

Application Submittal Checklist

The following items are required for submittal of the grant application. Please verify and check off that the items have been included in the application packet.

- 1) Hawaii Compliance Express Certificate (If the Applicant is an Organization)
- 2) Declaration Statement
- 3) Verify that grant shall be used for a public purpose
- 4) Background and Summary
- 5) Service Summary and Outcomes
- 6) Budget
 - a) Budget request by source of funds ([Link](#))
 - b) Personnel salaries and wages ([Link](#))
 - c) Equipment and motor vehicles ([Link](#))
 - d) Capital project details ([Link](#))
 - e) Government contracts, grants, and grants in aid ([Link](#))
- 7) Experience and Capability
- 8) Personnel: Project Organization and Staffing


AUTHORIZED SIGNATURE

Claudia Shay, Executive Director
PRINT NAME AND TITLE

January 23, 2026
DATE



SELF-HELP HOUSING CORPORATION OF HAWAII

1427 Dillingham Blvd., Suite 305 • Honolulu, Hawaii 96817
Mailing Address: P.O. Box 19009 • Honolulu, Hawaii 96817
Telephone: (808) 842-7111 • Fax: (808) 842-7896

January 23, 2026

To: House Finance Committee
Senate Ways and Means Committee
Hawaii State Legislature-2026 Session

From: Claudia Shay
Executive Director

RE: Grant-in-Aid 2026-27

Aloha! The Self-Help Housing Corporation of Hawaii is requesting an operational grant of \$479,719 to undertake the planning and administrative tasks to complete the building of the 87 lot Nanaikeola Self-Help Housing Subdivision on a 12 acre parcel denoted by TMK (1) 8-7-008: 076 in Nanakuli, Oahu. Simultaneous with the land development phase, SHHCH will be providing free pre-purchase financial counseling, teaching a homeownership course, and packaging mortgage loans for 87 low income families with private and government lenders to ensure that 87 low income families are mortgage ready by the time the subdivision is approved.

Currently, routing the subdivision construction plans for approval and permits, and having put the project out to bid, SHHCH estimates starting the infrastructure on the subdivision within the next 6-8 weeks depending on City approval. SHHCH has already raised the enough funds for the infrastructure costs from RCAC at \$7,491,056, HHFDC-DURF at \$7,679,563, HHFDC-AHRF at \$4,791,800, and a HUD grant of \$1 million. The GIA operating funds will enable the SHHCH staff to complete the construction of the subdivision lien free with appropriate inspections and approvals, firm up the bids for the residential construction, package the mortgage loans, and monitor the loan processing with the private and public lenders to attain the mortgage loans for the 87 low income self-help builders.

Thank you for your consideration of this grant request. I would be happy to provide additional information, or appear before the committees to present any information. Mahalo!



STATE OF HAWAII
STATE PROCUREMENT OFFICE

CERTIFICATE OF VENDOR COMPLIANCE

This document presents the compliance status of the vendor identified below on the issue date with respect to certificates required from the Hawaii Department of Taxation (DOTAX), the Internal Revenue Service, the Hawaii Department of Labor and Industrial Relations (DLIR), and the Hawaii Department of Commerce and Consumer Affairs (DCCA).

Vendor Name: **SELF-HELP HOUSING CORPORATION OF HAWAII**

DBA/Trade Name: **SELF-HELP HOUSING CORPORATION OF HAWAII**

Issue Date: **01/21/2026**

Status: **Compliant**

Hawaii Tax#: [REDACTED]

New Hawaii Tax#: [REDACTED]

FEIN/SSN#: [REDACTED]

UI#: XXXXXX7681

DCCA FILE#: 53794

Status of Compliance for this Vendor on issue date:

Form	Department(s)	Status
A-6	Hawaii Department of Taxation	Compliant
8821	Internal Revenue Service	Compliant
COGS	Hawaii Department of Commerce & Consumer Affairs	Exempt
LIR27	Hawaii Department of Labor & Industrial Relations	Compliant

Status Legend:

Status	Description
Exempt	The entity is exempt from this requirement
Compliant	The entity is compliant with this requirement or the entity is in agreement with agency and actively working towards compliance
Pending	A status determination has not yet been made
Submitted	The entity has applied for the certificate but it is awaiting approval
Not Compliant	The entity is not in compliance with the requirement and should contact the issuing agency for more information

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

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided; and
- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.
- 4) The use of grant-in-aid funding complies with all provisions of the Constitution of the State of Hawaii (for example, pursuant to Article X, section 1, of the Constitution, the State cannot provide "... public funds ... for the support or benefit of any sectarian or nonsectarian private educational institution...").

