

## Habitat for Humanity Hawaii Island Summary

**Mission:** Bring people together to build homes, communities, and hope.

**Category:** Housing and Support Services

**Contact:** Ms. Chris Marlett Patulski, Finance Director

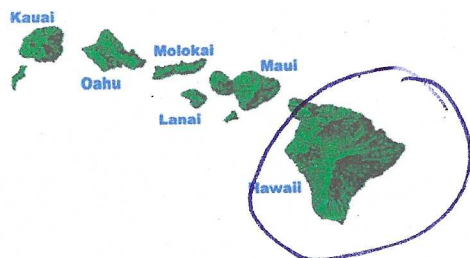
**Address:** P.O. Box 4619, Kailua-Kona, HI 96745

**Grant History:** N/A

<b>2023 Request:</b>	<b>\$25,000 for general operating support</b>
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**Notes:**

- Locally governed affiliate of Habitat for Humanity International.
- Umbrella provides name recognition, policy, procedures, and general guidance and resources. No financial support.
- Organization is the result of merger of two local groups across Big Island of Hawaii.
- 59% of funds obtained via ReStore (used construction materials) revenue; balance from donations. (Atherton and Irwin Foundations)
- Building houses and local communities for low-income, working families.
- 2023 goal is to build 14 homes.
- Most builds staffed by volunteers.
- Each new owner receives homeownership training and mortgage guidance.



To: Laurence H. Dorcy Hawai'iian Foundation  
Board of Directors  
81 East 7 Street, Suite 125  
St. Paul, MN 55101

Attn: Tammy Davis Cownie  
[tammy@dorcyfdn.org](mailto:tammy@dorcyfdn.org)

From: Patrick Hurney, Executive Director  
Habitat for Humanity Hawai'i Island  
P.O. Box 4619  
Kailua Kona, Hawai'i 96745

Together We Build



**Habitat**  
for Humanity®  
Hawai'i Island

## Habitat for Humanity Hawai'i Island Grant Request for FY 2023-2024

### Our Organization

Habitat for Humanity Hawai'i Island (HFHHI) is a 501 (C) (3) non-profit, faith-based organization. HFHHI is a locally governed affiliate of Habitat for Humanity International. We are a non-profit organization committed to eliminating substandard housing through the building of safe, decent, affordable homes with our partner families.

Habitat for Humanity has had a presence on Hawai'i Island since 1989 when Hale O Aloha Habitat for Humanity Hilo was founded. Habitat for Humanity West Hawai'i was founded on the Big Island in 2002, and in 2017 the two affiliates merged to become Habitat for Humanity Hawai'i Island.

### Our Vision

As an affiliate of Habitat for Humanity International, Habitat for Humanity Hawai'i Island shares the global vision of a world where everyone has a decent place to live.

### Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

### Guiding Principles and Values

Habitat for Humanity was founded on Christian values and the conviction that every man, woman, and child should have a simple, sustainable place to live in dignity and safety, and that decent homes should be a matter of conscience and action for all. We welcome all who believe that everyone deserves a decent place to live, to help build homes, or to apply for a home regardless of race, religion, age, gender, political views, or any of the other distinctions that too often divide people.

### Our Governance-The Habitat Hawai'i Island Board of Directors

The Board of Directors consists of a diverse group of highly qualified and dedicated individuals. The Board members including officers volunteer their time and service. Those serving on the Board have vast amounts of experience and expertise in areas such as estate management, real estate, law, family services, banking/finance, ministry, and more. The Board has 4 officers and 10 regular members. Of the 10 regular board members, 3 represent Habitat families and live in Habitat homes.

The Board is responsible for the oversight of policy and decision-making for this affiliate to guide the administrative implementation efforts to meet the mission and goals set forth in the strategic plan. The Board meets monthly for regular meetings with the Habitat Hawai'i Island staff. ***We are proud to report that the Habitat Hawai'i Island Board of Directors has met a 100% contribution goal through cash contributions and in-kind goods and services!***

### Our Team

At Habitat Hawai'i Island, we have a strong team of dedicated core employees working in alignment with our mission and goals. The Executive Director oversees the administration and implementation of



programs and services as well as the ReStore retail operations with the support of the Director of Finance and other crucial staff. Habitat for Humanity relies heavily on its dedicated volunteers, especially those who return week after week to donate their time and expertise. Volunteers are needed in not only the construction of new homes, but also in the ReStores, and the completion of critical home repairs as part of our Neighborhood Revitalization program.

The Habitat Hawai'i Island core administrative team consists of the following 6 administrative staff:

- Patrick Hurney Executive Director-Since 2009
- Chris Patulski, Finance Director-Since 2018
- Margo Takata, Community Outreach and Marketing Manager-Since 2009
- Jane Mireles, Family Services Manager, Mortgage Specialist-Since 2018
- Adrienne Eisele, Family Services Supervisor Hilo\_Since 2018
- Anita Stalb, Bookkeeping/Executive Assistant-Since 2017

### **Who We Serve/Demographics**

Habitat for Humanity Hawai'i Island serves a specific target population on the Big Island of Hawai'i as noted below:

1. Hardworking low-income families earning between 30% and 80% of the Area Median Income (AMI) with priority to families making less than 60% AMI and residing in Hawai'i County.
2. Native Hawai'ian families eligible for land through Hawai'ian Homelands and earning between 30% and 80% of the Area Median Income (AMI) with priority to families making less than 60% AMI and residing in Hawai'i County.
3. Habitat has also determined that it will give priority to families that are subject to the following:
  - a. homeless or at risk of homelessness
  - b. have young children that need safe and stable housing
  - c. elderly in need of a safe home.
  - d. families who are willing to share in the responsibility of building their own home through Habitat for Humanity's sweat equity program and meeting Habitat criteria.

