

Dear Members of the Review Committee,

On behalf of the Waimānalo Hawaiian Homes Association, please accept this submission of our Fiscal Year 2027 Grants-in-Aid application requesting operating funds to support a one-year Community Development Financial Institution (CDFI) Pilot Program serving Native Hawaiian beneficiaries in the Waimānalo Hawaiian Homestead community.

Founded in 1938, the Waimānalo Hawaiian Homes Association is one of the oldest homestead associations in Hawai‘i and has a long-standing history of community stewardship, fiscal responsibility, and advocacy on behalf of its members. The proposed pilot program is designed to address longstanding barriers to culturally aligned financial services by providing financial literacy education, individualized coaching, and economic stabilization support tailored to the needs of homestead residents.

This application is submitted in accordance with the Grants-in-Aid instructions and includes all required certifications, a detailed narrative, budget documentation, and supporting materials in a single consolidated PDF. The pilot is intentionally structured to generate measurable outcomes, operational data, and accountability that will inform future sustainability and funding decisions, ensuring that the State’s investment delivers lasting public benefit.

We appreciate your consideration of this request and the opportunity to partner with the State of Hawai‘i in advancing economic resilience and self-sufficiency within Native Hawaiian communities. Please do not hesitate to contact us should additional information be required.

Respectfully submitted,

Kevin Wilson
Treasurer, Board Member
Waimānalo Hawaiian Homes Association



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: WAIMANALO HAWAIIAN HOMES ASSOCIATION

DBA/Trade Name: WAIMANALO HAWAIIAN HOMES ASSOCIATION

Issue Date: 01/19/2026

Status: **Compliant**

Hawaii Tax#: [REDACTED]

New Hawaii Tax#:

FEIN/SSN#: [REDACTED]

UI#: No record

DCCA FILE#: 74306

Status of Compliance for this Vendor on issue date:

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

Status Legend:

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

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

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawai'i 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, Hawai'i 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, Hawai'i 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, Hawai'i 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.

Waimānalo Hawaiian Homes Association

(Typed Name of Individual or Organization)


K e v i n W i l s o n (Jan 23 , 2026 06:21:06 HST)

(Signature)

Kevin Wilson

(Typed Name)

Rev 8/30/23

01/23/2026

(Date)

Treasurer

(Title)

5Application for Grants

Waimānalo Hawaiian Homes Association GIA

Certification

- Hawai'i Compliance Express: One copy of the Hawai'i Compliance Express certificate is attached, dated no earlier than December 1, 2025.
 - Declaration Statement: Attached; affirms compliance with Section 42F-103, Hawai'i Revised Statutes.
 - Public Purpose: This grant is intended for a public purpose pursuant to Section 42F-102, Hawai'i Revised Statutes.
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II. Background and Summary

Applicant Background

Founded in 1938, the Waimānalo Hawaiian Homes Association stands as one of the oldest and most enduring homestead associations in Hawai'i. The Association was established by the original resident homesteaders who were awarded leases under the Hawaiian Homes Commission Act of 1920—individuals and families who laid the social, cultural, and civic foundations of the Waimānalo Homestead community. For more than eight decades, WHHA has served as a trusted steward of community interests, advocating for the welfare of its members while safeguarding the history, values, and collective memory of Waimānalo.

Throughout its history, the Association has played a central role in community organizing, education, and advocacy, serving as a unifying body that reflects the voices and aspirations of homestead residents. WHHA's mission—to promote the welfare of its members and preserve the history of the Waimānalo community—is deeply rooted in the principles of kuleana (responsibility), laulima (collective action), and mālama (care for people and place). This legacy of service positions WHHA uniquely to lead innovative, community-centered initiatives that address contemporary challenges while remaining grounded in cultural continuity and self-determination.