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

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

Self-Help Housing Corporation

(Typed Name of Individual or Organization)



(Signature)

January 23, 2026

(Date)

Claudia Shay

(Typed Name)

Executive Director

(Title)

Application for Grants

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

I. Certification – Please attach immediately after cover page

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

If the applicant is an organization, the applicant shall submit one (1) copy of a Hawaii Compliance Express Certificate from the Comptroller of the Department of Accounting and General Services that is dated no earlier than December 1, 2025.

Certificate of Compliance Attached

2. Declaration Statement

The applicant shall submit a declaration statement affirming its compliance with Section 42F-103, Hawaii Revised Statutes.

Declaration Statement Attached

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.

In accordance with Chapter 42 F-102 Hawaii Revised Statutes the Self-Help Housing Corporation of Hawaii (SHHCH) is applying for a State of Hawaii Grant-in-Aid 2026-27 in the amount of \$479,719 to cover operational expenses for the Nanaikeola Self-Help Housing Project; thereby, fulfilling the public purpose of providing affordable, quality built houses for 87 very low and low income families (350 people) in Hawaii. Upon the completion of the development of an 87 lot residential subdivision, SHHCH will provide technical assistance to 87 very low and low income families to enable them to build their own houses through the team self-help housing method.

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;

The Self-Help Housing Corporation of Hawaii (SHHCH) is a non-profit housing corporation providing technical assistance to very low and low income families in Hawaii to enable them to build their own houses. Technical assistance includes: procuring and developing suitable land sites; attaining the subdivision approvals, building certifications, building permits; drafting blueprints, site plans, and specifications of material; procuring the interim and permanent financing; teaching a homeownership course; attaining all the building materials, tools, and equipment; and providing on-the-job instructions in construction skills to the self-help builders.

For the past 40 years SHHCH has completed 60 projects assisting 754 very low and low income families on Oahu, Kauai, Maui, and Molokai to build their own houses for approximately \$300,000 fee simple. With appraisals at twice the cost, the “sweat equity” saves at least 50% of the cost of house; thereby, enabling low income families to attain homeownership. Not only do low income families attain homeownership, but they also have immediate creation of equity. SHHCH has undertaken both fee simple and leasehold projects, employee self-help projects, leasehold projects for the Department of Hawaiian Homelands, and rehab projects in a revitalized plantation camp under a rural home loan partnership. SHHCH has undertaken partnerships with the City and County of Honolulu, the County of Kauai, the County of Maui, A & B Hawaii, Maui Land and Pineapple and Kapalua Land Company, Molokai Ranch, the Department of Hawaiian Homelands, Hawaii Housing Finance and Development Corporation (HHFDC), and the Office of Hawaiian Affairs.

2. The goals and objectives related to the request;

The Self-Help Housing Corporation of Hawaii is currently routing its construction plans for the Nanaikeola Subdivision for review and approval, and permits. The bids for the General Contractor were put out, and currently SHHCH is undertaking value engineering measures to obtain a more reasonable bid. The GIA Grant 2026-27 will enable SHHCH to undertake the goals and objectives necessary: to attain approval and permits for the construction plans for the infrastructure; to monitor and supervise the construction of the 87 lot Nanaikeola Subdivision to attain final subdivision approval; to attain final bids for the house costs, and sub-contractors for the residential construction of 87 houses; to undertake the administrative duties to have the specific legal documents drafted for the Nanaikeola Association, conveyance documents for the self-help families, all legal documents for the loans; to negotiate and attain reasonable terms for mortgage financing from private and

government lenders for the self-help families; to undertake the loan counseling and packaging to submit 87 loan dockets to the various lenders; to teach homeownership courses to 6 teams of 87 families to understand the legal and financial responsibilities of homeownership, and to prepare them for the residential construction stage. The specific goals and objectives are described in detail in Section III.

3. The public purpose and need to be served;

For decades Hawaii has suffered from a severe housing crisis with the shortage of the housing stock continually exacerbated by out-of-state investments. According to the SMS/Ward Research “Hawaii Housing Planning Study, 2024” 64,490 housing units are needed statewide by 2027. Of those 42,100 or 65% are needed for households whose incomes are below 80% of the area median income. In the City and County of Honolulu 25,710 units are needed with 18,676 units needed for households whose incomes are below 80% of the area median income. In addition to the severe shortage of affordable housing units, the affordability gap in Hawaii is widening. With the average cost for a single family house in Hawaii over \$1,000,000, Hawaii has some of the highest prices in the country. With the highest rental rates in the nation at \$2,741/month, Hawaii renters pay higher monthly amounts than homeowners. The insufficient housing supply, the widening gap of affordability, and the increasing cost burden for housing costs threatens community stability, and economic vitality. The self-help housing method have been demonstrated to be an effective vehicle to building affordable housing in Hawaii for low income families, minority families, single parent households, and the “workforce families” in Hawaii; thereby fulfilling the public purpose of providing quality, affordable housing.

