



## 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

*Leilani Spencer*

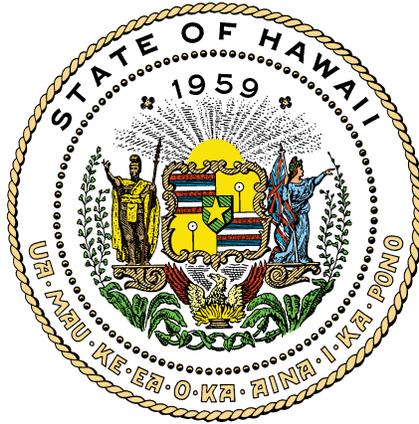
Leilani Spencer, Executive Director/CEO

01/23/26

AUTHORIZED SIGNATURE

PRINT NAME AND TITLE

DATE



## 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

NEIGHBORHOOD HOUSING COMMUNITY DEVELOPMENT CORPORATION

was incorporated under the laws of Hawaii on 11/14/2018 ;  
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 23, 2026

Director of Commerce and Consumer Affairs





## **Application for Grants – Public Purpose Certification**

The grant will be used for a **public purpose** pursuant to **Section 42F-102, Hawai'i Revised Statutes**.

### **Name of Requesting Organization:**

Neighborhood Housing Community Development Corporation, doing business as Permanently Affordable Living Hawai'i (PAL Hawai'i)

### **Public Purpose of the Grant:**

Establishing a foundation of hope by providing affordable homes and services for the people of Hawai'i, strengthening housing stability, and preserving long-term affordability for local residents.

### **Services to Be Supported by the Grant:**

Operational support for PAL Hawai'i's affordable housing activities, including:

- Management and stewardship of affordable rental housing
- Development of new permanently affordable homes
- Stewardship of the **Ho'omaluhia Community Land Trust**, ensuring long-term affordability
- Delivery of PAL Hawai'i's **service-enriched housing program**, which supports housing stability, financial literacy, and long-term self-sufficiency

### **Target Group:**

Houseless individuals and families, and low- to middle-income local workforce households, with priorities and preferences for households with long-standing, multigenerational ties to Hawai'i.

### **Cost of the Grant:**

\$100,000

## 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, 2025.

#### **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;**

Neighborhood Housing Community Development Corporation, doing business as Permanently Affordable Living Hawai'i (PAL), is a Hawai'i-based 501(c)(3) nonprofit organization dedicated to creating and stewarding permanently affordable housing and supportive services for local residents. Founded in 2018, PAL was established in response to the growing displacement of Hawai'i families caused by rising housing costs and limited long-term affordability options.

PAL's mission is to establish a foundation of hope by providing affordable homes and services for the people of Hawai'i. Through the development and stewardship of permanently affordable homeownership opportunities and the delivery of resident-focused support services, PAL works to ensure that local families with long-standing, multigenerational ties to Hawai'i communities can achieve housing stability, preserving the cultural and social fabric of the islands.

PAL's work centers on long-term affordability models that protect public investment, prevent displacement, and create intergenerational benefits for Hawai'i residents. By combining housing development, community land trust principles, and ongoing resident support, PAL provides a comprehensive, locally grounded approach to addressing Hawai'i's housing crisis.

2. The goals and objectives related to the request;

PAL addresses Hawai'i's housing affordability crisis through a holistic, long-term approach that combines housing development, stewardship, and supportive services. The organization's overarching goal is to expand and sustain permanently affordable housing opportunities while supporting housing stability and economic mobility for local residents.

**Goals**

PAL's primary goals are to:

- Increase access to affordable rental and homeownership opportunities for houseless, extremely low-, low-, and middle-income residents.
- Ensure long-term, generational affordability through stewardship models that protect public investment.
- Support housing stability and self-sufficiency through service-enriched housing and resident-focused programs.
- Redefine affordability as affordable living by addressing the full cost of living beyond housing alone.

**Objectives**

To achieve these goals, PAL pursues the following objectives:

1. **Develop and steward diverse housing pathways**, including:
  - Affordable rental housing.
  - Leasehold homeownership opportunities through the Ho'omaluhia Community Land Trust, which preserves land ownership for the community while allowing families to purchase homes at significantly reduced cost. This model ensures long-term housing stability and keeps homes affordable for future generations.
2. **Preserve the cultural and social fabric of Hawai'i** through a points-and-preferences application system that centers local families with long-standing, multigenerational ties to Hawai'i communities, ensuring equitable access to affordable housing opportunities.