Goals and Objectives

The primary goal of this request is to launch a one-year Community Development Financial Institution (CDFI) Pilot Program designed to establish a localized, culturally grounded financial support system tailored specifically to the Waimānalo Homesteads. This pilot program is envisioned as both an immediate intervention and a strategic learning phase—one that delivers tangible benefits to residents while generating the insights, data, and operational experience necessary to assess the long-term feasibility of pursuing formal CDFI certification.

Key objectives of the program include providing direct financial literacy education, individualized financial coaching, and business support services to homestead residents. These services will be delivered in a culturally aligned manner that acknowledges the lived realities of Native Hawaiian beneficiaries and the unique constraints of homestead land tenure. At the same time, the pilot will evaluate demand, repayment behavior, administrative capacity, and community outcomes to determine whether a permanent, certified CDFI structure is viable and sustainable.

By directly supporting residents who are actively driving economic activity—small business owners, aspiring entrepreneurs, and families seeking financial stability—the program serves as a critical catalyst for long-term self-sustainability. Empowering community members with knowledge, tools, and access to capital strengthens household resilience, circulates resources locally, and builds an economic ecosystem rooted in the homestead itself. Ultimately, the program seeks to shift Waimānalo from a position of financial exclusion to one of proactive, community-led economic development.

Public Purpose and Need

This initiative serves a clear and compelling public purpose by addressing the systemic and historic lack of accessible, culturally aligned financial services for Native Hawaiian beneficiaries. For generations, residents of the Waimānalo Homestead community have faced structural barriers to traditional banking, credit, and capital—barriers shaped by historical dispossession, land restrictions, and financial systems that often fail to recognize or accommodate Native

Hawaiian realities. These challenges have limited entrepreneurship, constrained asset-building, and weakened long-term economic resilience.

The proposed CDFI Pilot Program directly responds to these inequities by creating a trusted, community-based bridge to financial empowerment. Rather than imposing external financial models, the program is designed to reflect and respect the cultural values, social structures, and aspirations of the Waimānalo community. Financial literacy and coaching services will be delivered in ways that honor identity, reinforce confidence, and demystify financial systems without requiring residents to compromise their heritage or values.

Importantly, this initiative is not merely a financial services program—it is an economic development strategy with statewide implications. By investing in the capacity of Native Hawaiian communities to generate and sustain their own economic activity, the program contributes to broader goals of equity, resilience, and inclusive growth across Hawai‘i. As residents gain the tools to stabilize their households, grow businesses, and retain wealth locally, the benefits ripple outward—strengthening families, reducing dependency on external systems, and fostering a more resilient local economy that ultimately benefits the entire State.

Target Population

The target population for this program consists of Native Hawaiian beneficiaries residing within the Waimānalo Hawaiian Homestead, as well as eligible applicants on the Hawaiian Homes waitlist within the surrounding region. This includes individuals and families who are deeply connected to the homestead community and who stand to benefit most from culturally grounded financial education, coaching, and access to resources. By focusing on this population, the program ensures that its impact is both concentrated and meaningful, directly serving those for whom the Hawaiian Homes trust responsibility was intended.

Geographic Coverage

The program will serve the Waimānalo region on the island of O‘ahu. Services and activities will be localized within the homestead community, allowing for deep engagement,

trust-building, and responsiveness to local needs. This focused geographic approach ensures that resources remain rooted in Waimānalo, reinforcing place-based economic development and strengthening the long-term vitality of the community.

III. Service Summary and Outcomes

Scope of Work

During the pilot phase, the Association will design and implement a comprehensive, community-centered financial services program that is intentionally scaled to the needs and realities of the Waimānalo Homestead. The scope of work begins with proactive community outreach, leveraging the Association’s longstanding trust, existing communication channels, and in-person engagement to ensure broad awareness and participation among eligible Native Hawaiian beneficiaries. Outreach efforts will emphasize accessibility, cultural relevance, and transparency, ensuring residents clearly understand both the purpose of the program and the services available to them.