4. Describe the target population to be served; and

In the Nanaikeola Self-Help Housing Project 100% of the program participants will be families whose incomes are below 80% of the HUD area median income. Although SHHCH openly recruits program participants, 85% of its waiting list of 3,000 families are from the Waianae area where there is a dire need for quality, affordable housing. In the selection process SHHCH gives priority to those families who are most in need of housing in terms of crowded conditions, substandard conditions, and the severity of the cost burden for housing costs. In the Waianae area along the leeward coast of Oahu where the Nanaikeola Project is located, there

is a population of 50,516 people with a predominant ethnic group of Asian and Hawaiian/part-Hawaiian and Pacific Islander families.

5. Describe the geographic coverage.

In the Waianae area along the leeward coast of Oahu where the Nanaikeola Project is located, there is a population of 50,516 people with a predominant ethnic group of Asian and Hawaiian/part-Hawaiian and Pacific Islander families. The median income in Waianae is \$66,766 while the median income in the City and County of Honolulu is \$85,857. The poverty rate in Waianae is 21.7% of the population. There are 13,493 housing units in Waianae with 25% of the housing stock more than 50 years old. Of the population 87% are Hawaiian/part-Hawaiian/Pacific Islander and/or multiple races. There is a severe lack of quality, affordable houses to rent or buy in the Nanakuli and the entire Waianae area. Low income families along the Waianae Coast are shut out of the conventional market for homeownership.

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;

Nanaikeola Project: Goals and Objectives -The GIA grant will enable SHHCH to achieve the goals and objectives as described below.

GOAL 1 – To complete the planning and administrative tasks to develop an 87 lot subdivision where low income families will build their own houses through the team self-help housing method.

Objective 1 –To undertake planning and administrative tasks to effectively coordinate with city, state, federal, private agencies, and boards to obtain all necessary permits, inspections, and the final approval of the construction plans for the infrastructure, final subdivision approval, and the dedication of the roads and utilities to the City and County of Honolulu

Objective 2 –To undertake planning, and administrative duties to monitor a general contractor and sub-contractors to build the 87 lot Nanaikeola Self-Help Subdivision approved by the City and County of Honolulu.

Objective 3 –To undertake planning and administrative activities to solicit bids, obtain suppliers and contractors of various house models, tools, and equipment, sub-contractors, site services at affordable costs for the final bids for the residential construction of the 87 houses to be built by the low income families

Objective 4 –To undertake planning and administrative duties to solicit bids from private and public lenders to obtain reasonable loan terms for the six self-help teams of 87 families, and subsidies where appropriate, and prepare construction contracts

Objective 5 –To undertake planning and administrative duties to coordinate the legal services to draft covenants, conditions, restrictions, deeds, mortgages, and association documents for the development of the Nanaikeola Self-Help Housing Project acceptable to appropriate agencies.

GOAL 2 – To provide technical services to 87 very low and low income families to qualify them for financing to build their own houses through the team self-help housing method.

Objective 1 – To undertake a broad based outreach campaign to recruit lower income families throughout Oahu through SHHCH mailing lists, information fliers to community agencies, employers, churches, unions, community associations; publicity to radio, TV stations and newspaper articles; and participation in community fairs.

Objective 2 – To interview and assess the eligibility of approximately 500 families as to their ability to qualify for mortgage financing.

Objective 3 – To provide free pre-purchase financial counseling to more than 350 low income families to set up budgets, pay down debts, and set up and retain good credit in order to qualify for mortgage financing.

Objective 4 – To undertake loan counseling and packaging to prepare loan dockets for 87 low income families for submission to the lenders

Objective 5 – To obtain mortgage financing with reasonable terms from lenders to provide financing to 87 low income families

Objective 6 – To provide homeownership education including the legal and financial responsibilities and preparation for the construction stage to 87 low income families.

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

Throughout July, 2026 to February, 2027 SHHCH will be supervising the construction of the Nanaikeola Subdivision, attaining inspections, attaining the “as built plans”, and attaining the final subdivision approval from the City and County of Honolulu. Simultaneously, from July, 2026 to June, 2027, SHHCH will be undertaking the loan counseling and packaging for the 87 low income families, attaining reasonable terms and interest rates from private and government lenders, submitting the loans to various lenders and monitoring the loan processing to attain timely loan closings, and teaching homeownership courses to the six teams of 87 families to instruct them in the legal and financial responsibilities of homeownership, and to prepare them for the residential construction stage.

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

The quality assurance for the development of the subdivision will be ensured through the multiple inspections by the Project Civil Engineer, by the City and County of Honolulu inspections, and State inspections if needed. The quality assurance of the Nanaikeola Subdivision will also be ensured by the final subdivision approval by the City and County of Honolulu. The quality assurance of the financial counseling and loan packaging for the 87 low income families will be ensured by the ability to attain mortgage financing at reasonable rates from the various private and government lenders.