### **Our Success**

To date, HFHHI has successfully completed the construction of 61 new affordable homes and 58 critical home repairs for families in need on the Big Island of Hawai'i. This success was made possible with the help of 1,262 volunteers and 32 "Global Village Teams" completing more than 46,799 hours of labor and service.

We funded these projects and our operations with 59% coming from Habitat/ReStore revenue and our partners contributing 21% in grants revenue, 13% from donations, 6% from Habitat Global Village Teams, and 1% revenue from special events.

Other noted points of accomplishment in the last several years include :

- Merger with Hale O Aloha Hilo Habitat for Humanity in 2017 expanded the geographic service area of our affiliate to serve all of Hawai'i Island.
- 3 ReStore locations in Kona, Hilo, and Waimea contribute more than \$800,000 dollars annually in revenue to our operations and affordable housing programs, as well as keep reusable items from entering the landfill that can be resold.
- 2012 Blitz Build- 5 homes in 10 days
- 2017 Blitz Build- 10 homes in 10 days
- 2018 Kilauea Disaster Response –
  - Participated in 30 micro-transitional shelters build
  - 28 home repairs during disaster recovery
  - Involved in ongoing disaster recovery efforts in affected neighborhoods
  - Awarded County of Hawai'i Kilauea Recovery Grant of \$500,000 to build 5 homes in Nanawale Estates for families who were displaced by the volcanic eruption.



- 2020 Habitat Hawai'i Island was forced to make unprecedented adjustments to operate with challenges presented by Hawai'i County's Covid-19 Pandemic. One significant change was the addition of Habitat's participation in mortgage and rental assistance programs. Typically, Habitat does not participate in these programs but the pandemic caused shutdowns of construction projects, ReStore operations, and fundraising activities. Also, the pandemic hit Hawai'i's overall economy hard as tourism and travel were shut down with a slow return as seen today.

#### **Our Primary Goal FY 2023-2024**

Habitat Hawai'i Island is now in the process of implementing the next phase of the strategic plan: **building 14 new permanent family homes for low-income, hardworking families over the next year-housing an estimated 42-70 individuals (depending on family size) in need.**

To meet this ambitious yet necessary goal, we need the help of foundations, corporations, and government agencies as well as caring individual donors: a multi-sector approach. Our collaborative efforts come to life when Habitat staff, families, Board members, and teams of community volunteers come together to begin building. This year, diverse teams of action-oriented volunteers have begun building 5 of the 14 homes with partner families Island wide.

#### **Challenges and Opportunities**

Habitat Hawai'i Island is a locally governed affiliate of Habitat for Humanity International. While we occasionally receive donations from individual donors through Habitat International our affiliate does not receive assistance with operating costs from them. Each affiliate is tasked with raising funds and generating revenue to operate the administration, and the ReStores, and assist families with the construction of affordable homes. Habitat International helps these efforts by providing name recognition, a framework of best practices, policies, procedures, and guidelines, connections to companies willing to donate materials, training, and other excellent opportunities.

Unfortunately with the rise of the Covid-19 pandemic and the downturn in tourism and travel coupled with the temporary shutdown of our 3 ReStores, construction projects, and fundraising activities, Habitat Hawai'i Island was forced to lay off many employees for a period of time. During the shutdown, our retail sales dramatically dropped creating a significant shortage of operating revenue. As a result, HFHHI was only able to build:

- 4 units in 2020
- 1 unit in 2021, and
- 1 unit in 2022.

Habitat Hawai'i Island is now in a position of need to rebuild its capacity to provide services and affordable homes to low-income hardworking families. We were able to re-open our ReStores along with other businesses and services in the local area but economic recovery will take time as the entire State of Hawai'i faces unprecedented inflation and increased housing costs. Now, more than ever, families need our help.

As Habitat Hawai'i Island rebuilds the capacity to serve deserving families in need, there is an opportunity for the Laurence H. Dorcy Hawaiian Foundation to partner with Habitat Hawai'i Island in filling this critical need. In doing so, the Laurence H. Dorcy Foundation joins a multi-sector approach to provide affordable permanent homes for hardworking low-income families on the Big Island. Together we can improve communities, build affordable energy-efficient homes, and strengthen families.

#### **Specific Purpose of the Laurence H. Dorcy Hawaiian Foundation Grant Request**

This year, by forming a collaborative partnership, we are asking the Laurence H. Dorcy Hawaiian Foundation to consider Habitat Hawai'i Island for a grant in the amount of \$25,000 for general operating support. If awarded, the Foundation's generous contribution will help those in need of a Habitat home, and have a lasting impact on the community overall. We believe success is possible in



reaching our goal of 14 homes with partners like the Laurence H. Dorcy Hawai'iian Foundation leading the way for others to follow.