At the core of the pilot is a structured financial literacy and coaching component. This will include facilitated workshops, one-on-one financial coaching sessions, and guided education modules focused on practical, real-world financial decision-making. Topics will include household budgeting, credit repair and management, debt reduction strategies, savings and emergency fund development, and capital readiness for small business or income-generating activities. All services will be delivered in a manner that respects the cultural context of the homestead, recognizing that financial behavior is inseparable from family obligations, land tenure considerations, and community values. Together, these elements form an integrated pilot program that blends education, coaching, and trust-based engagement to strengthen individual and collective financial resilience.

Annual Timeline

The project will follow a clearly defined four-quarter implementation schedule aligned with the fiscal year 2027–2028. Program development and launch will begin in Quarter Three, allowing sufficient time for outreach, participant onboarding, and the initiation of financial literacy workshops and coaching sessions. This phase will focus on establishing operational workflows, building participant momentum, and ensuring consistent service delivery.

Quarters One through Three of the fiscal cycle will emphasize full program implementation, including ongoing workshops, individualized coaching, data collection, and continuous monitoring of participant progress. Throughout this period, the Association will refine program delivery based on participant feedback and early performance indicators, while maintaining fidelity to the pilot’s objectives. The final phase, concluding in Quarter Four of 2028, will center on comprehensive evaluation and reporting. This will culminate in a formal assessment report that documents outcomes, lessons learned, and recommendations regarding long-term continuation or expansion, providing a clear decision point for both the Association and the State.

Quality Assurance and Evaluation

Quality assurance will be embedded throughout the pilot to ensure accountability, accuracy, and program integrity. Participant progress will be monitored through structured assessments and financial tracking mechanisms, with oversight provided by the Association’s Board Treasurer. This oversight ensures that all financial data, participation metrics, and outcome measures are documented consistently and reviewed through an objective lens.

The Board of Directors will retain full discretion at the conclusion of the pilot to determine whether the program should continue, expand, or transition toward formal Community Development Financial Institution certification. This governance structure ensures that decisions are grounded not only in quantitative outcomes, but also in alignment with the Association’s mission, capacity, and long-term vision for the Waimānalo community. By maintaining strong internal controls and board-level oversight, the pilot establishes credibility and transparency from inception through evaluation.

Measures of Effectiveness

To provide the State with a rigorous, transparent, and objective assessment, the project will employ a multi-tiered evaluation framework that measures participation, competency gains, and local economic impact. These measures are intentionally designed to meet legislative oversight requirements while offering meaningful insight into whether the program achieves its intended public purpose.

Effectiveness will first be reported through quantitative participation metrics. The program will track the number of unique Native Hawaiian beneficiaries and Waimānalo residents served during the pilot year, with clear documentation confirming that 100 percent of participants either reside within the target geographic area or are applicants on the Department of Hawaiian Home Lands waitlist. Engagement depth will be measured by recording the total number of financial coaching hours delivered and attendance at monthly workshops, providing a clear picture of both reach and intensity of services.

Beyond participation, the program will assess qualitative competency gains using standardized pre- and post-assessments for every participant. These assessments will measure improvements in core financial literacy areas such as credit management, debt-to-income awareness, savings behavior, and readiness to responsibly access capital. The program will target a demonstrable average increase in assessment scores across the participant cohort, offering clear evidence that services are producing measurable learning and behavioral outcomes.

Finally, the Association will evaluate the pilot's contribution to local economic stimulus within Waimānalo. This will include tracking the flow and velocity of funds distributed to community members engaged in economic activity, as well as documenting the number of local entrepreneurs who utilize program services to stabilize or expand their operations. Additional indicators, such as the percentage of participants who establish emergency savings accounts or implement automated financial plans, will provide concrete evidence of progress toward long-term self-sustainability. All evaluation data will be reviewed and verified by the Board Treasurer, ensuring that the pilot's results provide a credible, standardized foundation for future decision-making and potential certification pathways.

