

Hale Mahaolu Summary

Mission: To provide individualized housing and financial counseling.

Category: Housing and Support Services

Contact: Ms. Marlynn Tanji, Program Director

Address: 200 Hina Avenue, Kahului, HI 96732

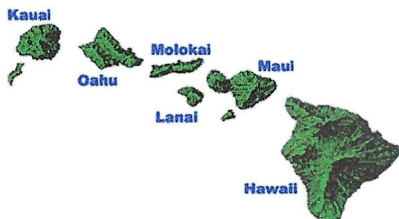
Grant History: 2024: \$25,000
TOTAL GRANTS TO DATE: \$25,000

2025 Request: \$25,000 for general operating support
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Notes:

- Manages 17 housing sites throughout Maui, Lanai, and Molokai.
- Also provides meals, personal care, and other services to tenants.
- This request focuses on HUD approved homeownership and housing counseling services for homebuyers and renters.
- Homebuyer Education Classes (\$75 fee) explain mortgages, credit ratings, preparation for home purchases, etc.
- Rental Counseling provides credit counseling and financial literacy training.
- Mortgage delinquency and foreclosure counseling.
- Long-term disaster counseling for wildfire victims. Many have had to move 6-8 times between temporary lodgings. Assistance in finding available housing opportunities, financial aid, etc.
- 308 households served last year by counselling services.

2025: 74 new individuals and 200 wildfire survivors assisted with homebuying or foreclosure prevention, and housing stability.





HALE MAHAOLU
WHERE ALOHA LIVES

HOMEOWNERSHIP & HOUSING
COUNSELING PROGRAM
95 Mahalani St. Ofc 28-2A,
Wailuku, HI 96793
P: 808-242-7027 F: 808-500-1699
Website: WWW.HALEMAHAOLU.ORG
Email: COUNSELING@HALEMAHAOLU.ORG

Laurence H. Dorcy Hawaiian Foundation Grant

Legal Name of Organization: Hale Mahaolu

Program Name: Homeownership & Housing Counseling Program

Amount of Request: \$25,000.00

Brief Description of Request:

Hale Mahaolu's Homeownership & Housing Counseling Program provides individualized financial counseling sessions, workshops, and educational classes to individuals and families wanting to improve their finances to become homeowners or to gain better financial life skills allowing them to make wiser financial decisions in everyday life. The program offers HUD approved Homebuyer Education classes to first-time homebuyers for down payment assistance programs and first-time homebuyer loans. With the assistance of the Dorcy Hawaiian Foundation's previous award, the program was able to serve 74 new individuals or families in homebuying or foreclosure prevention and continue its outreach and support in long-term recovery for more than 200 wildfire survivors.

Type of Business Entity: 501(c)(3) Non-Profit Corporation

Mailing Address: 200 Hina Avenue
Kahului, HI 96732

Contact Person for Matter Involving this Application:

Name: Marlynn S Tanji **Title:** Program Director
Email: mtanji@halemahaolu.org **Phone:** 808-242-7027

Federal Tax ID#: 99-0143109 **State Tax ID#:** W4030053401


Anders F. Lyons (Dec 26, 2024 21:06 EST)

Authorized Signature

Anders F. Lyons, Executive Director

Name and Title

12/26/2024

Date



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Executive Summary:

Organized in 1967, Hale Mahaolu is more widely known for providing affordable rental housing to low-income families and the elderly living in Maui County. Currently, Hale Mahaolu owns and manages seventeen housing sites throughout Maui County including housing sites on the islands of Lanai and Molokai. Hale Mahaolu also offers Support Services programs such as its Congregate Housing Services Program (CHSP Meals), Personal Care Program and the Homeownership & Housing Counseling program to those living in Maui County. The company's mission is to provide quality housing and support services to individuals and families.

Since 1989, Hale Mahaolu's Homeownership & Housing Counseling Program has been a U.S. Department of Housing and Urban Development (HUD) Approved Comprehensive Housing Counseling Agency with three (3) HUD Certified Housing counselors. The Homeownership & Housing Counseling Program offers financial counseling services to anyone living in the state of Hawaii and American Samoa with a primary focus for residents living in Maui County including the residents on Lanai and Molokai. All counseling sessions and workshops are offered Free of Charge with the exception of the Homebuyer Education class which has a \$75.00 fee per household.