4. List the measure(s) of effectiveness that will be reported to the State agency through which grant funds are appropriated (the expending agency). The measure(s) will provide a standard and objective way for the State to assess the program's achievement or accomplishment. Please note that if the level of appropriation differs from the amount included in this application that the

measure(s) of effectiveness will need to be updated and transmitted to the expending agency.

The measures of effectiveness to determine the accomplishment of the goals and objectives will be as follows:

Goal 1, Objective 1-5: Was the 87 lot residential Nanaikeola Subdivision built and approved? Did the General Contractor complete the subdivision with all payments rendered lien free, and all the inspections and approvals attained? Were reasonable bids attained for the house costs including all services and sub-contractors? Were reasonable loan terms for mortgage financing from private and government lenders attained for the 87 low income families? Were all association documents, loan documents, and conveyance documents completed?

Goal 2, Objectives 1-6: Was a sufficient amount of low income families recruited? Did 500 low income families receive free pre-purchase financial counseling? Did 350 low income families receive free pre-purchase financial counseling to be able to qualify for mortgage financing? Did SHHCH package 87 loan dockets to submit to public and private lenders? Were reasonable loan terms for mortgage financing secured from private and government lenders? Did 87 low income families receive homeownership education instructing them in the legal and financial responsibilities of homeownership, and preparing them for the residential construction stage?

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
119,930	119,930	119,930	119,929	479,719

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

The Self-Help Housing Corporation of Hawaii will be applying for a RD 523 Technical Assistance Grant from the USDA which provides operational grant funds to administer a self-help housing project. However, those grants cannot be attained until the first group of self-help families are ready to close their construction-permanent loans within a month's time. For almost all of its 60 projects assisting 754 low income families for the past 40 years SHHCH has attained RD 523 Technical Grants for its self-help housing projects if they were in an eligible rural area denoted by Rural Development (RD). The Nanaikeola Project is in an acceptable area to be funded by RD, and RD staff know that SHHCH will apply for the RD 523 grant as SHHCH staff stay in contact with RD staff on a consistent basis. The grant funds would not be received until July, 2027 or later.

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.

SHHCH has not received any state or federal tax credits. SHHCH did attain 11 201 H exemptions from the Honolulu City Council saving the 87 self-help families approximately \$800,000 for the Nanaikeola Self-Help Housing 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.

SHHCH received a HUD grant of \$1 million which is for the subdivision infrastructure costs. SHHCH has been approved for a HHFDC DURF loan, not grant, of \$7,679,563, and a HHFDC-AHRF loan, not grant, of \$4,791,800 for just infrastructure costs. The loans have not been closed, and the HUD grant has not been drawn down as the infrastructure construction is not quite ready yet.

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

The unrestricted current assets of December 31, 2025 are \$567,802.63

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.

SHHCH has completed 60 projects in which 754 very low and low income families have built three and four bedroom houses through the team self-help method on Oahu, Kauai, Maui and Molokai. SHHCH has also completed a rural home loan partnership of 12 contractor built houses, both rehab and new construction in Ewa, Oahu, in partnership with RD, the City and County of Honolulu, and American Savings Bank. SHHCH has developed subdivisions as follows: 40 lot subdivision in Waimanalo, Oahu; 23 lot subdivision in Hanapepe, Kauai; 19 lot subdivision in Kalaheo, Kauai; 10 lot subdivision as a self-help condominium project in Kapaa, Kauai; 41 lot subdivision in Puhi, Kauai; 14 lot subdivision in Hana, Maui, an 8 lot subdivision in Kapaa, Kauai, a 72 lot subdivision in Ma'ili, Oahu, and the completion of the 70 lot Pokai Bay Self-Help Housing Subdivision in Waianae, Oahu. SHHCH has undertaken both fee simple and leasehold projects, employee self-help projects, leasehold projects for the Department of Hawaiian Homelands, and rehab projects in a revitalized plantation camp under a rural home loan partnership. SHHCH has undertaken partnerships with the City and County of Honolulu, the County of Kauai, the County of Maui, A & B Hawaii, Maui Land and Pineapple and Kapalua Land Company, Molokai Ranch, the Department of Hawaiian Homelands, Hawaii Housing Finance and Development Corporation (HHFDC), and the Office of Hawaiian Affairs. See attached.

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.

Non-Applicable

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.