IV. Financial

Budget

We are seeking **\$484,563** for our CDFI 1 Year Pilot Program.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$136,140	\$116,141	\$116,141	\$116,141	484,563

The Waimānalo Hawaiian Homes Association has prepared a detailed and itemized budget for the proposed one-year pilot program using the required State budget forms. The attached budget documents provide a complete accounting of projected program costs and funding sources for fiscal year 2027, including personnel, program operations, and administrative oversight. All requested funds are directly tied to the implementation of the CDFI Pilot Program described in this application and are necessary to achieve the stated outcomes and public purpose.

The budget has been developed conservatively and reflects reasonable, market-aligned costs for staffing, program delivery, and compliance. No funds are requested for activities outside the scope of the proposed pilot, and all expenditures are structured to ensure prudent use of public funds. Detailed budget breakdowns are provided in the attached forms, including:

- Budget request by source of funds
- Personnel salaries and wages
- Equipment and operating costs, where applicable
- Government contracts, grants, and grants-in-aid disclosures

Anticipated Quarterly Funding Requests

The Association has provided its anticipated quarterly funding requests for fiscal year 2027 in the attached budget documentation. Funds are expected to be drawn incrementally across the fiscal year to align with program launch, staffing, service delivery, and evaluation milestones.

This phased approach supports effective cash flow management and ensures that expenditures correspond directly to program activity and performance.

Other Sources of Funding

At the time of submission, the Association is not relying on other confirmed funding sources to implement the proposed pilot program for fiscal year 2027. Should additional funding be secured during the pilot year, such funds will be disclosed to the appropriate expending agency and used to supplement, not supplant, the purposes of this grant.

Tax Credits

The Association has not received any state or federal tax credits within the prior three years that are relevant to this request. The Association has not applied for, nor does it anticipate applying for, any state or federal tax credits associated with a capital project related to this application.

Government Contracts, Grants, and Grants-in-Aid

The Association has disclosed in the attached documentation all state, federal, and county government contracts, grants, and grants-in-aid received within the prior three years, as well as any such funding anticipated for fiscal year 2027. These disclosures are provided for transparency and to ensure full compliance with legislative reporting requirements.

Unrestricted Current Assets

The balance of the Association's unrestricted current assets as of December 31, 2025, is disclosed in the attached financial documentation. These assets are maintained to support general operations and organizational stability and are not sufficient, on their own, to sustain the proposed pilot program without grant support.

Compliance Statement

All financial information provided in this section and in the attached budget forms is accurate to the best of the Association's knowledge and has been reviewed by the Association's Board

Treasurer. The Association will comply with all fiscal reporting, monitoring, and audit requirements imposed by the expending agency and the State of Hawai‘i.

V. Experience and Capability

1. Necessary Skills and Experience

The Association brings to this project a demonstrated record of fiscal stewardship, regulatory compliance, and responsible administration of public funds. Over the years, it has successfully managed both state and federal resources, including the administration of approximately \$210,000 for capital improvements to community Hālau facilities. These projects required disciplined budgeting, adherence to grant conditions, transparent reporting, and close coordination with oversight bodies—capabilities that directly translate to the requirements of a financial services pilot program.

This institutional experience is reinforced by the Association’s leadership. Financial oversight for the organization is anchored by Board Treasurer Kevin Wilson, a Certified Public Accountant licensed in both Hawai‘i and California, with more than a decade of professional experience in financial compliance, budgeting, and regulatory reporting. His background includes managing complex financial systems, ensuring compliance with state and federal requirements, and establishing internal controls that protect public funds. This depth of expertise provides the Association with the technical capacity necessary to responsibly administer the proposed pilot while maintaining the high standards of accountability expected by the State.

Together, the Association’s institutional track record and professional leadership ensure that the program will be implemented with rigor, transparency, and fiscal discipline, minimizing administrative risk while maximizing public benefit.

2. Facilities

Program activities will be conducted at established, trusted community spaces that are central to homestead life and easily accessible to participants. The primary operating location will be the Nā Kūhiō ‘Ike Community Center, which serves as a hub for

education, meetings, and community gatherings. In addition, programming will utilize the Homestead Hālau located at 41-717 Ala Koa Street, a site deeply embedded in the cultural and social fabric of the Waimānalo Homestead.