3. **Secure low construction and development costs** by utilizing efficient, sustainable, and innovative building methods inspired by Habitat for Humanity’s value-engineered architectural plans. These methods reduce waste, increase efficiency, and maintain quality, achieving a target construction cost of approximately \$225 per square foot to improve affordability.
4. **Ensure true affordability** by addressing essential cost drivers, including food, utilities, transportation, healthcare access, and employment, through intentional site selection, sustainable design, and shared amenities that reduce the overall cost of living for residents.
5. **Support housing stability and economic mobility** through the Beyond Housing Program (BHP) at PAL rental housing sites. BHP provides individualized case management, social service referrals, and educational workshops focused on financial literacy, life skills, and career development. The BHP Center offers a dedicated community space, computer lab, and private case management office to promote long-term housing stability and economic self-sufficiency.

3. The public purpose and need to be served;

Housing remains the single largest financial burden for families on Kaua’i, creating widespread economic strain and instability. A significant portion of households on Kaua’i struggle to meet basic needs because housing costs far outpace local incomes. According to the most recent United For Alice report for Hawai’i, **31% of households on Kaua’i are classified as ALICE** — Asset Limited, Income Constrained, Employed — meaning they earn above the Federal Poverty Level but still cannot afford essentials including housing, food, childcare, transportation, healthcare, and technology. Kaua’i’s share is a higher than the **statewide average of 29%**. More than one-third of households statewide report fear of being forced to move in the next year due to housing costs, with this pressure felt acutely on Kaua’i.

Local housing cost data further illustrates the affordability crisis on Kaua’i. Median gross rent in Kaua’i County is well over \$1,800 per month, and in key market centers like Lihue, average rents can exceed **\$3,300 per month** — roughly *65% higher than the national average*. At the same time, typical home values in Kaua’i hover near **\$990,000**, making ownership unattainable for many working families.

High housing costs translate directly into housing instability and vulnerability. An estimated **25% of Kaua’i residents live with severe housing problems**, including overcrowding, high cost burden, or lack of kitchen or plumbing facilities, highlighting the ongoing struggle many families face just to secure adequate shelter. Meanwhile, the rate of homelessness on Kaua’i remains elevated

relative to national benchmarks as well as neighbor islands, with over **66 people experiencing houselessness per 10,000 residents**, underscoring the urgency of expanded affordable housing solutions.

Existing public planning efforts reinforce these needs. The Hawai'i Housing Planning Study and local housing plans identify a significant shortfall of affordable units necessary to meet current and projected demand across income levels.

PAL's work directly responds to this critical need by creating permanently affordable housing options and supportive services that stabilize families, strengthen workforce retention, and protect community cohesion on Kaua'i. Without sustained investment in operational capacity, these housing and support programs cannot expand to meet the scale of need, leaving families economically vulnerable and at risk of displacement.

4. Describe the target population to be served; and

PAL serves Kaua'i residents who are most impacted by the island's housing affordability crisis through both affordable rental housing and homeownership opportunities. Across all PAL housing, **priorities and preferences are provided for households with long-standing, multigenerational ties to Hawai'i**, helping preserve community continuity and reduce displacement of local families.

PAL's rental housing serves households earning **below 30% up to 100% of Area Median Income (AMI)**. Priority populations include those who face barriers to stable housing due to factors such as **disability, houselessness, domestic violence, aging, or other circumstances that limit access to safe, affordable housing**.

PAL's homeownership opportunities are designed for **income-qualified local residents** seeking long-term housing stability. Eligible homebuyers earning **120% AMI or below** are selected through the **County of Kaua'i's First-Time Homebuyer Program**, ensuring equitable access, transparency, and alignment with established County eligibility and selection processes. These opportunities also apply PAL's priorities and preferences for households with multigenerational ties to Hawai'i.

5. Describe the geographic coverage.

PAL's programs and services are located on the island of **Kaua'i** and serve residents countywide. PAL develops and stewards affordable rental and homeownership opportunities in multiple communities across Kaua'i, with housing sites intentionally located to support access to employment centers, schools, transportation, healthcare, and essential services.

While PAL's housing developments are site-specific, the organization's impact is **island-wide**, as residents may come from any area of Kaua'i and remain connected to their home communities through long-term, permanently affordable housing. PAL's geographic focus reflects Kaua'i's unique housing challenges, limited land availability, and the need for locally driven solutions that serve residents across the entire county.

