

COPY

House District 99-Statewide
Senate District 99- Statewide

THE TWENTY-EIGHTH LEGISLATURE
APPLICATION FOR GRANTS
CHAPTER 42F, HAWAII REVISED STATUTES

Log No:

For Legislature's Use Only

Type of Grant Request:

GRANT REQUEST - OPERATING

GRANT REQUEST - CAPITAL

"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.

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

STATE DEPARTMENT OR AGENCY RELATED TO THIS REQUEST (LEAVE BLANK IF UNKNOWN): DEPARTMENT OF HUMAN SERVICES- HMS

STATE PROGRAM I.D. NO. (LEAVE BLANK IF UNKNOWN): HMS 601

1. APPLICANT INFORMATION:

Legal Name of Requesting Organization or Individual:
Hawaii HomeOwnership Center
Dba: Same as above

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

Mailing Address: Same as above

2. CONTACT PERSON FOR MATTERS INVOLVING THIS APPLICATION:

Name REINA MIYAMOTO

Title Program Director

Phone # 523-8116

Fax # 523-9500

E-mail reina@hihomeownership.org

3. TYPE OF BUSINESS ENTITY:

- NON PROFIT CORPORATION INCORPORATED IN HAWAII
- FOR PROFIT CORPORATION INCORPORATED IN HAWAII
- LIMITED LIABILITY COMPANY
- OTHER
- SOLE PROPRIETORSHIP/INDIVIDUAL

6. DESCRIPTIVE TITLE OF APPLICANT'S REQUEST:

FUNDING FOR EXPANSION OF PROGRAMS TO ASSIST LOW AND MODERATE INCOME RESIDENTS WITH THE TOOLS, RESOURCES AND EDUCATION TO ACHIEVE FINANCIAL STABILITY AND HOME OWNERSHIP.

4. FEDERAL TAX ID # _____

5. STATE TAX ID # _____

7. AMOUNT OF STATE FUNDS REQUESTED:

FISCAL YEAR 2016: \$ 175,000

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 \$ 0
 FEDERAL \$ 0
 COUNTY \$ 7,986
 PRIVATE/OTHER \$ 51,375

TYPE NAME & TITLE OF AUTHORIZED REPRESENTATIVE:

AUTHORIZED SIGNATURE

DENNIS OSHIRO, EXECUTIVE DIRECTOR
NAME & TITLE

DATE SIGNED

1/29/15



RECEIVED

1-30-15

VF



Hawai'i HomeOwnership Center

1259 Aala Street, Suite 201
Honolulu, Hawai'i 96817
Phone: (808) 523-9500
Fax: (808) 523-9502
www.hihomeownership.org

2015 Board of Directors

Ryker Wada
Board Chair
Legal Aid Society of Hawaii

Stacey Katakura White
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HIAccounting

Karl Yoneshige
Treasurer
HawaiiUSA FCU

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First Hawaiian Bank

Mark Tanaka
Kauai Realty

Dawn Robinson Naya
HomeStreet Bank

David Pietsch III
Title Guaranty Hawaii

Patrick Bullard
Heinrich Bullard Marketing

Roy Katsuda
Hale Mahaolu

Keith Kato
Hawaii Island Community
Development Corp

Debra Luning
Gentry Homes, Ltd.

Carol Marx
Bank of Hawaii

Natalie Klehm
A&B Properties

Chereen Pires
American Savings Bank

Tony Au
Central Pacific Bank

Shere'e Young
Communications Pacific

Jun Yang
City & County of Honolulu

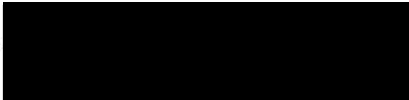
January 29, 2015

The Honorable Jill Tokuda
Chair, Committee on Ways and Means
Hawaii State Senate
State Capitol, Room 207
Honolulu, HI 96813

Dear Sen. Tokuda:

As duly noted by the time and date affixed to this document, the Committee on Ways and Means of the Hawaii State Senate hereby certifies that Hawaii HomeOwnership Center has officially submitted, and the Committee on Ways and Means has officially received prior to its stated deadline of 4:30 p.m. on Friday, January 30, 2015, one (1) copy of Hawaii HomeOwnership Center's Application for Grants in Aid for due consideration by the 28th Legislature of the State of Hawaii for Fiscal Year 2015-2016, with the original signed application having been submitted to the House Committee on Finance.