These facilities provide an appropriate and culturally grounded setting for financial literacy workshops, one-on-one counseling sessions, and community outreach activities. Operating within familiar community spaces reinforces trust, reduces participation barriers, and ensures that services are delivered in environments where residents feel comfortable, respected, and engaged.

VI. Personnel

1. The project will be led by Kevin Wilson, CPA, who will serve as the principal financial and administrative authority for the pilot program. In this role, he will be responsible for overall financial oversight, compliance with state and federal requirements, budget monitoring, and verification of program data and outcomes. His extensive experience in tax compliance and financial services ensures that the pilot is administered in a manner consistent with professional accounting standards and public-sector expectations.

Supporting roles—including a Financial Counselor and a Program Administrator—will be selected at the discretion of Kevin Wilson, subject to approval by a simple majority of the Board of Directors. This governance structure balances operational efficiency with board accountability, ensuring that personnel decisions align with both technical requirements and the Association’s mission. Staff selected for these roles will be expected to demonstrate competency in financial education, client-facing service delivery, and community engagement, with an emphasis on cultural sensitivity and trust-based practice.

Organization Chart

Board of Directors

↳ Provides overall governance, fiduciary oversight, and strategic direction for the Association and the pilot program.

Treasurer – Kevin Wilson, CPA

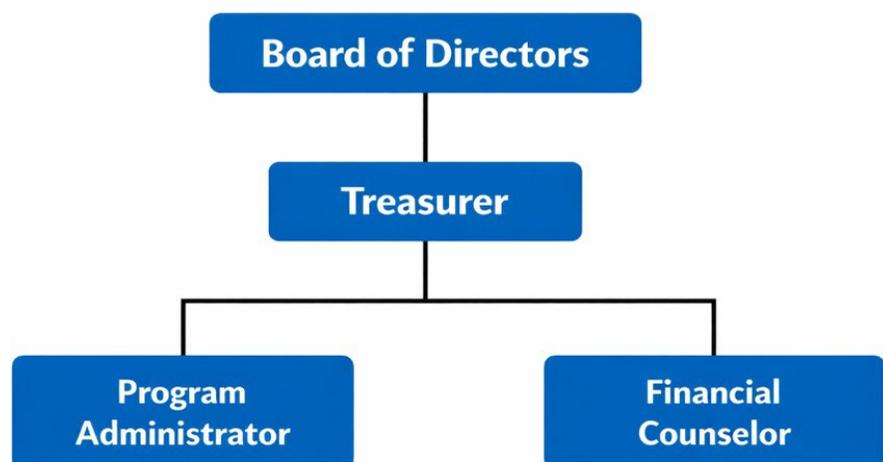
↳ Serves as principal financial and administrative authority for the project. Responsible for fiscal oversight, compliance, budget monitoring, financial reporting, and verification of program data and outcomes.

Program Administrator

↳ Oversees day-to-day program operations, participant coordination, scheduling, documentation, and reporting. Reports directly to the Treasurer.

Financial Counselor

↳ Provides direct financial literacy education and one-on-one coaching services to program participants. Reports directly to the Treasurer and coordinates with the Program Administrator.



2. Compensation for all program personnel will align with the salary ranges outlined in the attached documentation, organized by position title. These ranges reflect reasonable, market-aligned compensation for the level of responsibility and expertise required, while maintaining prudent use of public funds. This transparent approach to compensation supports staff retention, program continuity, and fiscal responsibility throughout the pilot period.
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VII. Other

1. Litigation: Not applicable.
2. Licensure or Accreditation: The project lead maintains a Certified Public Accountant license in the State of Hawai‘i.
3. Private Educational Institutions: This grant will not be used to support or benefit a sectarian or non-sectarian private educational institution.
4. Future Sustainability Plan:

This initiative is intentionally structured as a one-year pilot program, designed to maximize learning, accountability, and long-term optionality for both the State and the Waimānalo Hawaiian Homes Association. The limited duration is not a constraint, but a strategic design choice: it allows the Association to rigorously test program demand, operational capacity, and measurable community outcomes before committing to permanent institutionalization or expanded funding structures.