### **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;

PAL Hawai'i carries out a comprehensive scope of work that includes operating affordable rental housing, developing new permanently affordable communities, and stewarding long-term affordability through the Ho'omaluhia Community Land Trust.

#### **1. Affordable Rental Housing Operations**

PAL Hawai'i currently operates two affordable rental housing communities, each with **13 units**, serving distinct populations on Kaua'i:

- **Kauhale O Kekaha** prioritizes formerly houseless households earning **below 50% of Area Median Income (AMI)**. Tenants are referred through established service partners participating in the **Kaua'i Homeless Services Network (KHSN)**, part of the **Hawai'i Balance of State Continuum of Care (Bridging The Gap)**, with local coordination supported by the **Kaua'i Community Alliance**, ensuring coordinated access to housing and supportive services.
- **Kauhale O Kapa'a** serves **middle-income workforce households earning up to 100% AMI**. The property is currently undergoing rehabilitation to bring the site into full compliance with zoning and building code requirements.

At both properties, PAL is responsible for **property oversight, tenant coordination, compliance monitoring, and program administration**. Each project includes **service-enriched housing through the Beyond Housing Program**, which provides onsite case management, life skills workshops, and individualized support designed to promote long-term housing stability and resident success.

## 2. New Housing Development Projects

PAL Hawai'i is actively developing three permanently affordable housing communities on Kaua'i:

- **Kauhale O Namahana:** 11 single-family homes in Kīlauea
- **Kauhale O Kalaheo:** 17 single-family homes in Kalāheo
- **Kauhale O Waipouli:** 17 single-family homes in Kapa'a

Each project is co-developed in partnership with **Habitat for Humanity** or **Affordable Housing Kaua'i**. PAL's responsibilities include **project coordination, construction oversight, stakeholder engagement, financial planning, and grant administration** to ensure projects are delivered on schedule, within budget, and in alignment with long-term affordability goals.

## 3. Ho'omaluhia Community Land Trust (HCLT) Stewardship

PAL administers the **Ho'omaluhia Community Land Trust (HCLT)** to ensure permanent affordability of homeownership opportunities. Through a leasehold ownership model, HCLT separates land ownership from homes and applies resale restrictions that preserve affordability for future generations while allowing homeowners to build limited equity.

PAL is responsible for **land trust administration, homeowner education, compliance monitoring, and resale stewardship**. Current funding has secured **10 homes within the HCLT**, with ongoing efforts to include **an additional five units**, further expanding the reach of permanently affordable homeownership on Kaua'i.

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

PAL Hawai'i's programs operate on an annual cycle that combines year-round rental housing operations with phased development and delivery of permanently affordable homeownership opportunities.

### **Affordable Rental Housing (Year-Round Operations)**

PAL's affordable rental housing programs operate **continuously throughout the year** to provide housing stability and supportive services to low-income residents.

- **Kauhale O Kekaha** is expected to stabilize approximately **50 individuals and 20 families annually**, primarily transitioning residents out of homelessness.

- **Kauhale O Kapa‘a** is anticipated to stabilize approximately **28 individuals annually**, serving middle-income workforce households.

Both properties are supported by the **Beyond Housing Program**, which operates year-round and provides ongoing case management, service coordination, and life-skills support to promote long-term housing stability and self-sufficiency.

### **For-Sale Homeownership Projects (Annual Development Cycle)**

PAL Hawai‘i currently has **45 permanently affordable homes in development**, restricted to households earning **120% of Area Median Income (AMI) or below**:

- **11 homes in Kīlauea**
- **17 homes in Kapa‘a**
- **17 homes in Kalāheo**

These projects are co-developed with **Habitat for Humanity** and **Affordable Housing Kaua‘i**. PAL Hawai‘i will directly construct **15 of the homes**, ensuring affordability and quality through value-engineered designs and community-focused building practices.