Needs Addressed:

Need #1: Homebuyer Education - The program strives to help individuals and families achieve homeownership through the program's First-Time Homebuyer Education class. The class breaks down how the mortgage process works and how potential homebuyers can prepare ahead of time by working on their credit for better terms and/or increasing their savings for the down payment and closing costs.

Homebuyer Education is currently offered in two HUD approved formats: an online self-paced course and a live virtual class hosted by the Homebuyer Educator. Both forms of education have a length of about eight hours and cover the following topics: goal setting; the creation and use of a spending plan; wise credit usage; understanding the mortgage process; collaborating with a realtor; closing the mortgage loan and protecting the investment. Both courses come with a \$75 fee per household. A subsequent pre-purchase counseling session for both courses is required before a certificate of completion can be issued. Many first-time Homebuyer loans and down payment assistance programs require the completion of the course along with the Pre-Purchase counseling session.

Need #2: Rental Counseling – Helping potential tenants through credit counseling & financial literacy. Credit Counseling revolves around guiding prospective tenants in resolving their credit issues in ways such as reducing outstanding debt, improving upon poor payment history, correcting credit report inaccuracies, improving overall credit score, and utilizing credit more wisely. Financial literacy will help the potential tenants correctly utilize a financial budget, better understand the difference between 'needs' and 'wants' clearly and reduce overall spending thus increasing savings to be used for larger deposits or emergencies. Through rental counseling, counselors aim to help prospective tenants qualify for rental housing and ensure that current tenants who make homeownership a goal are provided with the right tools and knowledge to start the process.





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Need #3: Mortgage Delinquency and Foreclosure Counseling – Foreclosure counseling is one of the most stressful types of counseling we do. Counselors trained in foreclosure prevention help homeowners work with their lenders in hopes of saving their home from foreclosure. Not every home can be saved from foreclosure as it depends on lender regulations and/or the homeowner's circumstances and their mortgage delinquency status. Counselors work with both the homeowner and the lender to find retention options available to the homeowner. If no retention options are available, the counselor will aid the homeowner transition out of the home into available rental opportunities.

Time is of the essence to communicate with the lender/servicer/attorney etc. If the homeowner is proactive and looks for help early on, the chances of resolving the delinquency/default is greater than if a homeowner comes in for help because they are facing a Judgement of Foreclosure in 60 days. We cannot promise to save every home, but our counselors work extremely hard in trying to help save the home from foreclosure. Some cases may take from start to finish around 45 days, but others may take longer – months or even years. Lenders/Servicers are not the easiest to work with which is why homeowners are very reluctant to communicate with them.

Need #4: Long Term Disaster Counseling – Counselors are currently working with victims of the Maui Wildfire Disaster. Long-term temporary or permanent housing is a key issue when helping fire victims who are starting to piece their life back. Many of our fire victim clients find themselves unable to mentally move forward due to unstable housing situations. Some families have had to move 6 – 8 times between temporary lodgings since the disaster. Counselors help fire victims by providing the latest information on housing opportunities, financial aid, food resources, health resources, etc. through email blasts, follow-up phone calls, and text messaging correspondence.

The program has been helping Maui residents access information and make referrals to FEMA, Red Cross, Maui Economic Opportunity (MEO), Maui United Way, and other community resources. Counselors have participated in several community events such as the Jill Tokuda Federal Resource Fair in both Kihei and in Lahaina and the Insurance & Bankers Assistance Clinic (IBAC) held at the Whaler's Village. The counseling team also participated in the Mortgage Assistance Events (MAE) held in Lahaina in October at the Hyatt Regency in Lahaina. Hale Mahaolu lost four housing sites in Lahaina, of which two were housing sites owned by the County of Maui and managed by Hale Mahaolu. The Housing Counseling program played a significant role in locating and keeping track of each displaced residents' situation and access to relief programs.