### Financial Support for Operations

As a 501 (c) (3) non-profit organization, Habitat Hawai'i Island relies heavily on volunteer labor, grants, donations (both monetary and in-kind goods and services), sponsorships, and the revenue generated by our 3 ReStore retail locations. We are re-building our capacity to serve more families island-wide since the Covid-19 pandemic impact on our economy and subsequent extreme loss of revenue. Below is an outline of our administrative costs associated with this grant request.

1	Expansion of the construction staffing levels	\$240,000.00
2	Tools and equipment (needed for the increase in construction staff)	\$20,000.00
3	Technology-computers and software (to help administration and staff more efficiently perform tasks)	\$5,000.00
4	Improved Signage for ReStores (signage has aged and needs refreshing)	\$5,000.00
	<b>TOTAL COSTS</b>	<b>\$270,000.00</b>

**Note:** The request of \$25,000 from the Laurence H. Dorcy Hawai'iian Foundation is approximately 1% of the overall estimated operating budget needed to meet the FY 2023-2024 construction goal.

### The Community Need

There is an affordable/sustainable housing crisis in Hawai'i. This issue is complicated by a high poverty rate, an economy affected by Covid-19, and rapidly rising inflation. These circumstances create a cycle of poverty and homelessness that is virtually inescapable. Many hard-working families find themselves caught in this cycle with only the dream of owning a home. Together, we can change this by assisting families to build simple, affordable, energy-efficient homes that they can then purchase at a lower cost.

Throughout the Big Island, Habitat for Humanity Hawai'i Island helps low-income families rise above the cycle of poverty and homelessness using a unique self-help approach. To meet the increasing need for affordable homes on the Island of Hawai'i, we have stepped up to the challenge and the next level of affordable home construction: developing sustainable neighborhood communities for low-income families. This year our ambitious goal is: to help 14 low-income families build safe, affordable, energy-efficient homes.

### Habitat's Successful Model

Habitat for Humanity Hawai'i Island has a unique approach to making a real and lasting impact on poverty and homelessness. Habitat offers a **"hand-up", not a "hand-out"**. We help families to help themselves. Together, we build new homes and set families up for success with an affordable mortgage and support through home ownership/maintenance, financial management, budgeting, and life skills training. Habitat families collaborate to build their homes, and a new future on which they can improve their lives, and the lives of their children. Habitat for Humanity's main approach to homelessness is to provide a permanent solution ... of homeownership.

### Intended Results

When a home is complete and a family moves in, they can start a new life with a stable, energy-efficient, affordable home. Habitat families move into a home that they helped build: a home with sweat equity built into it. The equity in the home is an asset that families can build on for a better financial future and quality of life for themselves and their children.

More specifically, the following are the intended measurable results expected by the end of the project period:



- 14 families (42-70 individuals depending on family size) selected and qualify as Habitat homeowners.
- 14 families complete a minimum of 500 sweat equity hours working on their respective homes.
- 14 Families complete homeownership training.
- Construction of 14 new, safe, affordable homes completed.
- 14 families complete and close on their respective mortgages with affordable payments.

### Program Evaluation

We evaluate the success of our homebuilding program by maintaining a close relationship with our families for the duration of their mortgage. By helping meet their basic needs, Habitat helps them become more self-sufficient. The impact of homeownership is dramatic and is evidenced both in the health of the families and in the health of the community in which they live.

Our Habitat families have a chance to experience stability, build equity wealth, and have something tangible to pass on to their children. Studies show that students with a stable home environment have higher grades in school, and increased participation in social activities. Children are healthier and safer. Homeowners improve communities because they tend to be more active in their communities and pay into the tax base. While these are longer-term measures, the pride of ownership and dignity of our homeowner families are seen and felt immediately.

### Success Measures

We measure our success using qualitative and quantitative data collection methods.

#### Qualitative Results:

- Homeowners participate in a 5-year longitudinal survey to report on the quality of life after becoming an affordable homeowner.
- Families participate in telling their stories to help create awareness and the effective results of the Habitat model of affordable home building and ownership.

#### Quantitative Results:

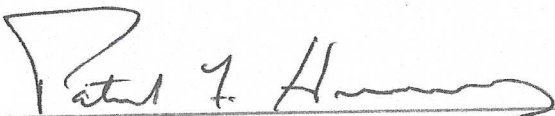
- Number of families served
- Number of individuals served-depends on size of family
- Number of constructed homes
- Number of mortgages closed
- Percentage of mortgage repayment/default rate.

### Plans for Acknowledging The Laurence Dorcy Hawaiian Foundation

If awarded, Habitat Hawai'i Island will acknowledge the Foundation's contribution as deemed appropriate and agreed upon by both the Foundation and the Habitat Hawai'i Island affiliate.

Please feel free to contact me by phone at my office at 808-331-8010 ext.103 or my mobile phone at 808-937-7443 or by Email at [pat@habitat-hawaiiisland.org](mailto:pat@habitat-hawaiiisland.org).

Respectfully submitted,  
Patric F. Hurney, Executive Director



Signature

1/27/23

Date

#### Please see attached enclosures:

1. IRS tax exemption 501(c)(3) determination letter.
2. Most recent un-audited financial statement.
3. Copy of our most recent IRS Form 990 filed.
4. Information regarding primary funding sources.