### **Projected Project Timeline (Per Development Phase)**

1. **Secure construction financing and select/qualify families**  
*(Approximately 3 months)*  
Activities include finalizing financing, coordinating with partners, and selecting income-qualified families through established eligibility processes.
  2. **Construct affordable homes**  
*(Approximately 7 months)*  
Construction is overseen by PAL Hawai‘i and development partners to ensure quality, cost control, and compliance with affordability requirements.
  3. **Finalize mortgages and complete ownership transfers**  
*(Approximately 2 months)*  
Homes are conveyed to qualified buyers, with long-term affordability secured through resale restrictions and land trust stewardship where applicable.
3. Describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results; and

PAL Hawai‘i is committed to delivering effective, efficient, and accountable services across its rental housing pathway and Beyond Housing Program through a structured process of monitoring, evaluation, and continuous quality improvement. To support this commitment, PAL Hawai‘i maintains a

comprehensive **Quality Assurance Plan (QAP)** designed to assess program performance, ensure compliance with administrative and fiscal standards, and guide corrective action when needed.

The QAP is overseen by the Executive Director, who assigns responsibility for monitoring key quality and performance indicators to designated staff members. This includes generating regular internal reports, reviewing outcomes, and identifying areas for improvement. Findings are used to strengthen program delivery, enhance operational efficiency, and ensure consistent service quality.

Program performance is evaluated through **regular record reviews, consumer satisfaction surveys, and formal processes for addressing complaints, grievances, and appeals**. The Executive Director and Chief Operating Officer conduct **quarterly reviews of active case files** to ensure compliance with program standards and completeness of required documentation. Results of these reviews are summarized in written reports, and any deficiencies are addressed through corrective action plans with defined timelines and follow-up monitoring.

**Consumer satisfaction surveys** are conducted **twice annually** to gather feedback on housing stability, service quality, and program accessibility. Survey results are reviewed by management and used to identify trends, implement improvements, and inform subsequent evaluations. Changes made in response to feedback are reassessed in future survey cycles to measure effectiveness.

PAL Hawai'i maintains a **formal complaint, grievance, and appeals process** to ensure consumer rights and transparency. All complaints and grievances are documented, reviewed monthly by the management team, and addressed with timely written responses. Patterns or recurring issues are incorporated into quality improvement planning.

PAL Hawai'i's written **policies and procedures** support consistent, high-quality program delivery and cover areas including consumer rights, disaster preparedness, record maintenance, confidentiality, and individualized service planning. These policies are regularly reviewed and updated as needed and are available for review upon request.

Outcome measures and performance indicators are integral to PAL Hawai'i's quality management system, with emphasis on **program efficiency, effectiveness, access to services, and consumer satisfaction**. Through systematic data collection, timely reporting, and ongoing evaluation, PAL Hawai'i uses performance data to guide decision-making and continuously improve results.

Through this comprehensive approach, PAL Hawai'i ensures that its programs remain responsive, accountable, and aligned with the needs of the communities it serves.

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.

PAL Hawai'i will report the following measures of effectiveness to the State agency through which grant funds are appropriated. These measures provide objective, standard indicators of program performance and outcomes and may be adjusted proportionally based on the final level of appropriation.

### **Affordable Rental Housing Outcomes**

- **Number of individuals and families housed and stabilized annually at PAL rental housing sites.**
- **Percentage of tenants maintaining housing stability for 12 months or longer.**
- **Percentage of formerly houseless tenants who remain stably housed during the reporting period.**
- **Occupancy rate of affordable rental units, maintained at or above 95%.**

### **Beyond Housing Program (BHP) Outcomes**

- **Number of rental households receiving case management and supportive services through BHP.**
- **Number of residents participating in financial literacy, life skills, or workforce development workshops.**
- **Percentage of participating households demonstrating improved housing stability or self-sufficiency indicators, such as increased income, employment, or connection to benefits and services.**

### **Affordable Homeownership Outcomes**

- **Number of permanently affordable homes completed and conveyed to income-qualified households.**
- **Number of homes placed under long-term affordability restrictions, including those stewarded through the Ho'omaluhia Community Land Trust.**

### **Operational and Stewardship Measures**

- **Timely completion of project milestones**, including financing, construction, and ownership transfer phases.
- **Annual consumer satisfaction rating**, measured through biannual resident surveys.

## **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 2027.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
100,000				100,000

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2027.