In the area of Long-Term Disaster Counseling, counselors are seeing requests for help in:

- Financial Assistance for Renters
- Getting Financial Assistance and housing information from FEMA & Red Cross
- Finding Transitional Housing information
- Working with mortgaged homeowners who have lost their home in the fire
- Helping renters who were not displaced by the fire but has lost their employment because of the fires
- Renters who are being evicted because landlords want to rent out their units at a higher rental amount or because they have other family members who were displaced by the fires





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Need #5: Other Counseling services – Counselors work with clients on a variety of relevant topics that range from basic financial literacy, credit counseling, and post-purchase (non-delinquency) counseling. Smaller pilot programs have worked with high school students in basic financial life skills. In general, counselors will try to work with anyone in the community who has a housing or financial need.

Agency's Services: Free financial counseling to families and individuals living within the State of Hawaii and American Samoa. Homebuyer Education Classes for a fee.

Financial Life Skills – Helping clients understand the importance of budgeting their funds, creating an emergency fund, and saving for future goals.

Non-delinquency Pre-Purchase, Post-Purchase mortgage counseling – Helping First-time Homebuyers prepare for their mortgage application by paying down excessive debt, saving for their down payment, improving credit, understanding 'wants' vs 'needs,' understanding the importance of Homeowner's Insurance, creating an Emergency Savings and living within their means post-purchase to avoid mortgage delinquency.

Mortgage Delinquency and Default counseling - Helping homeowners to avoid the foreclosure of their home by either increasing their income or decreasing their debt and many times the homeowner may need to do both. Counselors help homeowners stay in contact with their lender/servicer as an authorized third party, finding out what options the homeowners have available to them. The homeowner can then make an informed decision about either trying to save their home or to exit their home gracefully before a foreclosure happens.

Rental counseling – Helping renters or potential renters review their credit reports, counsel in debt reduction, save for their deposit, and work towards homeownership. Provides tenants or potential renters with financial guidance and knowledge on the tenant-landlord relationship and the importance of Renter's Insurance.

Fraud and Scam counseling – Educational workshops geared toward fraudulent and identify theft identification, prevention, and recovery.

First-Time Homebuyer Education Classes (Fee Payment) – Our First-Time Homebuyer Education classes educate potential homebuyers what to expect when purchasing their first home, how to save for a down payment, credit report review, paying down excessive debt, understanding the importance of budgeting, and understanding the mortgage loan process. A certificate of completion allows the potential homebuyer to qualify for many First-time Homebuyer loans and Down Payment Assistance programs. With inflated home prices throughout the county, the Homebuyer Education class and Pre-Purchase counseling session work to ensure homebuyers enter the housing market informed to make realistic decisions thereby reducing future foreclosures. The classes are offered in one of three (3)





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formats, in-person group classes (by request), online with an instructor, or through an online self-paced course.

Demographic: Open to all income categories with a primary focus on the 80% and below the Area Median Income.

Individuals Served this past year: 74 Households

Geographic Region Coverage: State of Hawaii and American Samoa with a primary focus on Maui County including the islands of Lanai and Molokai.

How the grant funding would make a difference:

Funding from the grant will help the program to continue its counseling services for the residents of Maui County. The program remains cost-effective while delivering its services with the biggest portion of the program's total annual cost around 78% covering personnel expenses while approximately 22% covers other general and administrative expenses. There are three HUD Certified Housing Counselors, one HUD Counselor in Training (new position) and one Program Specialist which is a newly created position to help with the increased number of new clients due to the Maui Wildfires. Funds will help facilitate and maintain platforms the program uses to offer its free services and Homebuyer Education. Counseling sessions can currently be conducted in-person, by telephone, or through video conferencing while Homebuyer Education is done through video conferencing or is offered as a self-paced online course through a partnered platform. Although the Homeownership & Housing Counseling Program is part of the larger corporation named Hale Mahaolu, funding for the program to run its operations is solely based on grant funds received. Funding received will be totally used within the program.

**HALE MAHAOLU
Homeownership & Housing Counseling Program
Budget Chart**

Expenses for Budget Period Oct 2024 to Sept 2025	Overall Budget	Funds Committed To- Date	Dorcy Foundation Request
Personnel	\$378,494	\$ 362,994	\$ 15,500
Equipment	\$ 8,500	\$ 6,000	\$ 2,500
Supplies (Office & Program)	\$ 18,056	\$ 18,056	\$ 0
Staff Training & Travel	\$ 13,000	\$ 9,000	\$ 4,000
Other Expenses	\$ 38,541	\$ 38,541	\$ 0
Administrative Costs	\$ 28,380	\$ 25,380	\$ 3,000
Total Expenses	\$484,971	\$459,971	\$ 25,000





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In the coming years, the program will continue to work on Long-Term Recovery for the Maui residents affected by the wildfires as well as continue to offer other counseling services. Thank you for considering this application for grant funding. Please call **Marlynn Tanji** at **808-283-2665** should you have any additional questions.

Aloha,

Marlynn S Tanji

Marlynn S Tanji
Program Director





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Primary Funding Sources:

County of Maui – Housing Division	\$ 190,000
Maui United Way C-Impact	\$ 15,000
Freeman Foundation	\$ 25,000
Wells Fargo Community Foundation	\$ 10,000
Hawaii Community Foundation	\$ 22,000
AARP	\$ 10,000
Catholic Charities	\$ 65,000
Laurence H Dorcy Foundation	\$ 25,000

2021

\$ 362,000

**Housing Counseling
Balance Sheet**
As of November 30, 2024

Assets	
Cash	
Cash - Operating	75,527.25
Total Cash	<u>75,527.25</u>
Other Current Assets	
Prepaid Insurance	393.59
Miscellaneous Prepaid Expenses	17,954.20
Total Other Current Assets	<u>18,347.79</u>
Other Assets	
Payroll Deposit	22,000.00
Total Other Assets	<u>22,000.00</u>
Total Assets	<u><u>115,875.04</u></u>
Liabilities & Equity	
Liabilities	
Accrued Wages Payable	5,260.80
Due to Central Office	276.89
Total Liabilities	<u>5,537.69</u>
Equity	
Unrestricted Net Assets	74,474.76
Owners Equity	74,474.76
Net Income or (Loss)	35,862.59
Total Equity	<u>110,337.35</u>
Total Liabilities & Equity	<u><u>115,875.04</u></u>