Thank you,


Dennis Oshiro
Executive Director

Application for Grants

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. Please include the following:

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

In 2003 the Hawaii State Legislature passed SCR 96 supporting the establishment and operation of Hawaii HomeOwnership Center. HHOC opened its doors in October 2003 as a 501(c) 3 non-profit agency, founded through a partnership between businesses, non-profit, community, and government leaders to provide group classes and individual coaching to prepare first time homebuyers for sustainable homeownership. Today, HHOC has its headquarters in Honolulu, and offers in-person, online, and phone services on Oahu, as well as Hawaii, Kauai, and Maui Counties. HHOC has served 4,543 households with homebuyer education classes & counseling, and foreclosure prevention services. Additionally, HHOC has assisted 1,185 households to successfully qualify for the purchase of their first home. Of these, 57% were deemed as low and moderate-income households at intake.

In response to increasing requests for services from distressed homeowners, HHOC added statewide foreclosure prevention counseling in February 2009 and to date has assisted 960 households statewide.

HHOC is affiliated with NeighborWorks America, a congressionally chartered non-profit organization focused on affordable housing and community development (including homeownership promotion and preservation). HHOC is

the only NeighborWorks affiliate providing homeownership promotion & preservation services in Hawaii. HHOC is also a U.S. Department of Housing and Urban Development (HUD) Approved Housing Counseling Agency.

2. The goals and objectives related to the request;

The goal of this request is to expand sustainable financial and homeownership services on Oahu, Hawaii, and Kauai to assist residents who face significant challenges and barriers to homeownership, so they may qualify for mortgage financing to purchase a home with a sustainable monthly payment, thereby making rental units available for other families in need. In addition, due to the growing need for this type of assistance, HHOC will execute a feasibility study to explore increasing services to the residents of Maui County, with the eventual outcome of opening physical locations on all of the Hawaiian Islands.

The specific objective of this request is to provide financial stability and homeownership services to 445 new Hawai'i households if full funding of the grant is appropriated. This would be significantly more residents served compared to the prior year and provide the investment towards partnership development and establishment in Kauai and Hawaii Counties to increase access to services in those areas in future years. A GLA would also accelerate initiation of in-person services in Maui County and add at least 10 additional outreach workshops too.

3. The public purpose and need to be served;

Homeownership is the cornerstone of a stable and prosperous economy. By providing financial education and counseling to low and moderate income residents, we can shift the burden off of the State, and provide these families and individuals the tools needed to become self-sustaining members of society. Studies have shown homeowners are more likely to participate in neighborhood security watch-type of programs which deter crime & reduce costs of emergency service calls, and having access to home equity reduces their need for public assistance if

they are laid off. This will directly impact the State's financial expenditures, as it will free up resources and taxpayer funds that can then be used to assist other residents.

4. Describe the target population to be served; and

Prospective first-time homebuyers on all islands are the target population. Working with affordable rental projects is one strategy to reach the target population including those residing in projects owned and/or operated by Hawaii Housing Finance Development Corporation (HHFDC), Hawaii Housing Development Corporation (HHDC), and EAH – all of these organizations have already started to partner with HHOC with their projects on Oahu. Fifty-one percent of clients served in the last year are very low and low income by HUD area median income standards.

5. Describe the geographic coverage.

Homeownership preparation will be provided statewide. Residents in all counties can be provided services. Currently, there is a physical office presence on Oahu. On-island classes are provided on Oahu, Kauai, and Hawaii Islands, and online classes are available statewide including to Maui County. For those unable to receive face-to-face support, phone coaching is available to provide assistance towards their home buying goals.

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. The applicant shall:

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

Homeownership Promotion Services:

After completing the required intake process, participants will receive an initial assessment meeting about credit and money management, and identifying their

key barriers to successful homeownership. The counselor develops a customized action plan to address their homeownership barriers and schedules the member for homebuyer education classes. After each one-on-one counseling session, the member receives a task sheet breaking down the action plan into achievable steps. The assigned tasks may include the client contacting other agencies for services that HHOC does not provide.