If the grant is awarded for fiscal year 2027 but not continued thereafter, the investment will not be lost or rendered obsolete. To the contrary, the data, systems, and community outcomes generated during the pilot year will serve as durable assets that materially increase the likelihood of future sustainability. Throughout the pilot, the Association will collect comprehensive quantitative and qualitative data related to participation, financial literacy gains, behavioral changes, and localized economic impact. This evidence base will be packaged into formal reports, dashboards, and outcome narratives

that can be directly leveraged in subsequent funding applications and strategic decisions.

One of the core purposes of the pilot is to establish proof of concept for a community-based, culturally aligned financial services model tailored to Native Hawaiian homestead communities. Should state funding not continue beyond the pilot year, the Association will actively pursue diversified funding pathways to sustain or scale the program. This includes private philanthropic funding from foundations focused on economic justice, Native Hawaiian advancement, community development, and financial inclusion. The pilot year will provide the performance metrics, case studies, and governance documentation that private funders require to assess risk and impact, positioning the Association as a credible and data-driven steward of capital.

In parallel, the Association will use pilot results to pursue additional state funding opportunities outside of the initial grant mechanism. Demonstrated success during the pilot year will allow the program to compete more effectively for other legislative appropriations, departmental contracts, or program-specific funding streams aligned with economic development, housing stability, or workforce advancement. The existence of validated outcomes and a functioning delivery model significantly reduces the marginal risk of future state investment, making continuation or expansion a rational and evidence-based decision rather than a speculative one.

At the federal level, the pilot program is explicitly structured to align with eligibility and evaluation criteria for multiple federal funding pathways. Data collected during the pilot will inform applications to agencies and programs supporting community development, small business growth, and financial inclusion, including—but not limited to—programs administered by the U.S. Department of the Treasury, U.S. Department of Agriculture, the U.S. Department of Housing and Urban Development, and other federal entities that support Community Development Financial Institutions and related initiatives. By documenting demand, compliance capacity, and community impact during the pilot year, the Association will be positioned to pursue federal grants or technical assistance programs that would not be accessible without a demonstrated operating history.

Critically, the pilot also functions as a decision-making tool for the Association itself. At the conclusion of the one-year period, the Board will have objective, verified data to assess whether formal CDFI certification is feasible and appropriate without continued reliance on this specific grant. Certification is a significant undertaking, requiring sustained administrative capacity, compliance infrastructure, and capitalization. The pilot year allows the Association to evaluate these requirements empirically rather than hypothetically, reducing the risk of overextension or mission drift.

From the State's perspective, this structure ensures that the initial investment delivers value regardless of future funding outcomes. Even if the program does not continue in its original form, the State's support will have funded capacity-building, community financial education, and economic stimulus with measurable, documented outcomes. The pilot will leave behind trained residents, improved financial behaviors, strengthened local enterprises, and a replicable model that can inform future policy or program design for other Hawaiian homestead communities.

In this way, the grant represents not a one-time expenditure, but a catalytic investment. It underwrites the transition from concept to evidence, from need to measurable impact, and from dependence on external systems to locally driven financial resilience. Whether the next phase is supported by private philanthropy, additional state appropriations, federal funding, or formal certification, the pilot year ensures that the State's investment generates lasting value, actionable data, and a clear pathway forward—eliminating the risk of wasted resources and maximizing the return on public funds.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2026 to June 30, 2027