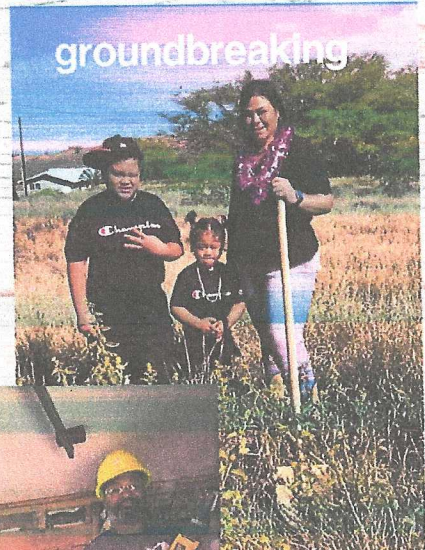
## **Listing of Habitat for Humanity Hawaii Island's Primary Funding Sources**

The following is a list of the primary funding sources HFHHI received in support of programs and services for FY2023-2024:

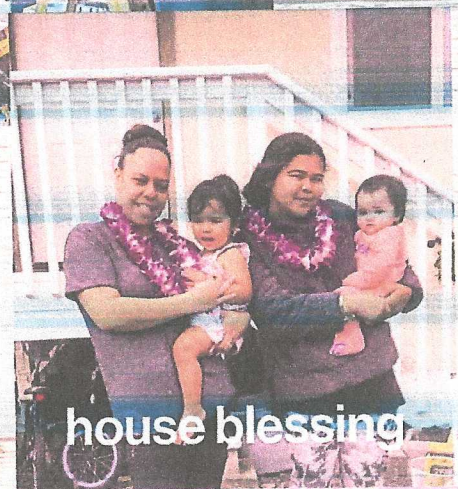
1. ReStore sales from 3 retail locations: Kailua Kona, Waimea, and Hilo
  - a. \$873,000
2. HUD - Native American Housing Assistance and Self Determination Act (NASHADA) Department of Hawaiian Home Lands (DHHL)
  - a. \$1.5 million
3. HUD - HOME Investment Partners
  - a. \$900,000
4. USDA - Home Preservation Grant
  - a. \$57,000
5. State of Hawaii - Grant In Aid Requested
  - a. \$500,000
6. County of Hawaii
  - a. \$500,000
7. Habitat for Humanity International - Government Grant Program
  - a. \$84,000
8. Community Foundations
  - a. \$95,000
9. Individual and Corporate Donations
  - a. \$101,557



through shelter, we empower



build  
days &  
critical  
home  
repair  
around  
the  
island



**Habitat for Humanity®**

Hawai'i Island



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01/26/23  
Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Balance Sheet**  
As of June 30, 2022

Jun 30, 22

**ASSETS**

Current Assets

Checking/Savings

1000 - Cash & Equivalents

1100 - Banking

1110 - Unrestricted Banking

1110.1 - FHB Operating\*\*5201 549,506.92

1110.2 - FHB-Vendor Checks\*\*5228 9,330.38

1110.3 - Capacity Building Fund \*0450 100.00

1110.6 - FHB-Automated Disburse \*3697 21.01

Total 1110 - Unrestricted Banking 558,958.31

1120 - Restricted Banking

1120.2 - FHB Escrow\*\*6730

1120.2P - FHB Escrow Checking x6730 3,999.59

1120.2 - FHB Escrow\*\*6730 - Other 7,833.91

Total 1120.2 - FHB Escrow\*\*6730 11,833.50

1120.3 - FHB Restricted\*\*6749 207,608.18

Total 1120 - Restricted Banking 219,441.68

1130 - Restore

1130.2 - Cash on Hand-Register 250.00

1130.3 - Cash on Hand Register 2 Kona 250.00

1130.4 - Cash on Hand Register Waimea 250.00

1130.9 - Change-for Drawer ReStore 49.17

1134 - Kona ReStore Checking HICFCU 583.73

1135 - Hilo ReStore Checking FHB\*2113 1,902.93

1136 - Waimea ReStore Checking BOH\*054 5,018.26

Total 1130 - Restore 8,304.09

1140 - Petty Cash-Office 127.64

1145 - Petty Cash Waimea ReStore 2 47.06

1146 - Petty Cash Hilo ReStore 3 277.53

1147 - Petty Cash-Construction 68.45

1170 - Home Depot Gift Cards

1170.1 - Home Depot Gift Cards 1.01

Total 1170 - Home Depot Gift Cards 1.01

Total 1100 - Banking 787,225.77

1120.5 - County of HI RMAP Program \*1767 56,480.27

1160 - Costco Cash Cards

1160.1 - Regular 16.79

Total 1160 - Costco Cash Cards 16.79

Total 1000 - Cash & Equivalents 843,722.83

1050P - POB Const\*0843 BOH 5,265.11

Total Checking/Savings 848,987.94

Accounts Receivable

1200 - Receivables

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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Balance Sheet**  
As of June 30, 2022

