per entering program per quarter: <ul style="list-style-type: none"> • 776 • 776 • 776 • 777 	Month 3 Month 6 Month 9 Month 12	All agencies – program supervisor
Assess performance and customer satisfaction <ul style="list-style-type: none"> • Compiled results reported quarterly 	Ongoing	All agencies - designated staff person

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

All participating agencies will have workshop attendees complete an evaluation form during sessions that they coordinate (this may not be possible during sessions where agencies serve as a guest speaker at another organization's function). For workshops hosted by another organization, the host will be solicited for feedback. Evaluation and feedback will be used to improve future sessions.

For CCCS, their education program is also measured by the administration of the FDIC "Financial Aptitude Test." If not precluded by time constraints, this test is administered before an education presentation, and again afterwards, and the results are compared.

At minimum, 10% of counseling clients will be asked to complete a satisfaction survey (written or via web based survey).

4. The applicant shall 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.

HHOC will submit a consolidated report of results achieved for the project by all partner agencies on a quarterly basis. The report will include quantitative information regarding the number of people/households served and qualitative results based on the evaluation surveys. Additional information regarding client demographics and the geographic area served will also be submitted.

Projected numbers to be served per quarter are noted below:

Number of attendees in group education:

- 680 Quarter 1
- 728 Quarter 2
- 728 Quarter 3
- 729 Quarter 4
- 2865 TOTAL

Number of counseling clients:

- 776 Quarter 1
- 776 Quarter 2
- 776 Quarter 3
- 777 Quarter 4
- 3105 TOTAL

If the level of appropriation differs from the amount included in this application, the quantitative measures will need to be updated.

III. Financial

Budget

1. The applicant shall submit a budget utilizing the enclosed budget forms as applicable, to detail the cost of the request.

Attached.

2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2011-2012.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
141,250	133,750	133,750	141,250	550,000

3. The applicant shall provide a listing of all other sources of funding that they are trying to obtain for fiscal year 2011-2012.

Agency	Funding Source to Pursue
HHOC	<ul style="list-style-type: none"> • National Foreclosure Mitigation Counseling program – Round 5 application pending response • NeighborWorks America – pending response • Private Foundations – Hawaii Community Foundation, Bank of Hawaii, First Hawaiian Bank, HEI, Wells Fargo Housing Foundation • Real estate related contributions
CCCS	<ul style="list-style-type: none"> • National Foreclosure Mitigation Counseling program – Round 5 application pending response] • County & creditor contributions • Hope for funding opportunity through the Federal Consumer Protection Agency (provide credit sector oversight)
Hale Mahaolu	<ul style="list-style-type: none"> • National Foreclosure Mitigation Counseling program – Round 5 application pending response • Maui County – pending response
HCA	<ul style="list-style-type: none"> • Kauai Community Development Block Grant – pending response

IV. Experience and Capability

A. 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.

Section V.A. of this proposal (Proposed Staffing, Staff Qualifications, Supervision and Training) details the skills, knowledge and experience of the staff implementing the

project. The staff are well trained and have direct or relevant experience in their area of service delivery. Those supervising project implementation at each agency also have years of experience in directing programs.

All partner agencies have been sub-contracted by the Hawaii Housing Finance Development Corporation under the National Foreclosure Mitigation Counseling program to provide foreclosure prevention counseling for the last 2 years. Additional experience of related projects and contracts from the most recent three years is listed below illustrating that all agencies are well-qualified to implement their section of the project.

Agency	Experience – Recent 3 Years
Hale Mahaolu	<ul style="list-style-type: none"> • HUD-approved counseling agency providing counseling services relating to homeownership, financial literacy, credit and budgeting, mortgage delinquency, fair housing and other housing related issues for 23 years
CCCS	<ul style="list-style-type: none"> • CCCS of Hawaii is the only credit counseling service in the state with membership in the National Foundation for Credit Counseling (NFCC), fully accredited by the internationally recognized Council on Accreditation for Children and Family Services (COA). Sole Hawaii-based provider of pre-bankruptcy counseling services approved by the Executive Office of the US Trustee/Dept. of Justice. • Professional counselors are NFCC certified, - a process that involves rigorous on-the-job training, a series of six extensive written examinations, and maintenance of a set of strict performance criteria reviewed by the NFCC annually. • Partner agency in the Home Ownership Assistance Program under the Department of Hawaiian Home Lands, providing pre-purchase and lease cancellation prevention counseling to Hawaiian Homestead beneficiaries. • At the request of the State Dept of Labor, participated in each of the Rapid Response efforts following the layoffs at Aloha Airlines, Molokai Ranch, Maui Land and Pine and others. • Each year since 2005, CCCS has reapplied to the Dept. of Justice, Executive Office of the US Trustee, in order to remain a compliant and accredited pre-bankruptcy counseling service provider. • The IRS conducted a site audit in 2008 as part of “Operation Clean Sweep”, an enormous nationwide effort to weed out illegitimate credit counseling agencies. As a result, more than 65 agencies had their non-profit status revoked, including one based in Hawaii, but CCCS of Hawaii was found to be in full compliance.

Agency	Experience – Recent 3 Years
HHOC	<ul style="list-style-type: none"> • Lead agency for the annual Homebuyer & Homeowner Fair – chair the planning committee of various partners to plan & implement the event • Lead agency for the following collaborative contracts/grants: <ul style="list-style-type: none"> ○ Kauai County (Homebuyer Education & Counseling) – sub-contract HCA ○ NeighborWorks America Loan Modification Scam Alert (national campaign to educate consumers about scams & provide a vehicle to report scams) – sub-grant CCCS and Legal Aid Society of Hawaii <ul style="list-style-type: none"> ▪ All grantees collaborating to plan & implement a scam alert education event • Contracted by Hawaii County to provide homebuyer education & counseling, foreclosure prevention counseling
HCA	<ul style="list-style-type: none"> • Kauai County (General Funds) – contracted to provide homebuyer education & financial counseling • Department of Hawaiian Home Lands – contracted to provide homebuyer education & financial literacy counseling • Rural Community Assistance Corporation – contract to provide homebuyer education & financial counseling

B. 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. Also describe how the facilities meet ADA requirements, as applicable.

All workshops coordinated by partner agencies will be in an ADA compliant facility with handicap parking stalls, wheelchair ramps, and elevators to access upper floors (if applicable). Hale Mahaolu will conduct its group education sessions in the community halls located in their housing projects. The halls accommodate up to 50 people and meet ADA requirements. HHOC and HCA utilize Hawaii County’s conference room for group sessions which is also ADA compliant. HHOC has a number of facilities on Oahu that can be reserved for group sessions that will accommodate people of disabilities. CCCS is

normally a guest speaker of a session scheduled by another organization and does not handle logistics regarding facility reservation.

All counseling locations utilized by the partner agencies are ADA compliant with handicap parking, wheelchair ramps and elevators except HCA's office in Hilo. When necessary, HCA utilizes Hawaii County's conference room to accommodate their clients in Hilo with special needs.

V. Personnel: Project Organization and Staffing

A. 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.

Among all of the agencies partnering in this proposal, there is an experience range of 7-41 years in providing group education & individual counseling. This experience is the basis for the determination that the staffing pattern planned is appropriate to achieve the goals and objectives of this project. Also, the collaboration of agencies allows statewide access to services.

The chart below details the full-time staff equivalent (FTE) that will be dedicated to the project by each agency and the geographic service area they will address.

Agency	FTE to Project ⁴	Service Area
HHOC	4.75	Group Education <ul style="list-style-type: none"> • Live sessions on Oahu, Big Island • Statewide via webex Face-to-face counseling on Oahu, Big Island <ul style="list-style-type: none"> • Phone counseling statewide
CCCS	7.0	<ul style="list-style-type: none"> • Group Education – all islands by request • Face-to-face counseling provided on all islands – additional services for Kauai if GIA proposal is funded
Hale Mahaolu	1.75	<ul style="list-style-type: none"> • Group Education on Maui, Molokai, Lanai • Face-to-face counseling on Maui • Phone counseling for Molokai, Lanai
HCA	3.5	<ul style="list-style-type: none"> • Group Education on Oahu, Kauai, Big Island, Maui • Face-to-face counseling on Oahu, Kauai, Big Island, Maui • Phone counseling statewide • GIA funding will allow hire of 2 additional staff serving residents statewide

The staff implementing the project are experienced in their area of service delivery – the table below details their experience and related qualifications. Those supervising implementation of this project at each agency is noted with an asterisk. All supervisors have numerous years of experience managing staff, directing staff training and program oversight.

⁴ FTE includes program supervisor time and planned new hires

Staff/Position	Years of Experience Related to Project Proposal	Other Related Qualifications
*Reina Miyamoto, Program Director, HHOC	<ul style="list-style-type: none"> • 4.5 years with HHOC managing agency operations including staff supervision <ul style="list-style-type: none"> • Conducts outreach presentations • 11+ years of non-profit management experience (Weed & Seed, YMCA) • Chair/lead staff for committees and sub-contracts noted under agency experience 	<ul style="list-style-type: none"> • Former trainer for YMCA of the USA courses, National Safety Council First Aid & CPR classes • Past Volunteer Weed & Seed Neighborhood Restoration Co-Chair – included coordination of 700+ volunteers or a clean-up project
Hana Hill, Homeownership Counselor, HHOC <ul style="list-style-type: none"> • Kailua-Kona 	<ul style="list-style-type: none"> • 3 years with HHOC <ul style="list-style-type: none"> • Includes outreach presentations • 1 year providing foreclosure prevention counseling 	<ul style="list-style-type: none"> • 6 years as mortgage consultant
Diane Grace, Homeownership Counselor, HHOC <ul style="list-style-type: none"> • Hilo 	<ul style="list-style-type: none"> • 3 years with HHOC <ul style="list-style-type: none"> • Includes outreach presentations • 1 year providing foreclosure prevention counseling 	<ul style="list-style-type: none"> • 11 months as a housing coordinator • 1 year as a mortgage company manager
Anita Young, Foreclosure Prevention Counselor, HHOC	<ul style="list-style-type: none"> • 6 months with HHOC 	<ul style="list-style-type: none"> • 9 years mortgage experience
June Urabe, Foreclosure Prevention Counselor, HHOC	<ul style="list-style-type: none"> • 6 months with HHOC 	<ul style="list-style-type: none"> • REALTOR Associate (inactive)

Rebecca Yara, Senior Counselor, HHOC	<ul style="list-style-type: none"> • 7 years with HHOC • 2 years providing foreclosure prevention counseling 	<ul style="list-style-type: none"> • 28 years of banking experience (includes 18 years as manager of residential mortgage department)
<p>*Wendy Burkholder, Executive Director, CCCS</p> <ul style="list-style-type: none"> • Also provides counseling services, Maui 	<ul style="list-style-type: none"> • 9 years as the CCCS Neighbor Islands Manager on Maui – providing credit counseling to average of 300/year • 8+ years as Executive Director 	<ul style="list-style-type: none"> • PONO graduate • Weinberg Fellow
Joan Napua Jones, Operations Manager, CCCS	<ul style="list-style-type: none"> • 16 years with CCCS 	<ul style="list-style-type: none"> • 24+ years credit/collections for JC Penney • Former Exec Secretary for JC Penney’s Director of Credit Operations
<p>Tom Horton, Credit Counseling – Certified Counselor, CCCS</p> <ul style="list-style-type: none"> • Part-time counselor 	<ul style="list-style-type: none"> • 14+ years credit counseling with CCCS 	<ul style="list-style-type: none"> • 35+ years bookkeeping & banking experience <ul style="list-style-type: none"> ○ 27 years with Bank of Hawaii
<p>Jeff Babcock, Credit Counseling – Certified Counselor, CCCS</p>	<ul style="list-style-type: none"> • 9+ years credit counseling with CCCS 	<ul style="list-style-type: none"> • Prior employment: debt counselor for Profina Debt Solutions
Cathy Salvador, Credit Counseling – Certified Counselor, CCCS	<ul style="list-style-type: none"> • 12+ years with CCCS 	<ul style="list-style-type: none"> • 22+ years with Bank of Hawaii & Wells Fargo – consumer credit divisions
<p>Leilani Anzai, Credit Counseling – Certified Counselor, CCCS</p> <ul style="list-style-type: none"> • Hilo 	<ul style="list-style-type: none"> • 9+ years credit counseling with CCCS 	<ul style="list-style-type: none"> • 19 years with First Hawaiian Bank

<p>Patience Kahula, Credit Counseling – Certified Counselor, CCCS</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 1+ year credit counseling with CCCS 	<ul style="list-style-type: none"> • 8 years experience providing homebuyer education & homeownership preparation services
<p>John Nabers, Credit Counseling – Certified Counselor, CCCS</p>	<ul style="list-style-type: none"> • 14 years with CCCS – oversee education program 	<ul style="list-style-type: none"> • Member of State Bar Association • Adjunct professor of law, University of Hawaii
<p>*Roy Katsuda, Executive Director Hale Mahaolu</p> <ul style="list-style-type: none"> • Supervisor of Housing Counseling Program • Maui 	<ul style="list-style-type: none"> • 23 years supervising counseling program (since inception) 	
<p>Marlynn Tanji & Keri Kelilikane, Counselors, Hale Mahaolu</p> <ul style="list-style-type: none"> • Maui 	<ul style="list-style-type: none"> • 5+ years each in housing counseling or case management 	
<p>*Laura Matsuoka, Deputy Director, HCA</p>	<ul style="list-style-type: none"> • 3 years with HCA • Responsibilities include staff supervision, class delivery 	<ul style="list-style-type: none"> • Account Executive, Mortgage Company • Vitousek School of Real Estate & Abe Lee Seminars
<p>Katherine Marks, Community Services Specialist, HCA</p>	<ul style="list-style-type: none"> • 3 years in position – incl counseling management experience 	

Hallie Bennet, Pono Filimoeatu, Kelly Lincoln, Community Services Specialists, HCA <ul style="list-style-type: none"> Office locations include Hilo, Maui 	<ul style="list-style-type: none"> Over 1 year with HCA 	
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Over 27 training and certifications are held by the collaborating group submitting this proposal. The number of staff that has attended a training session or obtained a certification is listed below; further illustrating this group is highly qualified to implement this project.

Training/Certification	Training Provider	# of Staff Trained/Certified
Financial Fitness: Teaching Financial Management Skills	NeighborWorks Center for Homeownership Education & Counseling (NCHEC)	1
Credit Counseling for Maximum Results	NCHEC	16
Lending Basics for Housing Counselors	NCHEC	6
Foreclosure Basics or Beginning to Intermediate Foreclosure Prevention	NCHEC	12
Developing Effective Loss Mitigation & Negotiation Skills	NCHEC	15
Advanced Foreclosure Case Study	NCHEC	6
Counseling the Homeless & those at Risk of becoming Homeless	NCHEC	2
Effective Group & Telephone Counseling Strategies	NCHEC	7
Understanding & Applying Foreclosure Intervention & Loss Mitigation Tools	NCHEC	3
Foreclosure Intervention & Default Counseling	NCHEC	9
Principles, Practices & Techniques Part 1	NCHEC	2

Developing & Implementing an Effective Foreclosure Program	NCHEC	14
Counseling Clients Seeking Rental Housing	NCHEC	5
Making Home Affordable: A Breakdown of Program Components	NCHEC	2
Maximizing Client Workflow for Greater Business Results	NCHEC	2
FHA Insured Loans	NCHEC	1
Home Equity Conversion Mortgages	NCHEC	3
Managing Your Non-Profit for Maximum Results	NCHEC	1
Compliance with State & Federal Regulations	NCHEC	1
Understanding Credit Scoring	NCHEC	5
Home Affordable Modification Program	Rural Community Assistance Program	4
Introduction to Housing Counseling	NCHEC	6
Loan Document Review	NCHEC	1
HUD Policies & Procedures	Rural Community Assistance Program	1
FHA Loss Mitigation	HUD	4
Fair Credit Reporting		5
Suicide Alertness/Prevention	Safe Talk	8
Privacy & Confidentiality Issues, Sexual Harassment, Risk Management/Quality Assurance		8

B. 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 organizational chart that illustrates the placement of this request.

A chart for each participating organization is attached.

VI. Other

A. 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.

No pending litigation on any participating agency.

B. Licensure or Accreditation

Specify any special qualifications, including but not limited to licensure or accreditation that applicant possesses relevant to this request.

HHOC is an affiliate of NeighborWorks America, a congressionally chartered non-profit organization focused on community building through a variety of initiatives including homeownership promotion and preservation. HHOC is the only NeighborWorks organization in Hawaii providing homeownership promotion & preservation services.

HHOC, Hale Mahaolu, and HCA are HUD-approved counseling agencies.

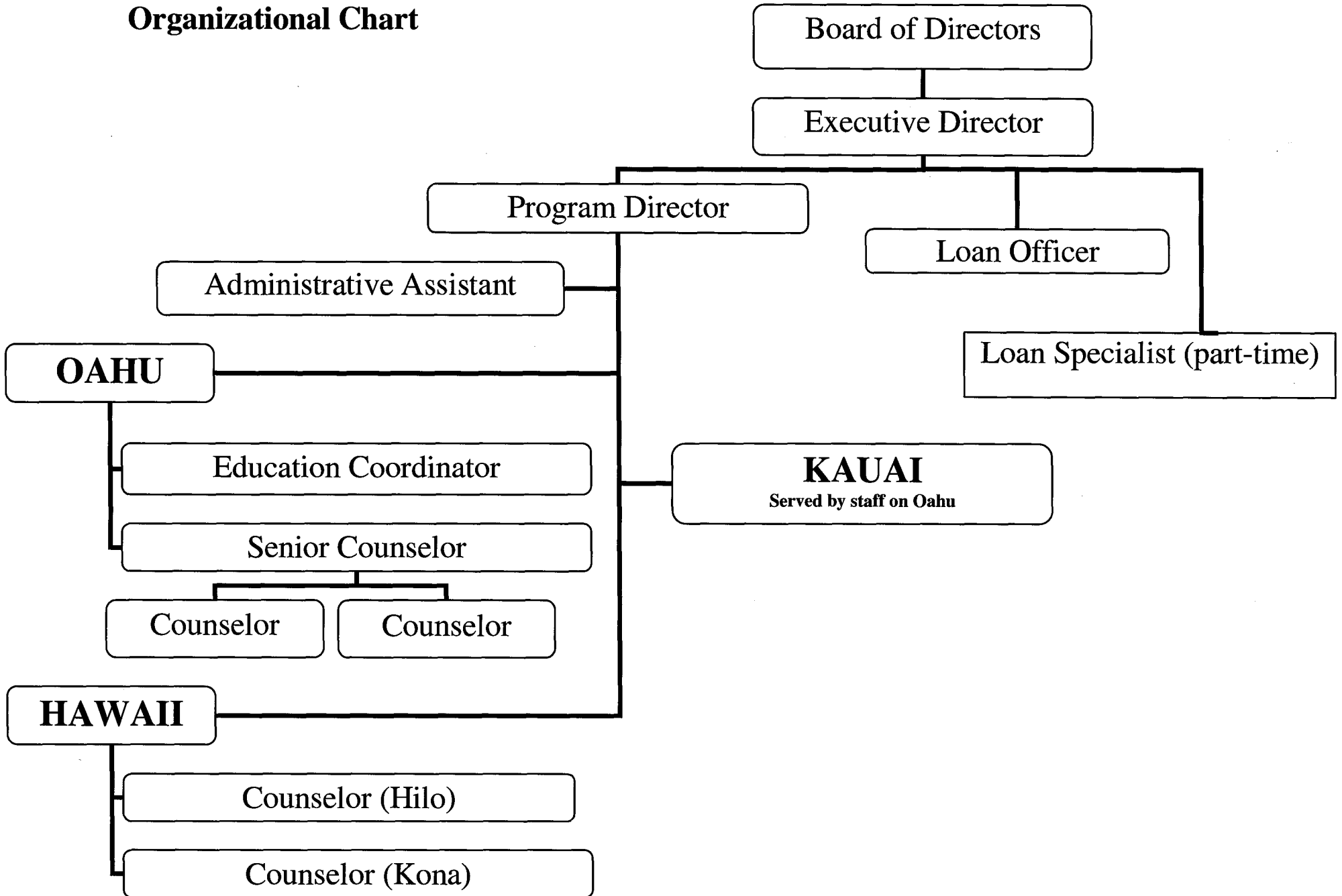
CCCS is:

- the only credit counseling service in the state with membership in the National Foundation for Credit Counseling (NFCC),
- fully accredited by the internationally recognized Council on Accreditation for Children and Family Services (COA),
- the sole Hawaii-based provider of pre-bankruptcy counseling services approved by the Executive Office of the US Trustee/Department of Justice.

Attachments

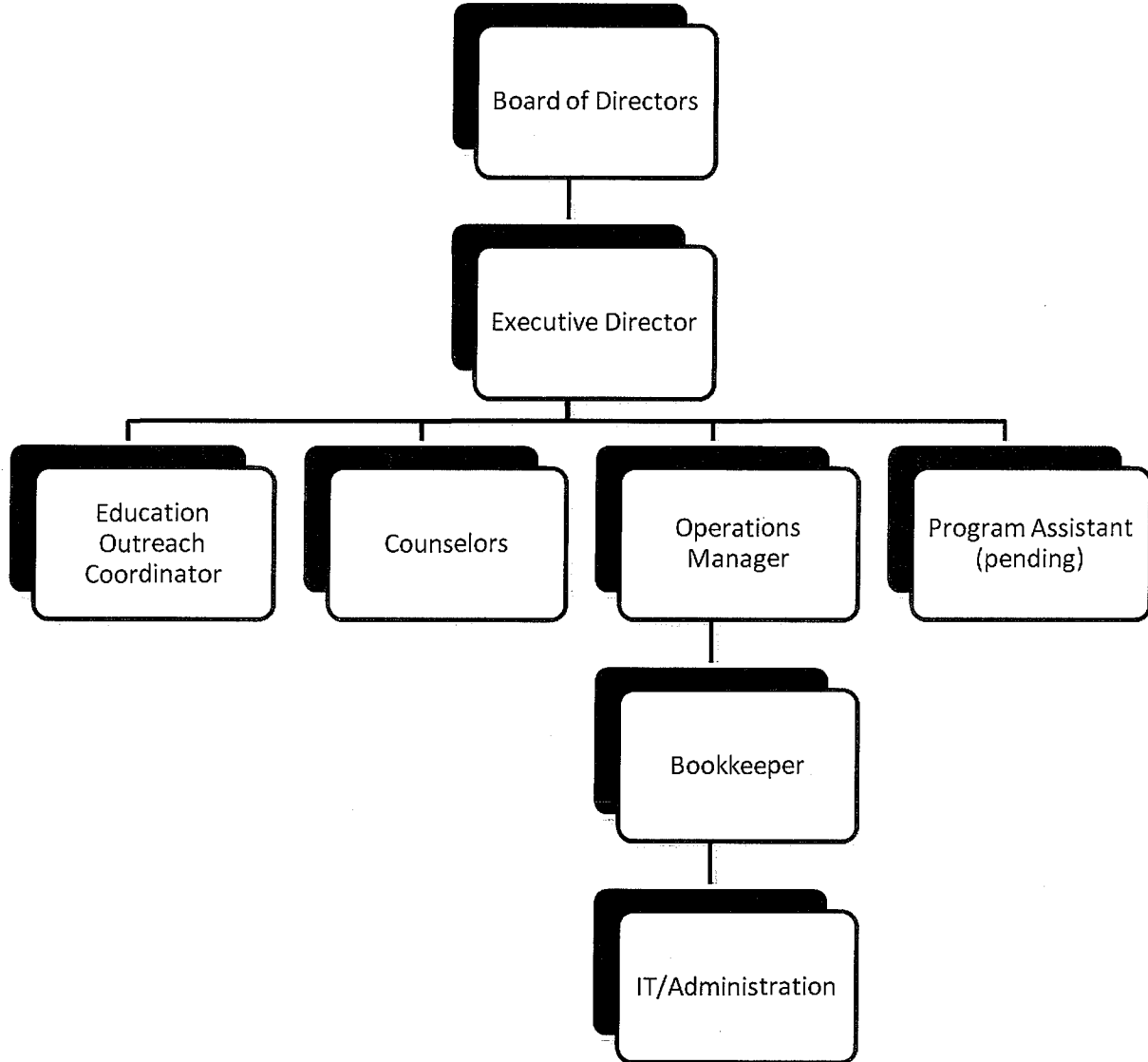
- Organization Charts – all agencies
- Declaration Statements – all agencies
- Budget Worksheets

Hawaii HomeOwnership Center Organizational Chart

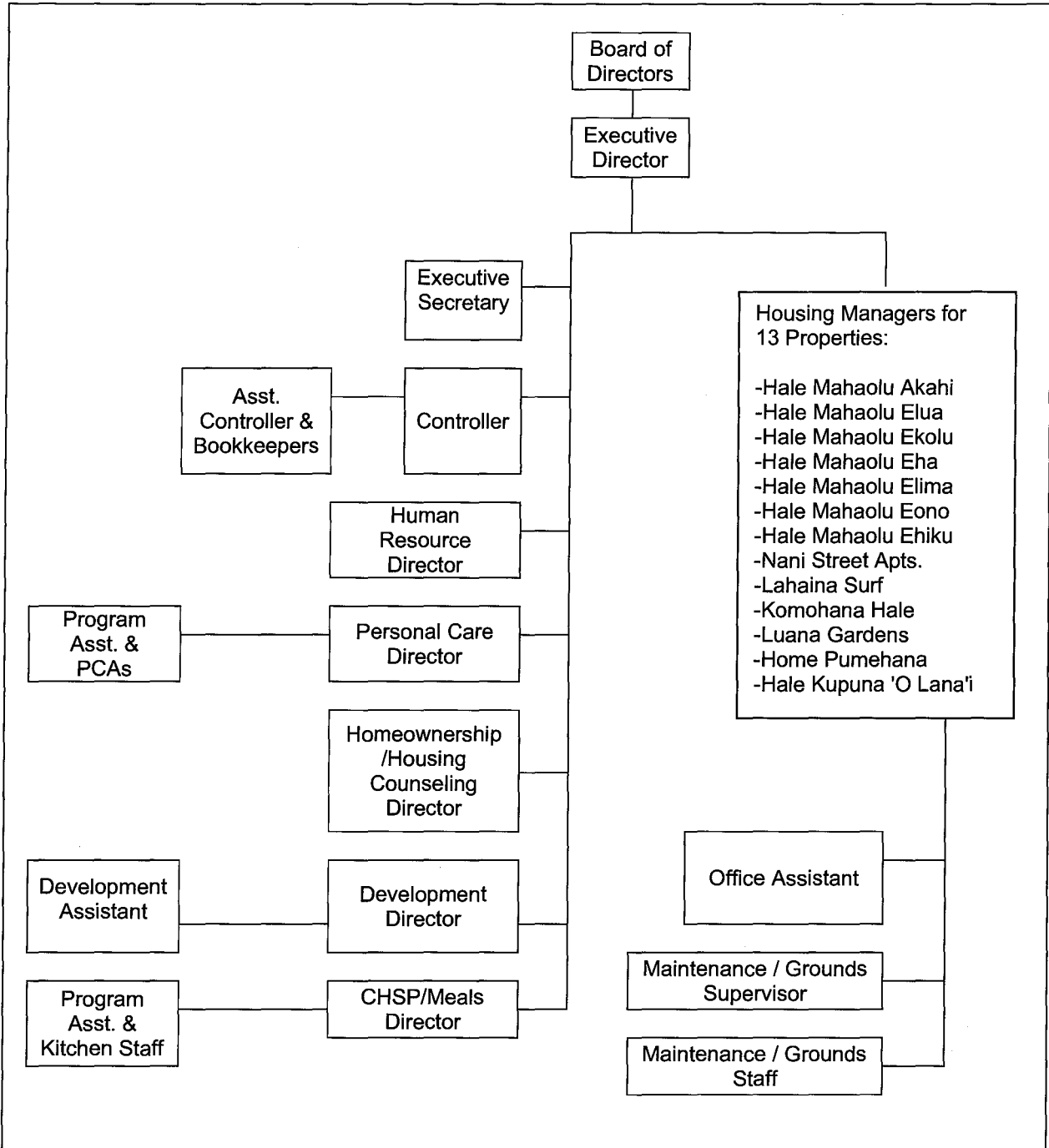


Consumer Credit Counseling Services of Hawaii

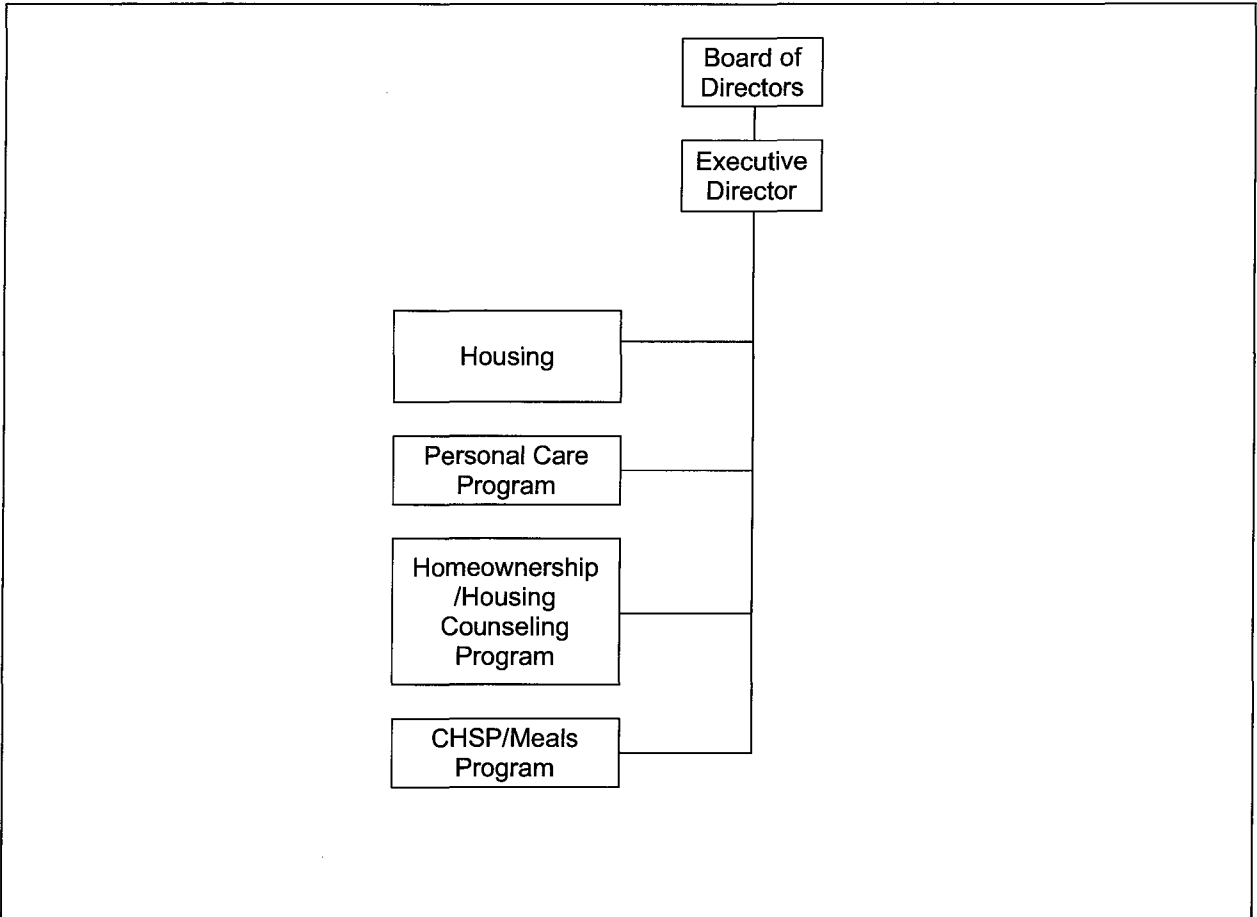
Organization Chart



Hale Mahaolu Organization Chart



Hale Mahaolu Program Chart



**Hawaiian Community
Assets
Board of Directors**

**Michelle Kauhane
Executive Director**

**Laura Matsuoka
Deputy Director**

**Lending
Program**

**Financial
Education
Services**

**Fiscal/
Administration**

**Sonja Gonzaga
Mortgage Consultant**

**Kathy Marks
CS Specialist - Oahu**

**Pono Filimoeatu
CS Specialist - Maui**

**Rona Kahoonei
Operations Manager**

**Jon Arbles
Mortgage Consultant**

**Kelly Lincoln
CS Specialist -
Hawaii**

**Penny Tomador
CS Specialist - Kauai**

**Christina Belefueille
Processor**

**Hallie Bennet
CS Specialist -
Oahu**

**Desiree Vea
CS Specialist -
Oahu**

**Amy Gonzalez
Closer**

**Jeff Gilbreath
Program
Coordinator**

**Rose
Transfiguracion
CS Specialist -
Oahu**

**DECLARATION STATEMENT
APPLICANTS FOR GRANTS AND SUBSIDIES
CHAPTER 42F, HAWAII REVISED STATUTES**

The undersigned authorized representative of the applicant acknowledges that said applicant meets and will comply with all of the following standards for the award of grants and subsidies pursuant to section 42F-103, Hawaii Revised Statutes:

- (1) 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 or subsidy is awarded;
- (2) Comply 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;
- (3) Agree not to use state funds for entertainment or lobbying activities; and
- (4) Allow the state agency to which funds for the grant or subsidy 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 or subsidy.

In addition, a grant or subsidy may be made to an organization only if the organization:

- (1) Is incorporated under the laws of the State; and
- (2) Has bylaws or policies that describe the manner in which the activities or services for which a grant or subsidy is awarded shall be conducted or provided.

Further, a grant or subsidy may be awarded to a non-profit organization only if the organization:

- (1) Has been determined and designated to be a non-profit organization by the Internal Revenue Service; and
- (2) Has a governing board whose members have no material conflict of interest and serve without compensation.

For a grant or subsidy used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant or subsidy 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 or subsidy 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 HomeOwnership Center

(Typed Name of Individual or Organization)



(Signature)

(Date)

Dennis Oshiro

Executive Director

(Typed Name)

(Title)

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Consumer Credit Counseling Service of Hawaii

(Organization)

1/24/11
(Date)

Wendy Burkholder
(Typed Name)

Executive Director
(Title)

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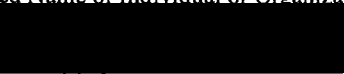
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Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

Hale Mahalo
(Typed Name of Individual or Organization)

 (Signature) 1-27-2011 (Date)

Roy K. Katsuda (Typed Name) Executive Director (Title)

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Hawaiian Community Assets
(Typed Name of Individual or Organization)



(Signature)

1/28/11

(Date)

Michelle Kauhane

(Typed Name)

Executive Director

(Title)

BUDGET REQUEST BY SOURCE OF FUNDS
(Period: July 1, 2011 to June 30, 2012)

App Hawaii HomeOwnership Center

BUDGET CATEGORIES	Total State Funds Requested (a)	Non-Government (pending & conf) (b)	Government (pending) (c)	Government (confirmed) (d)
A. PERSONNEL COST				
1. Salaries	286,000	414,400	91,052	92,673
2. Payroll Taxes & Assessments	4,205	64,993	19,769	
3. Fringe Benefits- Medical Only	67,120	58,350	7,224	17,500
TOTAL PERSONNEL COST	357,325	537,743	118,044	110,173
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	14,536	23,000	7,500	5,000
2. Insurance	3,541	15,000	4,560	
3. Lease/Rental of Equipment	3,092	4,200	12,000	
4. Lease/Rental of Space	90,863	24,056		4,000
5. Staff Training	8,295	21,000	1,900	
6. Supplies	10,947	31,171	4,491	3,500
7. Telecommunication	6,338	30,000	3,500	
8. Utilities		2,000		
9. Postage	1,403	10,000		
10. Marketing/Public Awareness	8,427	30,000		
11. Bank Expense		10,058		
12. Educational Materials/Instructor	4,000	39,300	1,500	
13. Extraordinary- Office Move		15,000		
14. Professional Fees	36,474	17,708	7,845	
15. Accreditation/Spec. Projects		10,000		
16. Dues/Subscriptions		14,314		
17. Mileage/Travel/Parking	4,760		1,129	
18. Interest			5,593	
19. Depreciation			10,218	
20. Credit Reports		2,634		
TOTAL OTHER CURRENT EXPENSES	192,675	299,443	60,236	12,500
C. EQUIPMENT PURCHASES		1,500		
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	550,000	838,686	178,280	122,673
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	550,000	Reina Miyamoto	523-8116	
(b) Non-government - pending & confirmed	838,686	Name (Please type or print)	Phone	
(c) Government Request - pending	178,280		1/28/2011	
(d) Government Request - confirmed	122,673	Signature of Authorized Official	Date	
TOTAL BUDGET	1,689,639	Dennis Oshiro, Executive Director		
		Name and Title (Please type or print)		