Claudia Shay, the founder and Executive Director of the Self-Help Housing Corporation of Hawaii is developing and managing the 87 lot Nanaikeola Self-Help Housing Project. Under her direction the corporation has completed the 60 projects assisting 754 very low and low income families throughout the State of Hawaii to become homeowners. Ms. Shay has a M.P.H. in Planning and Administration, 40 years' experience in real estate development, and several years' experience in social services. She has received many local, state, and federal awards personally, and for the corporation. Ms. Shay is undertaking all the planning and administrative work to develop the Nanaikeola Self-Help Housing Project by attaining and coordinating with all the engineers, architects, lenders, consultants, sub-contractors, and staff assisting the project. Fukunaga and Associates, who have 50 years' experience, are the Project Civil Engineers. SHHCH staff include June Verner as the Loan Assistant who has 20 years' experience working with lenders, at escrow companies, and 5 years' experience on self-help projects; and Mary Ann Recaido is the Secretary/Bookkeeper, who has a degree in accounting, and more than 15 years' experience in bookkeeping.

2. Organization Chart

The applicant shall illustrate the position of each staff and line of responsibility/supervision. If the request is part of a large, multi-purpose organization, include an organization chart that illustrates the placement of this request.

See Attached

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.

The compensation for the highest paid employee is \$209,676/year. No Board Directors are compensated as the Self-Help Housing Corporation of Hawaii is a non-profit corporation designated as a 501 (c) 3 organization by the IRS.

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.

There is no litigation pending.

2. Licensure or Accreditation

The applicant shall specify any special qualifications, including but not limited to licensure or accreditation that the applicant possesses relevant to this request.

The SHHCH Executive Director has more than 40 years' experience in developing 60 self-help housing projects including 12 subdivisions on various islands. The Executive Director has also been trained and accredited in loan counseling and packaging, and has secured mortgage financing for 754 very low and low income families on Oahu, Kauai, Maui, and Molokai. June Verner has worked for several banks in various departments, as well as escrow companies. She also has experience in attaining mortgage financing for several families in the Ma'ili and Pokai Bay Self-Help Housing Projects. Mary Ann Recaido has a degree in Accounting and several years' experience in bookkeeping.

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.

Non-applicable

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.

The Self-Help Housing Corporation of Hawaii will be applying for a RD 523 Technical Assistance Grant from the USDA which provides operational grant funds to administer a self-help housing project. However, those grants cannot be attained until the first group of self-help families are ready to close the construction-permanent loans within a month's time. For almost all of its 60 projects assisting 754 low income families for the past 40 years SHHCH has attained RD 523 Technical Grants for its self-help housing projects if they were in an eligible rural area denoted by Rural Development (RD). The Nanaikeola Project is in an acceptable area to be funded by RD, and RD staff know that SHHCH will apply for the RD 523 grant as SHHCH staff stay in contact with RD staff on a consistent basis. The RD grant would not be received until after July, 2027.

Self-Help Housing Corp. of HI.

SELF-HELP HOUSING CORPORATION OF HAWAII
COMPLETED PROJECTS

NAME LOCATION	NO OF UNITS	AGENCIES INVOLVED	TOTAL FUNDING		DURATION
			SOURCES	COSTS	
1 Ma'ili Ma'ili, Oahu	10	HFDC/C & C Honolulu/FmHA	CDBG/FmHA 502 FmHA 523	640,000	11/84-8/85
2 Ma'ili II Ma'ili, Oahu	7	HFDC FmHA	FmHA 502 FmHA 523	462,000	7/85-5/86
3 Makaha Meadows Makaha, Oahu	7	HFDC FmHA	FmHA 502 FmHA 523	476,000	12/85-8/86
4 Waianae Kai Waianae, Oahu	7	DHHL/FmHA Bank of HI HonFed/OHA	FHA FmHA 502 USDHHS	318,000	11/88-8/89
5 Kilauea Kilauea, Kauai	16	County of Kauai FmHA	FmHA 502 County of Kauai	999,000	4/89-6/90
6 Kekaha Kekaha, Kauai	8	DHHL/FmHA USDHHS	FmHA 523 DHHL USDHHS	415,400	11/90-1/92
7 Kapalua Kapalua, Maui	13	Maui Land & Pineapple First Fed FHLB	First Fed conventional FHLB-CIP	1,235,000	9/91-1/93
8 Waiehu I Waiehu, Maui	14	HFDC County of Maui FHLB/Bank of America	County of Maui FHLB-AHP Bank of America Hule Mae HFDC	1,276,000	5/92-9/93
9 Nanakuli/Waianae Oahu	9	DHHL Bank of America FmHA USDHHS	Bank of America FHA/FmHA502 FmHA 523 USDHHS	506,500	6/92-9/93
10 Waimanalo Oahu	40	HFDC C & C Honolulu FHLB-Seattle FmHA	CDBG DURF FmHA 502 FmHA 523 FHLB-AHP	3,760,000	1/94-12/94

Self-Help Housing Corp. of HI.