Applicant: Waimānalo Hawaiian Homes Association

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
A. PERSONNEL COST				
1. Salaries	77,500			
2. Payroll Taxes & Assessments	6,975			
3. Fringe Benefits	12,400			
TOTAL PERSONNEL COST	96,875			
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island		0		
2. Insurance		0		
3. Lease/Rental of Equipment		0		
4. Lease/Rental of Space		0		
5. Staff Training		0		
6. Supplies		0		
7. Telecommunication		0		
8. Utilities		0		
9. Community Revolving Loan Fund / Direct Program Services	310,000	0		
10. Marketing Materials	18,637			
11. Software	15,000			
12. Indirect Costs	44,051			
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TOTAL OTHER CURRENT EXPENSES	387,688	0		
C. EQUIPMENT PURCHASES	0	0		
D. MOTOR VEHICLE PURCHASES	0	0		
E. CAPITAL	0	0		
TOTAL (A+B+C+D+E)	484,563	0		
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	484,563	David Murphy	808.371.1278	
(b) Total Federal Funds Requested	0	Name (Please type or print) Phone		
(c) Total County Funds Requested	0	 <small>Kevin Wilson (Jan 23, 2026 06:21:06 HST)</small>		
(d) Total Private/Other Funds Requested	0	Signature of Authorized Official Date		
TOTAL BUDGET	484,563	Kevin Wilson, Treasurer Name and Title (Please type or print)		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES

Period: July 1, 2026 to June 30, 2027

Applicant: Waimānalo Hawaiian Homes Association

POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Program Administrator, reporting to the Board Treasurer	0.5	\$55,000.00	50.00%	\$ 27,500.00
Financial Counselor, reporting to the Board Treasurer	1	\$50,000.00	100.00%	\$ 50,000.00
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TOTAL:				77,500.00

JUSTIFICATION/COMMENTS:In alignment with the requirements of Section VI, the Waimānalo Hawaiian Homes Association provides the following compensation disclosure for its three highest-paid positions . As a community-based organization governed by a volunteer Board of Directors, the association prioritizes directing funds toward service delivery. All Board officers, including the Treasurer who provides professional financial oversight, serve without compensation. This staffing pattern is specifically designed to provide the necessary service capacity for the one-year pilot while maintaining the long-term financial viability of the association.

Program Administrator (Part-Time): Focuses on compliance, loan processing, and reporting to the Board Treasurer
 Financial Counselor (Full-Time): Provides the required literacy coaching and helps community members qualify for loans.

Applicant: Waimānalo Hawaiian Homes Association

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

JUSTIFICATION/COMMENTS: we do not expect to purchase equipment at this time

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

JUSTIFICATION/COMMENTS:

We will not be purchasing a motor vehicle at this time.

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS Period: July 1, 2026 to June 30, 2027

Applicant: Waimānalo Hawaiian Homes Associa

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OTHER SOURCES OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY:2024-2025	FY:2025-2026	FY:2026-2027	FY:2026-2027	FY:2027-2028	FY:2028-2029
PLANS	0	0	0	0	\$0.00	0
LAND ACQUISITION	0	0	0	0	\$0.00	0
DESIGN	0	0	0	0	\$0.00	0
CONSTRUCTION	0	0	0	0	\$0.00	0
EQUIPMENT	0	0	0	0	\$0.00	0
TOTAL:	0	0	0	0	\$0.00	0
JUSTIFICATION/COMMENTS: n/a						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Waimānalo Hawaiian Homes Association

Contracts Total: 240,000

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)	CONTRACT VALUE
1	Hālau Improvements Grant, Capital improvements to the Homestead Halau to support community use and long-term economic readiness.	Active/Pending Spend Down	Department of Hawaiian Home Lands (DHHL)	State	\$210,000.00
2	Priority Project Planning Grant, Planning and preparatory work for WHHA priority economic development projects.	Active/Pending Spend Down	Department of Hawaiian Home Lands (DHHL)	State	\$20,000.00
3	‘Āina Work and Tree Planting Grant, ‘Āina-based improvements and tree planting to enhance Halau grounds and community stewardship.	Active/Pending Spend Down	Kaulunani	State	\$10,000.00
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