First Hawaiian Bank Foundation	25,000
Atherton Family Foundation	50,000
Cooke Foundation	20,000
Hawaii Hotel Industry Foundation	10,000
Annie Sinclair Knudsen Memorial Fund	10,000
HEI Charitable Foundation	10,000
Elsie H. Wilcox Foundation	10,000
FHLB Member Impact	100,000
Bell Charity Foundation	10,000
GIA	200,000
Bank of Hawaii Foundation	30,000
G.N. Wilcox Trust	30,000
Nareit Foundation	120,000
Clarence TC Ching	50,000

McInerny Foundation	50,000
Alexander & Baldwin Foundation	10,000
Kosasa Foundation	50,000
Chan-Zuckerberg Kaua'i Community Fund	50,000

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.

PAL Hawai'i has not been granted any state or federal tax credits within the prior three years. The organization has not applied for, nor does it anticipate applying for, any state or federal tax credits pertaining to any capital project.

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 2027 for program funding.

Within the prior three years, PAL Hawai'i has received the following State of Hawai'i Grants-in-Aid:

- **Fiscal Year 2024**
  - \$100,000 – Grant-in-Aid for operating support
  - \$200,000 – Grant-in-Aid for capital improvement project (CIP)
- **Fiscal Year 2025**
  - \$200,000 – Grant-in-Aid for capital improvement project (CIP)

PAL Hawai'i has not received any federal or county government contracts or grants within the prior three years. At this time, PAL Hawai'i is not receiving government contracts, grants, or grants-in-aid for fiscal year 2027 program funding beyond this application.

6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2025.

\$8,684,317

**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.

PAL Hawai'i has the demonstrated skills, experience, and organizational capacity necessary to successfully carry out the services proposed in this application. The organization's leadership and staff bring extensive expertise in affordable housing development, rental housing operations, community land trust stewardship, program management, and nonprofit administration. This combined experience enables PAL Hawai'i to manage complex housing projects, maintain regulatory compliance, and deliver service-enriched housing that responds effectively to Kaua'i's housing affordability crisis.

### **Relevant Experience and Operational History (Past Three Years)**

Since **February 2022**, PAL Hawai'i has owned and operated **Kauhale O Kekaha**, a **13-unit affordable rental housing community** under an agreement with the County of Kaua'i. While the project caps eligibility at **120% of Area Median Income (AMI)**, PAL Hawai'i prioritizes households earning **50% AMI or below**, with a focus on individuals and families transitioning out of houselessness. Kauhale O Kekaha serves households referred through service partners participating in the **Kaua'i Homeless Services Network (KHSN)**, part of the **Hawai'i Balance of State Continuum of Care (Bridging The Gap)**.

In **2023**, PAL Hawai'i expanded its operational portfolio by assuming ownership and operation of **Kauhale O Kapa'a**, a **13-unit affordable rental housing community** serving middle-income workforce households earning up to **100% AMI**. PAL Hawai'i is currently overseeing the rehabilitation of this property to ensure full compliance with zoning and building code requirements while maintaining affordability and tenant stability.

Across both rental housing communities, PAL Hawai'i is responsible for **property oversight, tenant coordination, compliance monitoring, financial management, and program administration**. Since opening, Kauhale O Kekaha has successfully housed **13 families previously experiencing houselessness**, demonstrating PAL Hawai'i's ability to stabilize vulnerable households through coordinated housing and supportive services.

### **Service Delivery and Program Management**

PAL Hawai'i integrates housing operations with its **Beyond Housing Program**, which provides individualized case management, life skills workshops, and financial literacy education. These services support housing stability, economic mobility, and long-term self-sufficiency for residents. Program delivery is guided by formal policies, quality

assurance procedures, and outcome monitoring systems overseen by executive leadership.

## **Development and Stewardship Experience**

In addition to rental housing operations, PAL Hawai'i is actively developing new permanently affordable housing communities and administering the **Ho'omaluhia Community Land Trust**, which ensures long-term affordability through leasehold ownership and resale restrictions. These activities require ongoing operational capacity, technical expertise, and stewardship responsibilities that align directly with the funding requested through this Grant-in-Aid application.

## **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.

PAL Hawai'i maintains facilities that are fully adequate to support the programs and services proposed in this application, including affordable rental housing operations, resident services, and organizational administration.

### **Rental Housing Facilities**

PAL Hawai'i owns and operates two affordable rental housing communities on Kaua'i:

- **Kauhale O Kekaha** – 13-unit affordable rental housing community located at **4517 Kala Road, Kekaha, Hawai'i**. This site also houses PAL Hawai'i's **Beyond Housing Center**, which provides dedicated space for resident services, including a **computer lab, workshop and meeting space**, and a **private office for case management and individualized support**.
- **Kauhale O Kapa'a** – 13-unit affordable rental housing community located at **4585 Lehua Street, Kapa'a, Hawai'i**.

Both properties are actively operated by PAL Hawai'i and are configured to support stable housing and the delivery of resident services. The rental communities provide the physical infrastructure necessary to house low- and moderate-income residents and to implement service-enriched housing through PAL Hawai'i's Beyond Housing Program.

### **Administrative and Program Support Facilities**

PAL Hawai'i's administrative office is located at **Anahola Marketplace, 4523 Ioane Road, Anahola, Hawai'i**. This facility serves as the central hub for organizational operations, including program administration, property management coordination, financial management, housing development activities, and staff meetings. The office supports day-to-day operations and provides adequate workspace and meeting

capacity to effectively manage PAL Hawai'i's rental housing, homeownership development, and land trust stewardship activities.

### **Adequacy and Future Needs**

PAL Hawai'i's existing facilities are sufficient to support current operations and the services proposed under this request. As the organization continues to expand its housing portfolio, PAL Hawai'i will evaluate future facility needs and secure additional space as necessary to ensure continued program effectiveness and administrative capacity.

## **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.

PAL Hawai'i maintains an established staffing structure that is appropriate and sufficient to support the services proposed in this application and to ensure their effective and sustainable delivery. All staff members involved in delivering proposed services possess relevant experience and expertise working with the populations served, including individuals and families facing **disability, homelessness, domestic violence, aging, or other circumstances that limit access to safe, affordable housing**.

### **Staffing Pattern and Service Capacity**

PAL Hawai'i operates with a multidisciplinary team structure that integrates housing operations, resident services, fundraising, community land trust stewardship, maintenance, and administration. This model ensures that PAL Hawai'i has the capacity to deliver service-enriched housing while maintaining strong operational oversight, financial accountability, and regulatory compliance.

### **Current Staffing Structure**

PAL Hawai'i's current staffing structure includes the following key positions:

- **Executive Director** – Provides overall leadership, strategic direction, fiscal oversight, and organizational accountability. The Executive Director is responsible for identifying new housing opportunities, advancing housing development initiatives, overseeing housing projects from concept through completion, and ensuring alignment with PAL Hawai'i's mission and long-term affordability goals.

- **Chief Operating Officer** – Oversees day-to-day operations, program implementation, regulatory compliance, and staff supervision.
- **Financial Controller** – Manages financial systems, budgeting, reporting, and internal controls.
- **Property Accounting Manager** – Oversees property-level accounting, rent compliance, and financial reporting.
- **Community Land Trust Coordinator** – Administers the Ho‘omaluhia Community Land Trust, including stewardship, compliance, and homeowner education.
- **Resident Services Director** – Leads the Beyond Housing Program, supervises case management, and coordinates resident services and supportive programming.
- **Development & Communications Director** – Oversees **fundraising, grant development, donor relations, and organizational communications** in support of PAL Hawai‘i’s programs and operations.
- **Maintenance & Construction Manager** – Oversees property maintenance, rehabilitation, and construction-related activities.
- **Maintenance & Construction Specialist** – Supports ongoing maintenance, repairs, and construction tasks.
- **Office Administrator** – Provides administrative support, records management, scheduling, and operational coordination.

This staffing structure enables PAL Hawai‘i to effectively manage affordable rental housing, deliver resident services, steward long-term affordability, and support organizational sustainability.

### **Supervision, Training, and Administrative Direction**

PAL Hawai‘i provides ongoing supervision and administrative oversight through its executive leadership team. Roles and responsibilities are clearly defined, and staff performance is regularly monitored to ensure adherence to organizational policies, program standards, and regulatory requirements.

Staff participate in **regular training and professional development**, including:

- Affordable housing and property management best practices
- Fair housing compliance
- Income eligibility and certification
- Case management and service-enriched housing standards

## **Cultural Competence and Quality Assurance**

PAL Hawai'i staff demonstrate cultural competence and experience working with individuals from diverse backgrounds and life experiences, including those affected by **disability, houselessness, domestic violence, aging, or other circumstances that limit access to safe, affordable housing**. Staff apply trauma-informed, resident-centered approaches that reflect Kaua'i's community context.

The staffing structure is reinforced by PAL Hawai'i's quality assurance framework, which promotes accountability, performance monitoring, and continuous improvement. An Advisory Board composed of affordable housing professionals, community members, and consumers provides feedback to strengthen service delivery. The organization is governed by a **five-member Board of Directors** that meets monthly and provides strategic oversight, fundraising support, and mission alignment.

## **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.

## **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.

Chief Executive Officer \$95,137.27

Chief Operating Officer \$94,000

Communication and Development Director \$90,500.80

## **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.

PAL Hawai'i is not currently involved in any pending litigation and has no outstanding judgments.

### **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.

PAL Hawai'i does not hold any licensure or accreditation that is required for the services proposed under this request. The organization operates in compliance with all applicable federal, state, and county regulations related to affordable housing, property management, and nonprofit operations.

### 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.

The grant funds will not be used to support or benefit any sectarian or non-sectarian private educational institution.

### 4. Future Sustainability Plan

The applicant shall provide a plan for sustaining after fiscal year 2027 the activity funded by the grant if the grant of this application is:

- (a) Received by the applicant for fiscal year 2027, but
- (b) Not received by the applicant thereafter.

PAL Hawai'i has a clear and realistic plan to sustain the activities funded by this grant beyond fiscal year 2027, even if the grant is not received thereafter. The organization's long-term operational sustainability is based on a diversified funding model that includes **rental income, proceeds from affordable home sales, and ongoing private fundraising.**

Since acquiring **Kauhale O Kekaha in February 2022** and **Kauhale O Kapa'a in January 2023**, PAL Hawai'i has prioritized stabilizing and rehabilitating these properties to ensure safe, code-compliant, and affordable housing. During this period, significant rehabilitation and compliance-related repairs have been necessary, temporarily limiting net operating income from the rental portfolio.

These rehabilitation efforts are expected to be substantially completed prior to fiscal year 2027, allowing rental properties to generate more predictable operating revenue. In addition, PAL Hawai'i anticipates the completion and sale of its first single-family affordable homeownership projects by fiscal year 2027, which will generate additional earned revenue to support organizational operations.

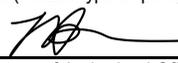
The requested Grant-in-Aid funding will serve as a **time-limited bridge**, supporting essential operational and program staff during this transitional period as PAL Hawai'i completes rehabilitation work and brings new housing units online. Once these revenue streams are fully established, PAL Hawai'i expects to sustain ongoing operations

through earned income and private fundraising without reliance on continued GIA support.

## BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2026 to June 30, 2027

Applicant: \_\_\_\_\_ Neighborhood Housing Community Development Corporation

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	100,000			664,800
2. Payroll Taxes & Assessments				88,560
3. Fringe Benefits				42,120
<b>TOTAL PERSONNEL COST</b>	<b>100,000</b>			<b>795,480</b>
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island				2,750
2. Insurance				139,263
3. Lease/Rental of Equipment				1,260
4. Lease/Rental of Space				16,300
5. Staff Training				18,100
6. Supplies				7,650
7. Telecommunication				5,760
8. Utilities				62,480
9. Maintenance & Repairs				130,050
10. Information Systems				20,853
11. Marketing				22,460
12. Mileage				12,600
13. Professional Services				196,300
14. Participant Incentives				11,150
15. Property Tax				10,440
16. Excise Tax				34,020
17. Other Expenses				20,250
18.				
19.				
20.				
<b>TOTAL OTHER CURRENT EXPENSES</b>				<b>711,686</b>
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL	<b>300,000</b>			<b>2,197,975</b>
<b>TOTAL (A+B+C+D+E)</b>	<b>400,000</b>			<b>3,705,141</b>
<b>SOURCES OF FUNDING</b>		Budget Prepared By:		
(a) Total State Funds Requested	400,000	Moana Waipa	808-634-4328	
(b) Total Federal Funds Requested		Name (Please type or print) <span style="float: right;">Phone</span>		
(c) Total County Funds Requested			1/20/26	
(d) Total Private/Other Funds Requested	3,705,141	Signature of Authorized Official <span style="float: right;">Date</span>		
<b>TOTAL BUDGET</b>	<b>4,105,141</b>	Moana Waipa, Financial Controller		
		Name and Title (Please type or print)		

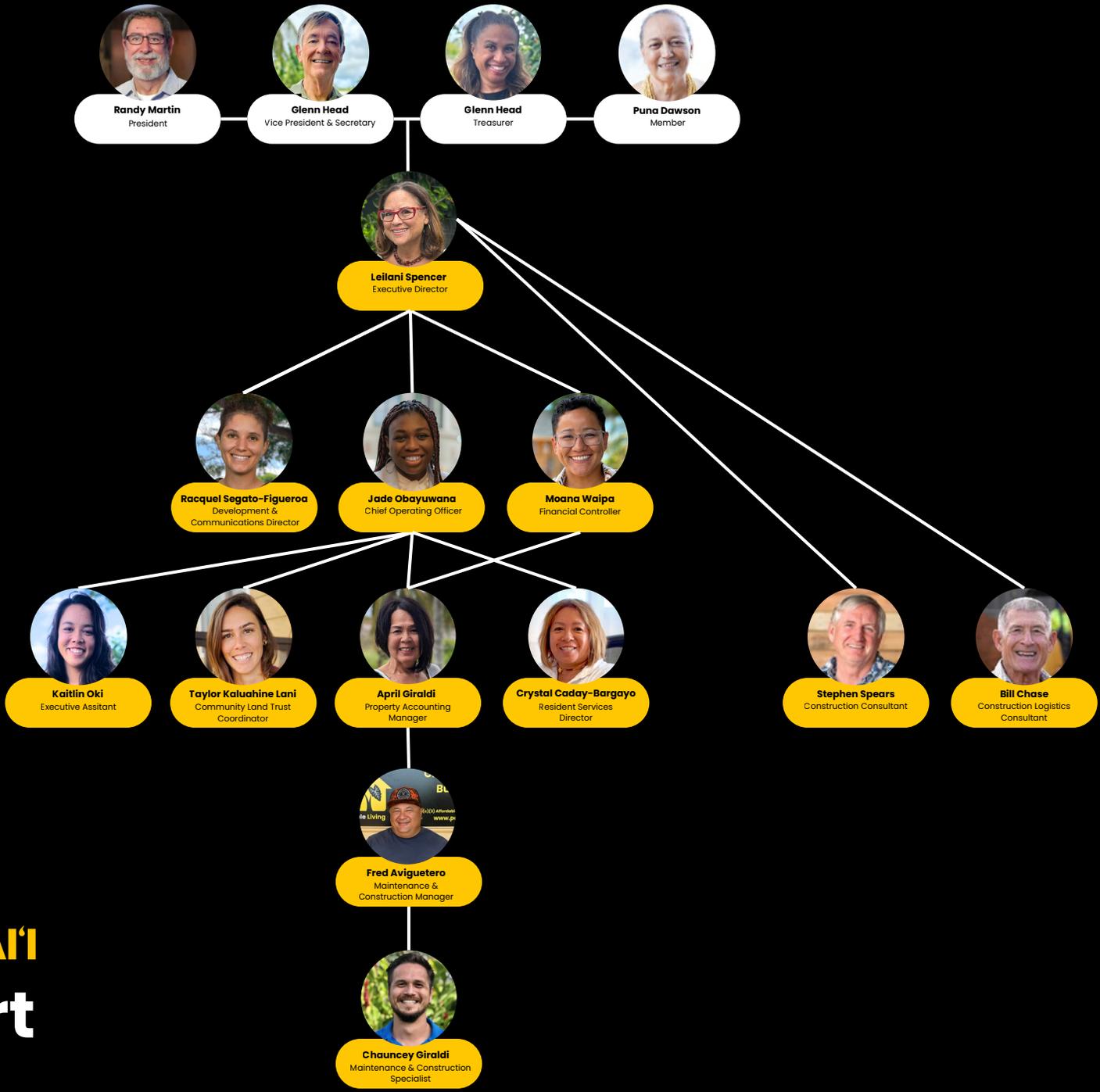


**GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID**

Applicant: Neighborhood Housing Community Development Corporation

Contracts Total: 500,000

	<b>CONTRACT DESCRIPTION</b>	<b>EFFECTIVE DATES</b>	<b>AGENCY</b>	<b>GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)</b>	<b>CONTRACT VALUE</b>
1	Grant-In-Aid Operating	07/01/2023-06/30/2024	SOHHS	State	100,000
2	Grant-In-Aid CIP	07/01/2023-06/30/2024	DLIR	State	200,000
3	Grant-In-Aid CIP	07/01/2024-06/30/2025	DLIR	State	200,000
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30		10			Application for Grants




**PAL HAWAII**  
**Org Chart**