1230 • NRI Receivables (Homeowners)	
1230.1 • Critical Home Repair	15,865.86
1200 • Receivables - Other	7,243.90
Total 1200 • Receivables	23,109.76
Total Accounts Receivable	23,109.76
Other Current Assets	
12000 • Undeposited Funds	2,671.07
1240 • Other Receivables	
1240.1 • Employee Receivable-	2,191.15
1240.2 • Homeowner Receivable	8,872.05
1240.3 • Housing Preservation Grant (HPG)	21,777.06
1240.9 • Other Receivable	481.76
Total 1240 • Other Receivables	33,322.02
1290 • Due To/From Affiliate	578,369.37
1290P • Due To/From Affiliate-POB/NMTC	-578,369.37
1300 • Current Assets	
1310 • Prepaid Expenses	
1310.1 • Prepaid Expenses-GL/Bus. Ins.	0.00
1310.2 • Prepaid Expense-WC Ins	-7,563.28
1310.3 • Prepaid Expenses-Auto Insurance	1,213.24
1310.9 • Prepaid Expenses-Other	5,000.00
Total 1310 • Prepaid Expenses	-1,350.04
1320 • Security/Refundable Deposits	14,453.96
1330 • Inventory Assets	
1330.1 • Restore Inventory	90,965.50
1330.2 • Land & Lots	89,852.90
1330.3 • Restricted Land & Lots	46,610.85
Total 1330 • Inventory Assets	227,429.25
1340 • Work in Progress (WIP)	807,058.72
1300 • Current Assets - Other	89,643.12
Total 1300 • Current Assets	1,137,235.01
1300P • POB Work in Process	514,078.69
Total Other Current Assets	1,687,306.79
Total Current Assets	2,559,404.49
Fixed Assets	
1400 • Fixed Assets	
1430 • Computers/Software/Electronics	8,242.22
1440 • Tenant Improvements-New Space	322,769.23
1441 • Tenant Improvements-ReStore Wai	43,925.74
1442 • Tenant Improvements-ReStore Hil	8,941.07
1450 • Tools & Equipment	
1450.1 • Construction Equipment & Tools	12,376.95
1450.2 • ReStore Equipment & Tools	9,320.00
1450.3 • ReStore Forklifts	63,350.76
Total 1450 • Tools & Equipment	85,047.71



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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Balance Sheet**  
As of June 30,2022

1460 • Vehicles	
1460.10 • 2013 Chevy Silverado (499HDX)	19,200.00
1460.12 • 2006 Dodge Ram (347HDK)	20,000.00
1460.13 • 2011 Ford 15 Pass Van (HMG 269)	22,000.00
1460.14 • 1999 Ford "Old Box Van" (599TPE)	10,000.00
1460.16 • 2015 Isuzu Box Truck (451HEB)	46,719.40
1460.2 • 2013 Isuzu Truck (Used)	41,256.53
1460.5 • 2014 Nissan Titan 4WD (ZHD171)	23,609.03
1460.8 • Trailer	9,451.58
Total 1460 • Vehicles	192,236.54
1490 • Accumulated Depreciation	-381,377.26
Total 1400 • Fixed Assets	279,785.25
Total Fixed Assets	279,785.25
Other Assets	
1200P • Other Assets	
1250P • POB Affiliate Expense Reserve	30,284.00
1260P • Accumulated Affiliate Exp Rsvr	-31,365.24
Total 1200P • Other Assets	-1,081.24
1500 • Mortgage Loan Receivable	
1510 • Mortgage Loan Receivables-Notes	735,876.06
1510P • Mortgage Loan Receivables-POB	1,395,491.06
1520 • Unamortized Mortgage Discount	-331,558.72
1520P • Unamortized POB Mortgage Discou	-209,906.49
1530P • Leveraged Mortgage Receivable Contra	-1,018,841.66
Total 1500 • Mortgage Loan Receivable	571,060.25
1510.1 • Notes Receivable - Current Port	-89,643.12
1600 • Invest in HFHI NMTC Lev Lender	414,660.20
Total Other Assets	894,996.09
<b>TOTAL ASSETS</b>	<b>3,734,185.83</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 • Accounts Payable	178,427.66
Total Accounts Payable	178,427.66
Credit Cards	
2300 • FHB Credit Card	
2320 • FHB New Credit Card **	
2320.1 • Hurney, Patrick **6555	6,723.18
Total 2320 • FHB New Credit Card **	6,723.18
Total 2300 • FHB Credit Card	6,723.18
Other Current Liabilities	
2000P • POB CURRENT LIABILITIES	
2010P • Accrued Interest Payable	686.55
Total 2000P • POB CURRENT LIABILITIES	686.55