NAME LOCATION	NO OF UNITS	AGENCIES INVOLVED	TOTAL FUNDING SOURCES	TOTAL APPROX COSTS	DURATION
11 Eleele-Nani Eleele, Kauai	20	County of Kauai A & B RECDS	A & B FmHA 502 Corp. Foundation Grants	1,775,960	9/94-7/95
12 Waiehu II Maui	10	HFDC Bank of Hawaii	HFDC Grant Fee	1,207,560	7/95-5/96
13 Nanakuli VII Oahu	27	FHLB Territorial Svgs DHHL	FHLB RD FHANA	2,027,657	9/95-9/96
14 Anahola Kamika Kauai	6	DHHL Rural Dev	DHHL Rural Dev Realty Mtg	360,000	8/96-7/97
15 Molokai	5	RD Molokai Ranch FHLB	RD FHLB	613,150	8/96-8/97
16 Waiehu III Maui	15	American Svgs	American Svgs	2,333,400	10/96-10/97
17 Waianae Rehab Oahu	14	Rural Dev DHHL C & C of Hon	Rural Dev Realty Mortgage DHHL	305,000	3/97-4/98
18 Anahola Kauai	6	Rural Dev DHHL KHDC BOH	Rural Dev DHHL FHLB	460,200	12/97-11/98
19 Waianae Valley Oahu	16	Rural Dev DHHL Realty Mtg	Rural Dev Realty Mortgage DHHL FHLB	1,121,090	7/97-10/98
20 Tenny Village Oahu	20	C & C of Hon Rural Dev FHLB-Seattle	Rural Dev Bank of Hawaii FHLB	2,950,000	2/98-3/99
21 Renton Village Oahu	9	C & C of Hon Bank of Hawaii	Bank of Hawaii	1,551,900	5/98-6/99
22 Hanapepe Kauai	23	County of Kauai Rural Dev Amer. Savings FHLB	RHS 502 Amer. Savings FHLB CDBG HOME	3,500,000	4/98-3/00

Self-Help Housing Corp. of HI.

NAME LOCATION	NO OF UNITS	AGENCIES INVOLVED	TOTAL FUNDING SOURCES	TOTAL APPROX COSTS	DURATION
23 Ewa Area B I Oahu	15	C & C of Hon RD	RD C & C of Hon	1,934,410	10/99-12/00
24 Ewa Area Bill Oahu	10	Amer. Savings C & C of Hon	Amer. Savings C & C of Hon	1,729,923	10/99-10/00
25 Kihai Maui	13	Am. Svgs First Haw'n Bank McAuley RCAC	SHOP RHLE Bank of HI Am. Svgs FHLB	2,145,000	4/00-4/01
26 Ewa Area Bill Oahu	15	C & C of Honolulu RD	RD C&C of Hon-HOME/CDBG	2,344,000	4/00-8/01
27 Kalahao Kauai	19	County of Kauai RD FHLB	County of Kauai RD HAC-SHOP First Haw'n Bank FHLB-AHP	2,992,000	7/00-10/01
28 Walehukou II Maui	10	OHA DHHL Dowling Co. FHLB	OHA DHHL Homestreet	575,000	1/01-3/02
29 Kapa Kauai	9	County of Kauai FHLB	HOME FHLB	1,197,000	11/00-4/02
30 Kihai II Maui	13	Amer. Svgs McAuley First Haw'n HAC/RCAC	HAC/RCAC FHLB First Haw'n SHOP	2,210,000	10/01-10/02
31 Ewa-B IV	14	RD C&C of Hon	RD C&C of Hon	2,352,000	12/01-2/03
32 Ewa-B VI	15	RD C&C of Hon	RD C&C of Hon	2,715,000	8/02-7/03
33 Kihai III Maui	14	Am Svgs. FHLB RCAC McAuley HAC First Haw'n	Am Savings FHLB RCAC McAuley SHOP-HAC	2,380,000	7/02-9/03
34 Ewa-V	8	BOH C & C of Hon	BOH CDBG/HOME	1,477,007	6/02-11/03
35 Ewa-VII	15	RD C & C of Hon	RD CDBG/HOME	2,010,000	7/02-11/03
36 Ewa-Rural Home Loan	12	RD C & C of Hon ASB	RD CDBG ASB	1,960,000	5/99-2007
37 Hanapepe Hts	10	RD HCDC	RD HCDC	1,359,100	8/02-7/04

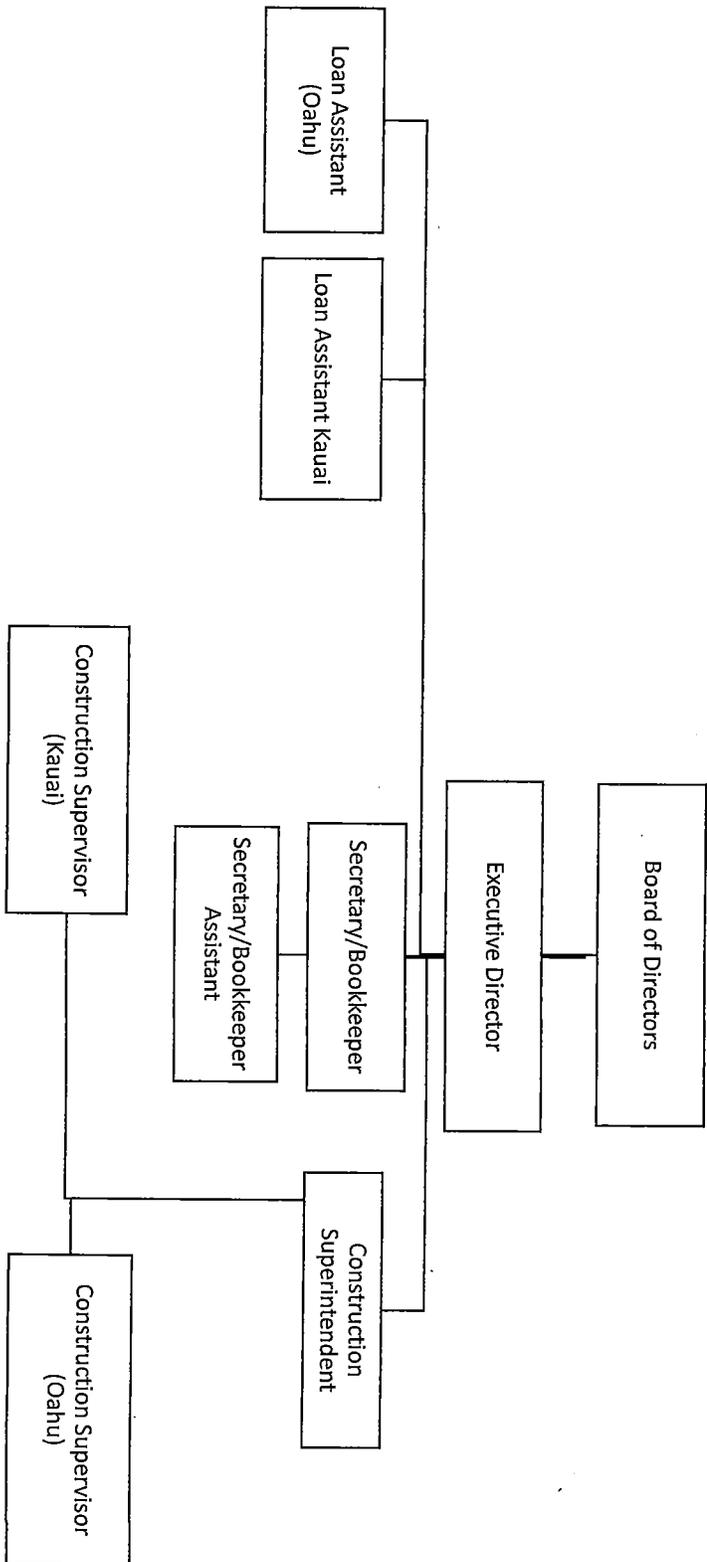
Self-Help Housing Corp. of HI.

NAME LOCATION	NO OF UNITS	AGENCIES INVOLVED	TOTAL FUNDING SOURCES	TOTAL APPROX COSTS	DURATION
38 Kapua Village (Maui)	4	Maui Land & Pine	Amer Svgs	728,000	9/03-2/05
39 Ewa Team IX	17	C & C of Hon RD HomeStreet	RD HomeStreet C & C of Hon	3,243,000	1/04-2/05
40 YouthBuild Project Waimanalo	8	HCDDCH C & C of Hon YouthBuild	HCDDCH C & C of Hon YouthBuild	101,710	7/04-2/05
41 Ewa Team VIII	17	C & C of Hon RD	RD C & C of Hon	3,123,200	2/04-4/05
42 Kula, Maui	4	DHHL HomeStreet	HomeStreet	520,000	2/05-10/06
43 Waiahole Valley Oahu	7	HHFDC FHLB Amer Svgs	Amer Svgs FHLB RHED-HUD	1,056,800	2006-2008
44 Puhi I	14	KCHA RCAC HAC RD	RD KCHA RCAC HAC	2,975,600	2/08-9/09
45 Puhi II	14	KCHA RCAC HAC RD	RD KCHA RCAC HAC	3,162,600	11/08-3/10
46 Puhi III	12	KCHA RCAC HAC RD	RD KCHA RCAC HAC	2,819,400	7/09-10/10
47 Hana Maui	14	RD FHLB Mercy Housing RCAC HUD-SHOP County of Maui	FHLB Mercy RCAC HUD-SHOP County of Maui RD 502	3,671,574	8/11-3/16
48 Ma'ili Team 1 Oahu	13	HUD HHFDC RCAC RD HAC	HUD HHFDC RCAC HAC RD 502	3,380,000	11/12-6/14
49 Ma'ili Team 2 Oahu	13	HUD HHFDC RCAC RD HAC	HUD HHFDC RCAC HAC RD 502	3,380,000	1/13-10/14
50 Ma'ili Team 3 Oahu	9	HUD HHFDC RCAC BOH HAC	HUD HHFDC RCAC HAC BOH	2,528,000	7/14-7/16

Self-Help Housing Corp. of HI

NAME LOCATION	NO OF UNITS	AGENCIES INVOLVED	TOTAL FUNDING SOURCES	TOTAL APPROX COSTS	DURATION
51 Kapa Kauai	8	RD RCAC Mercy Housing	RD 502	2,320,000	3/15-9/16
52 Ma'ili Team 4 Oahu	9	HUD HHFDC RCAC RD RD HAC	HUD HHFDC RCAC HAC RD 502	2,610,000	3/14-12/16
53 Ma'ili Team 5 Oahu	14	HHFDC RCAC RD RD HAC	HHFDC RCAC RD RD HAC	4,350,000	7/15-10/17
54 Ma'ili Team 6 Oahu	14	HHFDC RCAC RD RD HAC	HHFDC RCAC RD RD HAC	4,425,000	10/15-6/18
55 Pokai Bay Team 1 Oahu	12	HHFDC RCAC HAC RD	HHFDC RCAC HAC RD	3,600,000	5/17-10/19
56 Pokai Bay Team 2 Oahu	12	HHFDC RCAC HAC RD	HHFDC RCAC HAC RD	3,600,000	6/18-2/20
57 Pokai Bay Team 3 Oahu	11	HHFDC RCAC HAC RD	HHFDC RCAC HAC RD	3,300,000	8/18-4/20
58 Pokai Bay Team 4 Oahu	13	HHFDC HAC RCAC RD	HHFDC HAC RCAC RD	3,900,000	6/19-2/21
59 Pokai Bay Team 5 Oahu	12	HHFDC HAC RCAC RD	HHFDC HAC RCAC RD	3,600,000	6/20-10/21
60 Pokai Bay Team 6 Oahu	10	HHFDC HAC RCAC RD	HHFDC HAC RCAC RD	3,000,000	11/20-11/21

Self-Help Housing Corporation of Hawaii Organizational Chart



BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2026 to June 30, 2027

App Self-Help Housing Corporation of Hawaii

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	245,332	0	0	83,846
2. Payroll Taxes & Assessments	16,745			6,079
3. Fringe Benefits	56,855			19,075
TOTAL PERSONNEL COST	318,932			109,000
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island				2,000
2. Insurance	26,600			11,400
3. Lease/Rental of Equipment-office	4,200			1,800
4. Lease/Rental of Space	31,189			15,767
5. Staff Training	3,500			1,500
6. Supplies	5,040			2,160
7. Telecommunication	6,258			2,682
8. Utilities				
9. Travel-mileage	13,440			
10. Inter-island, car rental				1,200
11. Out-of-state travel				2,400
12. Ground transportation				260
13. Per Diem				2,800
14. Postage	3,360			1,440
15. Printing	4,200			1,800
16. Contract Services-Eng/Arch/Atty/Aud.	56,000			24,000
17. Miscellaneous-classified ads	7,000			3,000
18. Board Expenses				2,800
19.				
20.				
TOTAL OTHER CURRENT EXPENSES	160,787			77,009
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	479,719			186,009
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	479,719	Claudia Shay 808-842-7111		
(b) Total Federal Funds Requested	0	Name (Please type or print) Phone		
(c) Total County Funds Requested	0	<i>Claudia Shay</i> 1/23/26		
(d) Total Private/Other Funds Requested	186,009	Signature of Authorized Official Date		
TOTAL BUDGET	665,728	Claudia Shay, Executive Director		
		Name and Title (Please type or print)		

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2026 to June 30, 2027

Non-Applicable

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Apr Self-Help Housing Corporation of Hawaii

Contracts Total: 13,471,363

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)	CONTRACT VALUE
1	U.S. HUD Grant for infrastructure	3/15/22-8/31/30	U.S. Dept. of HUD	U.S.	1,000,000
2	HHFDC-DURF -infrastructure loan, not closed	approved 9/8/22	HHFDC	State of Hawaii	7,679,563
3	HHFDC-AHRF-infrastructure loan, not closed	approved 11/20/25	HHFDC	State of Hawaii	4,791,800
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					