Housing Counseling
Income Statement - 12 Months
As of January 02, 2025

As of Date: 01/02/2025
Location: Housing Counseling

	12/31/2023	01/31/2024	02/29/2024	03/31/2024	04/30/2024	05/31/2024	06/30/2024	07/31/2024	08/31/2024	09/30/2024	10/31/2024	11/30/2024	Actual
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Revenue													
Grant Income													
County Grant Income	34,879.79	0.00	0.00	0.00	0.00	61,755.77	0.00	0.00	43,711.69	0.00	0.00	0.00	64,124.06
Foundation Grant Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,000.00	0.00	0.00	0.00
Total Grant Income	34,879.79	0.00	0.00	0.00	0.00	61,755.77	0.00	0.00	43,711.69	25,000.00	0.00	0.00	64,124.06
Financial Revenue													
Interest Revenue-Project Operations	2.21	2.01	1.30	1.56	1.44	1.72	1.90	1.60	1.64	1.73	1.39	1.59	1.59
Total Financial Revenue	2.21	2.01	1.30	1.56	1.44	1.72	1.90	1.60	1.64	1.73	1.39	1.59	1.59
Other Revenue													
Miscellaneous Revenue	12,182.25	2,182.25	2,182.25	2,182.25	27,182.25	0.00	4,364.50	0.00	2,500.00	1,250.00	12,705.81	1,250.00	1,250.00
Total Other Revenue	12,182.25	2,182.25	2,182.25	2,182.25	27,182.25	0.00	4,364.50	0.00	2,500.00	1,250.00	12,705.81	1,250.00	1,250.00
Total Revenue	47,064.25	2,184.26	2,183.55	2,183.81	27,183.69	61,757.49	4,366.40	1.60	48,213.33	26,251.73	12,707.20	65,375.65	65,375.65
Expenses													
Administrative Expenses													
Advertising and Marketing	3,624.77	2,071.65	392.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Report Expenses	0.00	0.00	0.00	0.00	79.64	0.00	0.00	0.00	0.00	0.00	37.48	0.00	0.00
Office Salaries	2,647.61	7,020.00	7,020.00	7,020.00	7,020.00	7,020.00	7,020.00	7,020.00	7,020.00	7,020.00	23,460.00	11,130.00	11,130.00
Office Expenses	482.70	615.16	254.71	1,433.00	239.72	214.10	883.61	709.29	736.48	800.66	253.58	234.51	234.51
Technology	768.76	54.30	0.00	0.00	0.00	0.00	0.00	2,748.80	2,212.47	6,159.34	0.00	0.00	0.00
Telephone	294.82	207.85	331.65	207.85	207.85	372.95	207.85	207.85	207.85	379.36	207.85	481.29	481.29
Management Fee	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
Manager or Superintendent Salaries	8,624.72	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51	7,512.51
Audit Expense	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	0.00	0.00	0.00	0.00
Bookkeeping Fees/Accounting	690.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00
Membership and Dues	0.00	25.00	500.00	0.00	3,200.00	0.00	0.00	0.00	0.00	595.00	0.00	175.00	175.00
Miscellaneous Administrative	446.67	0.00	17.79	0.00	0.00	507.85	171.96	680.07	53.68	0.00	0.00	96.69	96.69
Miscellaneous	0.00	0.00	15.00	0.00	0.00	0.00	0.00	118.11	0.00	25.00	0.00	0.00	0.00
Travel	240.00	230.00	180.00	180.00	247.50	102.50	0.00	200.00	25.00	60.00	0.00	0.00	0.00
Training	18,320.05	18,992.47	17,480.33	17,609.36	19,763.22	16,985.91	18,551.93	20,452.63	19,023.99	23,807.87	32,727.42	20,886.00	20,886.00
Total Administrative Expenses	154.96	155.71	155.71	173.50	173.50	173.50	173.50	115.50	191.29	191.29	944.97	491.48	491.48
Other Operating Expenses	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,454.70	1,632.20	1,632.20
Supplies - Operational	1,609.66	1,610.41	1,610.41	1,628.20	1,628.20	1,628.20	1,628.20	1,570.20	1,645.99	1,645.99	2,399.67	2,123.68	2,123.68
Contracts													
Total Other Operating Expenses	1,609.66	1,610.41	1,610.41	1,628.20	1,628.20	1,628.20	1,628.20	1,570.20	1,645.99	1,645.99	2,399.67	2,123.68	2,123.68
Taxes & Insurance													
Payroll Taxes (Projects Share)	1,890.58	1,307.93	1,307.93	1,307.93	1,307.93	1,307.93	1,307.93	1,307.93	1,307.93	1,307.93	2,787.53	1,677.83	1,677.83
Fidelity Bond Insurance	8.24	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31
Workman's Compensation	680.62	435.98	435.98	435.98	435.98	435.98	435.98	435.98	435.98	435.98	929.18	559.28	559.28
Health Insurance and Other Benefits	2,904.10	2,325.20	2,325.20	2,325.20	2,325.20	2,325.20	2,325.20	2,325.20	2,325.20	2,325.20	4,955.60	2,982.80	2,982.80
Pension Plan	1,038.34	889.88	889.88	889.88	889.88	889.88	889.88	889.88	889.88	889.88	889.88	889.88	889.88
Other Insurance	43.60	51.08	51.08	51.08	51.08	51.08	51.08	51.08	51.08	51.08	51.08	51.08	51.08
Misc. Taxes, Licenses, Permits	181.71	51.92	332.10	332.20	332.20	332.20	332.20	332.20	332.20	332.20	332.20	332.20	332.20
Total Taxes & Insurance	6,727.19	5,072.32	5,352.48	5,352.58	5,352.58	5,352.58	5,352.58	5,352.58	5,352.58	5,352.58	9,955.78	6,503.38	6,503.38
Total Expenses	26,656.90	25,675.20	24,443.22	24,590.14	26,744.00	23,966.69	25,532.71	27,375.41	26,022.56	30,806.44	45,082.87	29,513.06	29,513.06
Net Profit / Loss	20,407.35	(23,490.94)	(22,259.67)	(22,406.33)	439.69	37,790.80	(21,166.31)	(27,373.81)	20,190.77	(4,554.71)	(32,375.67)	35,862.59	35,862.59