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Accrual Basis

# Habitat for Humanity Hawaii Island, Inc.

## Balance Sheet

As of June 30, 2022

2030 • HI GE Tax Payable	2,039.57
2100*OE • Current Liabilities	
2102 • Employee Payable	18,458.93
2110 • Payroll Liabilities{594}	
2110.5 • State Withholding	-1,773.66
2110 • Payroll Liabilities{594} - Other	346.79
Total 2110 • Payroll Liabilities{594}	-1,426.87
2130 • Homeowner Liability	
2130.1 • Escrow Deposits	-4,252.01
2130.1P • Escrow Deposits POB	-1,142.88
2130.2 • Impound Deposits	19,150.00
2130.3 • Homeowner Leveraged Paymts Held	-2,949.54
Total 2130 • Homeowner Liability	10,805.57
2140 • Hale Ohana Aloha Program	1,784.11
2180 • Notes Payable - Current Portion	74,003.14
Total 2100*OE • Current Liabilities	103,624.88
2114 • ERAP 2 Disbursement Proceeds	56,899.59
2170 • Security Deposit Liability	5,085.60
2500 • Deferred Revenue DHHL	178,037.05
Total Other Current Liabilities	346,373.24
Total Current Liabilities	531,524.08
Long Term Liabilities	
2100P • POB LONG TERM LIABILITIES	
2110P • QLICI Due to HFHI NMTC	603,209.00
2120P • HFHI Structuring Fee less Accum	-17,036.33
2125P • NMTC Closing Costs less Accum	-14,843.94
Total 2100P • POB LONG TERM LIABILITIES	571,328.73
2200 • Long Term Liabilities	
2150 • First Hawaiian Bank	11.84
2240 • SSO Habitat Loans	
2220 • Grant in Aid Loans Payable	260,750.00
2230 • OHA Funding Payable	244,750.00
2240 • SSO Habitat Loans - Other	113,250.00
Total 2240 • SSO Habitat Loans	618,750.00
2260 • Truck Loan *9001 Bank of Hawaii	2,700.26
2270 • PPP CARES Act Loan #1	-1.00
2200 • Long Term Liabilities - Short Term Portion	-74,003.14
Total 2200 • Long Term Liabilities	547,457.96
2290 • Discount on Notes Payable	-262,714.00
8400 • Deferred Revenue	-17,305.16
Total Long Term Liabilities	838,767.53
Total Liabilities	1,370,291.61
Equity	
30000 • Opening Balance Equity	2,166,750.57
3100 • Net Assets	-289,524.76



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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.

Balance Sheet

As of June 30, 2022

3200 • Retained Earnings	326,783.59
3300 • Temporarily Restricted Net Assets	252,000.00
3210P • POB Retained Earnings	-457,310.50
Net Income	365,195.32
Total Equity	2,363,894.22
TOTAL LIABILITIES & EQUITY	3,734,185.83

I certify, to the best of my knowledge, that these unaudited financial statements, before any audit adjustments, are true and accurate as of the date indicated.

Patel I. H.

Date:

1/27/23

3:33 PM  
01/26/2023  
Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Profit Loss**  
July 2021 through June 2022

Jul 21- Jun 22

Ordinary Income/Expense

Income

4000 • Income

4100 • Unrestricted Income

4110 • Unrestricted Income

4110.2 • Corporations-Unrestricted	22,948.54
4110.3 • Foundations-Unrestricted	95,725.96
4110.4 • Individuals-Unrestricted	78,609.63
4110.5 • Churches-Unrestricted	250.00
4110.6 • Other-Unrestricted	186,594.19
4110.7 • Employee Giving-Unrestricted	1,462.50

Total 4110 • Unrestricted Income 385,590.82

4120 • Grants-Operating 98,936.79

Total 4100 • Unrestricted Income 484,527.61

4200 • Unrestricted Fundraising/Events

4210 • Unrestricted Fundraising

4210.6 • Fundraising Other	24,301.00
4210.7 • <Less Costs> Fundraising Other	-15,236.33

Total 4210 • Unrestricted Fundraising 9,064.67

4240 • Women's Build

4240.1 • Women's Build Income	9,607.96
4240.9 • <less costs> Women's Build	-3,339.30

Total 4240 • Women's Build 6,268.66

Total 4200 • Unrestricted Fundraising/Events 15,333.33

4300 • Restricted Income

4320 • Grant Income

4320.1 • Construction Grants	252,148.82
4320 • Grant Income - Other	1,595,714.03

Total 4320 • Grant Income 1,847,862.85

4330 • Home Sponsorships

4330.4 • Home Sponsorships-Individual	6,109.80
---------------------------------------	----------

Total 4330 • Grant Income 6,109.80

4340 • Restricted Other

4340.2 • Restricted Other-Corporation	4,000.00
4340.4 • Restricted Other-Individuals	11,250.00

Total 4340 • Restricted Other 15,250.00

Total 4300 • Restricted Income 1,869,222.65

4700 • Sales{118}

4710 • Sales-ReStore 1-Kona	241,903.42
4720 • Sales-ReStore 2-Waimea	176,611.93
4730 • Sales-ReStore 3-Hilo	454,693.51

Total 4700 • Sales{118} 873,208.86



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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Profit Loss**  
July 2021 through June 2022