The homebuyer education classes are conducted in a group format, addressing the topics of money management, credit, and the home buying process. One-on-one counseling is available to the extent that the client needs/wants assistance to progress to mortgage-readiness. When clients have become mortgage ready, they begin shopping for their loan and new home. Staff are available to assist in preparing for this process and encourage clients to compare 4 different loan options. Clients can review these options with their counselor to discuss the differences before making a decision. Once a client purchases their home, they are invited to attend periodic post-purchase seminars and/or individual counseling. Post-purchase seminar topics have included repairing and maintaining the home, wills and trusts, and properly insuring the home. Post-purchase one-on-one counseling can cover a variety of topics including but not limited to budget issues, refinancing, and avoiding financial pitfalls and foreclosure.

The homebuyer education course and one-on-one counseling include strategies to prevent mortgage delinquency. Clients are encouraged to save a sum equivalent to three months of living expenses, for example. They are also encouraged to save the amount needed for a monthly mortgage payment before shopping for a home to ensure that it is a sustainable expense. If the monthly mortgage payment will be significantly greater than the amount they are paying for rent, counselors review budget adjustments to accommodate the increased monthly expense. Most clients are first-time homebuyers who purchase condominiums, so counselors also

ensure clients are prepared to assume monthly maintenance fees. Homebuyer education classes also have participants consider the added costs if their commute will increase after their home purchase.

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

Objectives and Major Tasks*	MONTH											
	1	2	3	4	5	6	7	8	9	10	11	12
Orientation sessions scheduled & promoted	X	X	X	X	X	X	X	X	X	X	X	X
Online orientation updated as needed	X			X			X			X		
Participate in events that provide access to target populations	X			X		X			X			X
Participate in events targeting potential referral sources						X			X			X
Work with those managing affordable rental projects to post information about orientations, etc.	X						X	X	X	X	X	X
Counsel clients regarding their homeownership goals	X	X	X	X	X	X	X	X	X	X	X	X
Audit files for compliance	X						X					X
Classes scheduled – facilities reserved	X	X	X	X	X	X	X	X	X	X	X	X
Monitor counseling assignment, quality, and accommodation	X						X					X
Info pulled from client database to prepare quarterly reports	X			X			X			X		
Reports to be prepared, submitted	X			X			X			X		
Invoices to be prepared, submitted	X			X			X			X		

* Timeline assumes month #1 is July 2015.

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

HHOC will have workshop attendees complete an evaluation form during sessions. Evaluation and feedback will be used to improve future sessions. A pre & post survey will also be implemented before members receive services and after they complete homebuyer education to determine the impact of our services and areas that may need improvement – the survey will be a self-reported rating of our members' habits and confidence on homeownership related topics.

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 would need to be updated and transmitted to the expending agency.

HHOC will submit a report of results achieved for the project on a quarterly basis to the department of responsibility. 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 in 12 months are noted below:

- *445 new households will receive homebuyer education and/or individualized coaching*
- *75 households will achieve homeownership for the first time*
- *Delivery of a minimum of 22 classes accommodating 325 individuals/families will be offered throughout the state.*
- *Delivery of a minimum of 37 homeownership outreach workshops educating 370 households about the basics of homeownership throughout the state.*

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.

See attached "Budget Request by Sources of Funds"

2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2016.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$43,000	\$47,000	\$38,000	\$47,000	\$175,000

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2016.

Government Contracts	Amount	Status (if any)
Department of Hawaiian Home Lands contract	\$ 79,248.00	Contract approved
Hawaii County contract	\$ 48,475.00	
Foundation Grants		
Hawaii Community Foundation FLEX Program	\$ 12,500.00	
Watumull Foundation	\$ 1,000.00	
Financial Institutions		
First Hawaiian Bank	\$ 12,500.00	
American Savings Bank	\$ 10,000.00	
Territorial Savings Bank	\$ 2,500.00	
Wells Fargo Housing Foundation	\$ 15,000.00	Pending
Central Pacific Bank Foundation	\$ 5,000.00	Approved
Other		
Neighborhood Reinvestment	\$ 80,000.00	Pending
TOTAL	\$266,223.00	

4. The applicant shall provide a listing of all state and federal tax credits it has been granted within the prior three years. Additionally, the applicant shall provide a listing of all state and federal tax credits they have applied for or anticipate applying for pertaining to any capital project, if applicable.

Not applicable.

5. The applicant shall provide a listing of all government contracts and grants it has been and will be receiving for program funding.

Please see attached regarding government contracts and grants.

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2014.

\$599,722 is the estimate for unrestricted assets as of 12/31/14. HHOC is accruing its last expenses and account receivables for 2014 through the end of January 2015.

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 I of this application details the history of service delivery in the state of Hawaii by HHOC. Section V outlines the intensive training and experience of the staff that will be implementing the project. The staff is trained in their area of service delivery and those supervising the programs have management experience too. HHOC has been awarded many county and federal contracts and grants for its programs that reflect that we have proven ourselves worthy of receiving and stewarding grant funds to implement our programs. Following is a list of such awards in the past three years for housing counseling.

Organizational Underwriting for Homebuyer Education & Counseling

Donna Wright, Relationship Manager
NeighborWorks America, Pacific Region
445 S. Figueroa Street, Suite, 2580
Los Angeles, CA 90071
Phone: (213) 261-4084, Email: dwright@nw.org

Status: HHOC applies for annual competitive grants available only to NeighborWorks affiliates. Award pending for 2015.

Hawaii County

Office of Housing and Community Development

Existing Housing Division

Sharon Hirota, Manager

1990 Kino'ole Street, Suite 105

Hilo, Hawai'i 96720

Phone: 808-959-4642, Email: ohcdeh@hawaiicounty.gov

Status: HHOC has had a fee-for-service contract with Hawaii County for the last 8 years & is currently implementing its 9th year of service for pre-purchase education/counseling. Contract also has an inclusion for foreclosure prevention counseling. The current contract is scheduled to expire 3/31/15.

City & County of Honolulu

Office of Community Services

Office of Special Projects

Shane Akagi

715 South King Street, #311

Honolulu, Hawaii 96813

Phone: 768-5861, Email: sakagi@honolulu.gov

Status: Current – schedule to expire 7/31/15

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.

HHOC provides client services in the HawaiiUSA Plaza at 1259 Aala Street #201 Honolulu, Hawaii 96817. The office is leased in a building owned by the HawaiiUSA Federal Credit Union, which is the primary occupant. HHOC has three meeting rooms used for clients, including a large classroom. There is one private office space for the Executive Director, and cubicles for housing counseling staff. A meeting room in the building for large class sessions or meetings is available for rent through HawaiiUSA FCU. HawaiiUSA Plaza offices and bathrooms are ADA compliant and handicap accessible.

Kauai & Hawaii Island classes are delivered in classroom space through the respective County offices. Those class locations are ADA compliant and handicap accessible.

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.

Staff/Position	Years of Experience Related to Project Proposal	Other Related Qualifications
<p>*Reina Miyamoto, Program Director</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 8.5 years with HHOC managing agency operations including staff supervision • Conducts outreach presentations, homebuyer education classes, & individual homeownership coaching. • 20+ total years of non-profit management experience 	<ul style="list-style-type: none"> • Former trainer for YMCA of the USA courses, National Safety Council First Aid & CPR classes • Graduate of the Hawaii Community Foundation’s Hawaii Emerging Leaders Program • Certified by NeighborWorks Center for Homeownership Education & Counseling (NCHEC) for Homebuyer Education & Homeownership Counseling for Program Managers & Executive Directors
<p>Dale Tomei, Education Coordinator</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 9.5 years with HHOC 	<ul style="list-style-type: none"> • Managed department of 15-20 at Tori Richard, Ltd. • Certified by NCHEC for Post-Homeownership Education, Homebuyer Education Training & completed 17 courses related to homeownership education & counseling, foreclosure prevention, and our client management system

<p>Constance Rosa, Pre-purchase Counselor (part- time)</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 9 years with HHOC 	<ul style="list-style-type: none"> • 1 year of experience with Waimanalo Community Development Corporation • Certified by NCHCEC for Homeownership Counseling, Pre-Purchase Homeownership Education, Post-Purchase Education & completed 14 courses related to homeownership education & counseling, lending, foreclosure prevention
<p>Rebecca Yara, Homeownership Counselor</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • Almost 10 years with HHOC 	<ul style="list-style-type: none"> • 25 years working in the mortgage industry. • Certified by NCHCEC for Foreclosure Counseling & completed 17 courses about homeownership counseling, lending & foreclosure prevention.
<p>Alison Ries, Administrative Assistant</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 6 years with HHOC, 10 additional years of experience as administrative assistant and/or office manager. 	
<p>Dennis Oshiro, Executive Director</p> <ul style="list-style-type: none"> • Oahu 	<ul style="list-style-type: none"> • 7 years with HHOC, founded HHOC Mortgage (non-profit mortgage broker affiliated with HHOC), 40 years of lending experience 	<ul style="list-style-type: none"> • Founding president of the Hawaii Association of Mortgage Brokers and Past President of Mortgage Bankers Association of Hawaii.

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 organization chart that illustrates the placement of this request.

The organization chart is attached.

C. Compensation

The applicant shall provide the annual salaries paid by the applicant to the three highest paid officers, directors, or employees of the organization by position.

Please see attached "Budget Justification – Personal Salaries & Wages" form for the Executive Director, Program Director, and Education Coordinator's salaries.

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.

Not applicable. HHOC is not involved in any pending or in any previous litigation.

B. 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.

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 is also a HUD-Approved Counseling Agency.

C. Federal and County Grants

The applicant shall separately specify the amount of federal and county grants awarded since July 1, 2014.

Please see Attachment titled "Government Contracts and/or Grants Received"

D. 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.

E. Future Sustainability Plan

The applicant shall provide a plan for sustaining after fiscal year 2015-16 the activity funded by the grant if the grant of this application is:

- (1) Received by the applicant for fiscal year 2015-16, but
- (2) Not received by the applicant thereafter.

If funding is received through State of Hawaii, it will allow HHOC to provide additional services on Kauai and Hawaii Islands and establish our organization as a resource for first-time homebuyers through additional marketing support. The advertising efforts and expanded partnerships developed on the islands through the Grant-in-Aid will allow us to continue to reach more residents the following year even if we have less resources for that purpose due to establishing ourselves in the communities in 2015-16.

The HHOC board of directors is currently implementing a strategic plan that includes increasing our fundraising base to expand our services statewide.

F. Certificate of Good Standing (If the Applicant is an Organization)

If the applicant is an organization, the applicant shall submit one (1) copy of a certificate of good standing from the Director of Commerce and Consumer Affairs that is dated no earlier than December 1, 2014

Attached.

Attachments

- Budget Request by Source of Funds Form
- Budget Justification – Personnel Salaries & Wages Form
- Government Contracts and/or Grants Form
- Organization Chart
- Certificate of Good Standing
- Declaration Statement of Applicants for Grants

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2015 to June 30, 2016

Applicant: Hawaii HomeOwnership Center _____

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	70,976	73,352		
2. Payroll Taxes & Assessments	5,963	6,647		380
3. Fringe Benefits	15,661			19,336
TOTAL PERSONNEL COST	92,600	80,000		19,716
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	11,000			7,006
2. Insurance	750			4,080
3. Lease/Rental of Equipment	810			2,848
4. Lease/Rental of Space	2,400			15,744
5. Staff Training	2,875			
6. Supplies	1,750			1,267
7. Telecommunication	7,418			2,953
8. Utilities				
9 Professional fees - IT, website, accounting	6,470			24,938
10 Other travel costs - car, per diem	10,079			1,748
11 Marketing	30,596			8,550
12 Postage	290			1,229
13 Mileage & Parking	793			547
14 Misc Expenses				1,800
15 Dues & Subscriptions				674
16 Contracted Services				8,929
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	75,230			82,313
C. EQUIPMENT PURCHASES	7,170			800
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	175,000	80,000		102,829
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	175,000	Reina Miyamoto 523-8116		
(b) Total Federal Funds Requested	80,000	Name (Please type or print) Phone		
(c) Total County Funds Requested		[Redacted Signature] 1/27/15		
(d) Total Private/Other Funds Requested	102,829	Signature of Authorized Official Date		
TOTAL BUDGET	357,828	Dennis Oshiro Executive Director		
		Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2015 to June 30, 2016

Applicant: Hawaii HomeOwnership Center

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Education Coordinator	1	\$ 43,709.04	16.63%	\$ 7,270.63
Program Director	1	\$ 44,500.00	25.00%	\$ 11,125.00
Executive Director	1	\$ 72,900.00	20.00%	\$ 14,580.00
Homeownership Counselor	1	\$38,000.00	100.00%	\$ 38,000.00
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
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TOTAL:				70,975.63

JUSTIFICATION/COMMENTS:

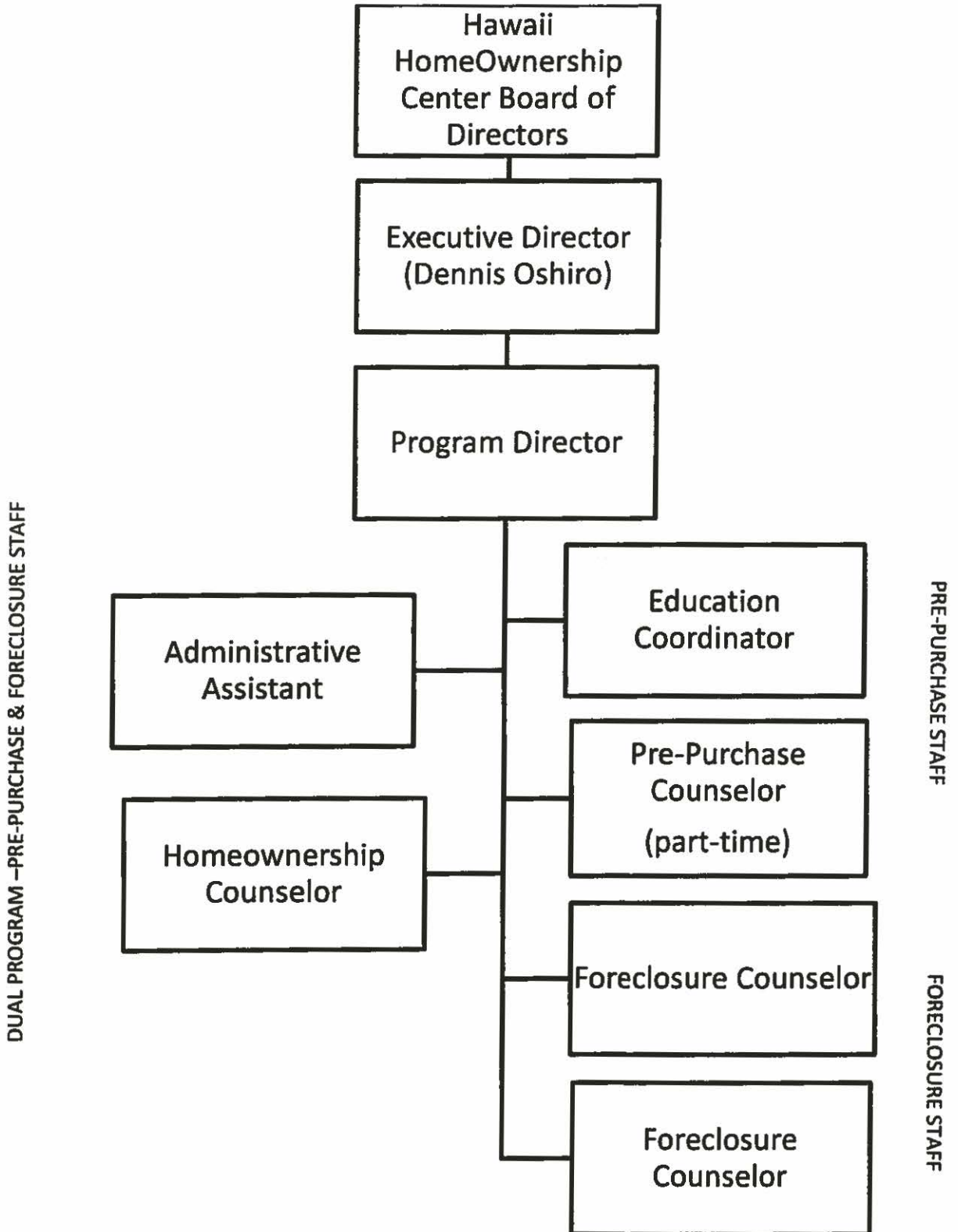
The Education Coordinator will deliver/oversee our professional volunteers in our homebuyer education classes on the neighbor islands & will also deliver some of the outreach presentations on Oahu. The program director is responsible for the training & supervision of the new homeownership counselor & implementation of programs on all islands. As HHOC expands to the neighbor islands, the Executive Director must be involved to develop the support network to fund/sustain office operations on the neighbor islands as we expand our services. The homeownership counselor will be providing direct services on the Big Island.

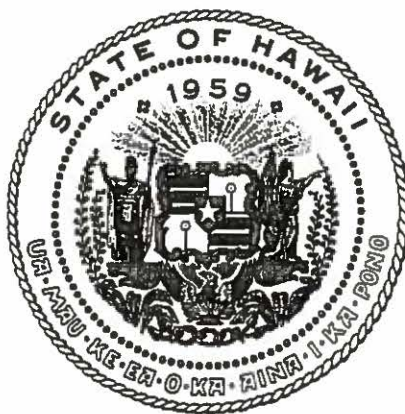
GOVERNMENT CONTRACTS AND/OR GRANTS

Applicant: Hawaii HomeOwnership Center (HHOC)

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1.	Homebuyer Education & Individual Coaching towards homeownership	1/2014-1/2019	Department of Hawaiian Home Lands	State	\$749,008 over 5 years (\$410,558 for HHOC, \$338,450 to sub-contract Consumer Credit Counseling Services of Hawaii)
2.	Homebuyer Education & Individual Coaching towards homeownership, Foreclosure Prevention Counseling	Current through 3/31/2015	Hawaii County	Hawaii County	Paid by milestone (service provided)
3.	Unrestricted funding	Pending	NeighborWorks America	US	Grant Award pending
4.	Homebuyer Education & Individual Coaching towards homeownership	Pending	US Department of Housing & Urban Development via NeighborWorks America	US	Grant Award pending
5.	Foreclosure Prevention Counseling	Pending	NeighborWorks America	US	Contract pending
6.	Facilitating movement through the housing continuum – i.e. provide education/coaching to the homeless to be placed in affordable rentals, renters to become homeowners)	Grant extended through 7/2014	City & County of Honolulu	Honolulu County	As of 1/1/15 \$48,848.35 is the remaining grant balance (\$7986.87 for HHOC, \$40,861.48 to sub-contract Consumer Credit Counseling Services of Hawaii & Hawaiian Community Assets)
				TOTAL	\$418,544.87 (excludes sub-contract totals to other agencies)

Hawaii HomeOwnership Center Organizational Chart





Department of Commerce and Consumer Affairs

CERTIFICATE OF GOOD STANDING

I, the undersigned Director of Commerce and Consumer Affairs of the State of Hawaii, do hereby certify that

HAWAI'I HOMEOWNERSHIP CENTER

was incorporated under the laws of Hawaii on 02/25/2003 ;
that it is an existing nonprofit corporation; and that,
as far as the records of this Department reveal, has complied
with all of the provisions of the Hawaii Nonprofit Corporations
Act, regulating domestic nonprofit corporations.

IN WITNESS WHEREOF, I have hereunto set
my hand and affixed the seal of the
Department of Commerce and Consumer
Affairs, at Honolulu, Hawaii.

Dated: January 26, 2015

Interim Director of Commerce and Consumer Affairs



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

The undersigned authorized representative of the applicant certifies the following:

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

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

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

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

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

Hawaii HomeOwnership Center
(Typed Name of Individual or Organization)


(Signature)

1/29/15
(Date)

Dennis Oshiro
(Typed Name)

Executive Director
(Title)