4800 · Rental Income	34,529.25
Total 4000 · Income	3,276,821.70
4050 · Deferred Revenue NMTC Amortiz	2,163.18
5350P · POB Mortgage Amortization Incom	7,153.01
Total Income	3,286,137.89
Cost of Goods Sold	
5400P · Amortization Expense POB	4,326.24
Total 5000P · COGS/Direct Expenses	4,326.24
5351 · Program Assistance Disbursement	1,595,714.03
Total COGS	1,600,040.27
Gross Profit	1,686,097.62
<hr/>	
Expense	
6000 · Expenses	
6050 · Advertising & Marketing Expense	14,996.00
6100 · Vehicle Expense	
6101 · Fuel Expense	8,927.03
6106 · Auto Insurance	4,548.51
6107 · Vehicle Repairs & Maint.	27,438.95
6108 · Vehicle License/Registration	4,384.48
Total 6100 · Vehicle Expense	45,298.97
6205 · Bank Service Charge	200.93
6220 · Credit Card Machine	
6220.1 · Credit Card Merchant Fees	24,975.99
Total 6220 · Credit Card Machine	24,975.99
6230 · Computer Expense	
6230 · Computer Expense - Other	3,872.31
Total 6230 · Computer Expense	3,872.31
6245 · Dues & Subscriptions	19,214.61
6250 · Education/Seminars/Development	6,239.64
6255 · Equipment Rental	
6255 · Equipment Rental - Other	3,098.11
Total 6255 · Equipment Rental	3,098.11
6280 · Forklift Expense	1,352.00
6295 · Insurance Expense	
6295.1 · General Liability Ins.	2,210.49
6295.11 · Health Insurance	60,947.55
6295.2 · Property Including Crime	5,525.70
6295.3 · Builder's Risk Insurance	2,722.26
6295.4 · Umbrella	4,636.20
6295.5 · Director/Officer Liability Ins.	1,440.00
6295.6 · Accidental Medical	743.31
6295.7 · Volunteer Disability	348.57
6295.8 · Disability Insurance-TDI	1,142.62
6295.9 · Worker's Comp. Insurance	35,385.79
Total 6295 · Insurance Expense	115,102.49

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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Profit Loss**  
July 2021 through June 2022

6305 · Interest Expense	
6305.1 · Interest Expense-Loans	575.33
6305.2 · Interest Expense-Other	356.30
Total 6305 · Interest Expense	931.63
6330 · Meals & Entertainment	2,510.56
6335 · Mileage Reimbursements	10,960.80
6350 · Office Expense	
6350.3 · Water Cooler & Delivery	719.38
6350.4 · Janitorial Supplies	1,218.42
6350 · Office Expense - Other	7.33
Total 6350 · Office Expense	1,945.13
6355 · Office Supplies	1,243.61
6360 · Other Misc. Expense	2,892.12
6365 · Postage and Delivery	1,284.58
6375 · Printing & Stationary	2,107.85
6380 · Professional Fees	
6380.1 · Accounting Fees	14,135.00
6380.2 · Legal Fees	750.00
6380.4 · Payroll Processing Service Fee	344.85
6380.6 · Professional Fee-Other	911.30
Total 6380 · Professional Fees	16,141.15
6390 · Rent Expense	163,486.67
6395 · Repairs & Maintenance	
6395.1 · Pest Control	1,966.94
6395.2 · Security Services	151.84
6395.3 · Fire Extinguisher Maint.	654.46
6395.4 · Building/Land Maintenance	9,751.96
6395.5 · Equipment Maintenance	88.68
6395.6 · Garbage Pick Up/Drop off	17,715.67
6395 · Repairs & Maintenance - Other	73.90
Total 6395 · Repairs & Maintenance	30,403.45
6416 · Safety/First Aid	139.72
6425 · Taxes & License	
6425.1 · GE Taxes	41,463.86
6425.3 · Property Tax	3,294.39
Total 6425 · Taxes & License	44,758.25
6430 · Travel Expense	
6430.1 · Airfare	4,284.60
6430.2 · Auto Rental/Parking/Fuel	179.77
6430.4 · Hotel Accommodations	4,025.86
Total 6430 · Travel Expense	8,490.23
6435 · Utilities	
6435.1 · Gas & Electric	17,974.39
6435.2 · Telephone & Fax	
6435.21 · Landline	2,736.96



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Accrual Basis

Habitat for Humanity Hawaii Island, Inc.  
**Profit Loss**  
July 2021 through June 2022

6435.2 • Telephone & Fax - Other	3,081.48
Total 6435.2 • Telephone & Fax	5,818.44
6435.3 • Water & Sewer	2,242.04
Total 6435 • Utilities	26,034.87
6445 • Volunteer Appreciation	2,234.92
6999 • Cash Over/Short	227.77
Total 6000 • Expenses	550,144.36
6000P • OVERHEAD EXPENSES	
6100P • Interest Expense	1,401.48
6100P • Interest Expense - Other	4,119.50
Total 6100P • Interest Expense	5,520.98
6200P • Bank Fees	232.00
Total 6000P • OVERHEAD EXPENSES	5,752.98
6001 • NMTC Professional Expenses	2,163.18
6307 • Late Fees/Penalties	110.00
6410.1 • Officer/Director Salaries	
6410.10 • Construction Supervision	2,868.12
6410.12 • Family Services	187.26
6410.13 • Fund Raising	9,044.85
6410.14 • Restore	12,032.42
6410.15 • General Administration (G&A)	62,529.75
6410.16 • RMAP/ERAP Administration	1,363.72
6410.1 • Officer/Director Salaries - Other	200.00
Total 6410.1 • Officer/Director Salaries	88,226.12
6410.2 • Salaries & Wages-Other	
6410.20 • Construction Supervision	29,810.72
6410.21 • Construction	7,699.64
6410.22 • Family Services	26,190.97
6410.23 • Fund Raising	80,361.16
6410.24 • Restore	218,066.48
6410.25 • General Administration (G&A)	158,287.35
6410.26 • RMAP/ERAP Administration	63,658.70
6410.2 • Salaries & Wages-Other - Other	8,000.00
Total 6410.2 • Salaries & Wages-Other	592,075.02
6410.4 • Payroll Taxes	68,148.71
6410.5 • Payroll Employer Paid Benefits	8,452.45
6410.8 • Contracted Labor	8,119.52
66000 • *Payroll Expenses	18,677.85
Total Expense	1,341,870.19
Net Ordinary Income	344,227.43
Other Income/Expense	
Other Income	
8000 • Other Income	
8050 • Interest Income Unamortized	4,118.50
8075 • Cash Rewards Income (Credits)	733.12

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01/26/2023  
Accrual Basis

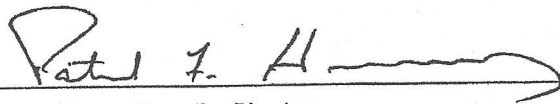
Habitat for Humanity Hawaii Island, Inc.

Profit Loss

July 2021 through June 2022

8200 • Gain/Loss on Sale of Assets	16,000.00
8300 • In Kind Contributions	
8320 • In Kind Contributions Materials	116.27
Total 8300 • In Kind Contributions	116.27
Total 8000 • Other Income	20,967.89
Total Other Income	20,967.89
Net Other Income	20,967.89
Net Income	365,195.32

I certify, to the best of my knowledge, that these unaudited financial statements, before any audit adjustments, are true and accurate as of the date indicated.



Patrick Hurney, Executive Director

Date: 1/27/23



Form **990**Department of the Treasury  
Internal Revenue Service**Return of Organization Exempt From Income Tax**  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2020**Open to Public  
InspectionA For the 2020 calendar year, or tax year beginning **JUL 1, 2020** and ending **JUN 30, 2021**

B Check if applicable:  <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization <b>HABITAT FOR HUMANITY HAWAII ISLAND, INC.</b>		D Employer identification number <b>99-0355149</b>
	Doing business as		E Telephone number <b>(808) 331-8010</b>
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	G Gross receipts \$ <b>1,800,173.</b>
	P.O. BOX 4619		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	City or town, state or province, country, and ZIP or foreign postal code <b>KAILUA-KONA, HI 96745</b>		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions
F Name and address of principal officer: <b>PATRICK HURNEY</b> <b>SAME AS C ABOVE</b>			H(c) Group exemption number ▶
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
J Website: <b>WWW.HABITATHAWAIIISLAND.ORG</b>			
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶			L Year of formation: <b>2001</b> M State of legal domicile: <b>HI</b>

**Part I Summary**

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: <b>HABITAT FOR HUMANITY HAWAII ISLAND WORKS IN PARTNERSHIP WITH PEOPLE IN NEED TO BUILD AND</b>		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	<b>3</b>	<b>10</b>
	4 Number of independent voting members of the governing body (Part VI, line 1b)	<b>4</b>	<b>10</b>
	5 Total number of individuals employed in calendar year 2020 (Part V, line 2a)	<b>5</b>	<b>34</b>
	6 Total number of volunteers (estimate if necessary)	<b>6</b>	<b>0</b>
	7a Total unrelated business revenue from Part VIII, column (C), line 12	<b>7a</b>	<b>0.</b>
b Net unrelated business taxable income from Form 990-T, Part I, line 11	<b>7b</b>	<b>194.</b>	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year <b>506,870.</b>	Current Year <b>628,032.</b>
	9 Program service revenue (Part VIII, line 2g)	<b>109,570.</b>	<b>280,829.</b>
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	<b>4,137.</b>	<b>4,122.</b>
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	<b>405,946.</b>	<b>492,917.</b>
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	<b>1,026,523.</b>	<b>1,405,900.</b>
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	<b>0.</b>	<b>279,440.</b>
	14 Benefits paid to or for members (Part IX, column (A), line 4)	<b>0.</b>	<b>0.</b>
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	<b>496,802.</b>	<b>481,940.</b>
	16a Professional fundraising fees (Part IX, column (A), line 11e)	<b>0.</b>	<b>0.</b>
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ <b>348,757.</b>		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	<b>622,760.</b>	<b>429,912.</b>
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	<b>1,119,562.</b>	<b>1,191,292.</b>
19 Revenue less expenses. Subtract line 18 from line 12	<b>-93,039.</b>	<b>214,608.</b>	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year <b>3,045,917.</b>	End of Year <b>4,067,029.</b>
	21 Total liabilities (Part X, line 26)	<b>1,405,354.</b>	<b>2,162,367.</b>
	22 Net assets or fund balances. Subtract line 21 from line 20	<b>1,640,563.</b>	<b>1,904,662.</b>

**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer		Date
	<b>PATRICK HURNEY, EXECUTIVE DIRECTOR</b>		
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date
	<b>ALEX J. SMITH</b>		
Firm's EIN	Firm's name ▶ <b>ALEX J. SMITH, CPA</b>	Firm's EIN ▶ <b>46-5002021</b>	Check if self-employed <input checked="" type="checkbox"/> PTIN <b>P00994702</b>
	Firm's address ▶ <b>1403 FRANK STREET</b> <b>HONOLULU, HI 96816</b>	Phone no. <b>808-927-1725</b>	

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

032001 12-23-20 LHA For Paperwork Reduction Act Notice, see the separate instructions.

Form **990** (2020)**SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION**