



# Council for Native Hawaiian Advancement

## Hawaii Individual Development Account Program

Evaluation Report  
February 2019



## EXECUTIVE SUMMARY

### CONTENTS

#### EXECUTIVE SUMMARY 2

Project Summary

Purpose of the Evaluation

Findings

Recommendations

#### BACKGROUND 3

Council for Native  
Hawaiian Advancement

CNHA History with OHA

#### PROJECT SUMMARY 4

Project Goals

#### PURPOSE OF THE EVALUATION 5

Results

Findings

Program Budget

#### RECOMMENDATIONS 11

Programmatic  
Recommendations

Administrative  
Recommendations

#### METHODOLOGY 12

#### APPENDIX 13

Performance Measures

HIDA Program Budget

#### REFERENCES 16

### Project Summary

The Council for Native Hawaiian Advancement (CNHA), a nonprofit organization with a mission to enhance the culture, economic, political, and community development of Native Hawaiians, received an Office of Hawaiian Affairs (OHA) Community Grant Program multi-year award for fiscal years 2016-2017. Supporting OHA's focus of increasing Native Hawaiians owner-occupied housing from 56.62% to 58%, CNHA received a total of \$348,780 (\$174,390 per year for fiscal years 2016-2017) to support its Hawaii Individual Development Account (HIDA) Program.

Individual Development Accounts (IDA) are specialized savings accounts that provide match funding aimed at assisting low and moderate-income people build assets to achieve financial stability and long-term self-sufficiency. Utilizing the IDA system, the HIDA Program offered a 2:1 match (up to \$5,000) to support low to moderate income first time Native Hawaiian homebuyers with a goal of securing 40 home purchases statewide. As a stipulation of the program, participants were required to attend financial education courses and use the savings for the targeted purpose of purchasing a home. The program also sought to increase the credit scores and savings accounts of Native Hawaiians while reducing non-housing debt.

### Purpose of the Evaluation

The purpose of this summative evaluation is to examine the quantitative and qualitative results of the HIDA Program to determine its effectiveness. After review and analysis, findings and recommendations are presented for consideration regarding program achievements and how to better implement economic self-sufficiency related programs in future grant periods. This evaluation will assist OHA in making decisions regarding the continuation and future development of this and similar programs relevant to the betterment of Native Hawaiians. This evaluation discusses the results during the time period between August 1, 2015 through July 31, 2017.

### Findings

Overall, the HIDA Program proved successful with eight of 11 performance measures exceeding expectations. A highlight of the program was the accomplishment of 44 Native Hawaiians who achieved homeownership for the first time and collectively saved \$109,461. Leading to the success of the program was the 2:1 match to support the purchase of homes statewide, providing financial literacy classes, and one-on-one counseling services.

Despite the overall success of the project, development of enhanced performance measures and reporting requirements, cleaner contracting, and stronger monitoring and technical assistance would have led to a more in-depth picture of the program's success.

### Recommendations

Below are highlighted recommendations, with the full report displaying the extensive list.

1. Continue seeking subsidies for IDA matched funding programs.
2. Employ a grant software system to manage grants more efficiently and effectively, supporting OHA staff and grantees.
3. Better measurements in place to show value of the program.



## BACKGROUND

The Office of Hawaiian Affairs (OHA), mandated by Hawai'i Revised Statutes Chapter 10, strives to better the conditions of Native Hawaiians by advancing OHA's strategic priorities and results. In its 40th year of serving Native Hawaiians, OHA has awarded an estimated \$16 million to various organizations in pursuit of its mission, to perpetuate the culture, enhance the lifestyle, and protect entitlements of Native Hawaiians. Through its Community Grant Program, OHA supports non-profit organizations whose programs, projects, and initiatives align with OHA's mission to serve the Native Hawaiian community.

The Community Grant Program solicits applications every two years for its multi-year programmatic grants. Once received, vetting of candidates take place to ensure minimum qualifications. Passing through preliminary check, eligible applicants are then reviewed, scored, and submitted for recommendations to OHA's Board of Trustees (BOT). The BOT provides the final approval in selecting grant applicants for award and amount.

With a Community Grant Program budget of \$3 million per year for fiscal years 2016-2017 (FY16-17), OHA awarded various grants, endeavoring to better the lives of Native Hawaiian's through improving health related issues, advancing educational standards, increasing economic self-sufficiency, providing stewardship of Hawaiian lands, and perpetuating the Native Hawaiian culture (Office of Hawaiian Affairs, 2017).

### Council for Native Hawaiian Advancement

Founded in 2001, the Council for Native Hawaiian Advancement (CNHA) is a member based nonprofit organization with a mission to enhance the culture, economic, political, and community development of Native Hawaiians. As a Housing and Urban Development (HUD) certified housing counseling agency and a certified Native Community Development Financial Institution, CNHA focuses on providing access to capital along with financial services to low and moderate-income families. Serving as a National Intermediary, CNHA also provides grants and loans to underserved communities in Hawai'i. CNHA also offers capacity-building services, fosters leadership development, as well as organizes an annual convention, which has convened for the last 17 consecutive years.

CNHA's previous experience includes the Hawaii Family Finance Project, a \$3.1 federally funded program, the development of the Hawaii Ownership Assistance Program, the establishment of the Hawaii Individual Development Accounts, and the Homestead Self Help Program. All of the above projects focused on improving the financial capacity of clients with an emphasis of obtaining homeownership.

### CNHA History with OHA

CNHA, along with OHA, serves to affect positive change to the Native Hawaiian community. As such, CNHA has collaborated with OHA on various events and programs to better the lives of Native Hawaiians. Since 2010, CNHA has received three programmatic awards and one 'Ahahui grant, all focusing on economic self-sufficiency, with awards totaling just over \$600,000.



Table 1.  
*OHA Funded CNHA Grants Since 2010*

Year	Amount	Grant Type	Strategic Result	Name of Event/Program
2018	\$4,000	‘Ahahui Grant	Economic Self-Sufficiency	O‘ahu Grant Resource Training and Policy Briefing for Native Hawaiian Community-Based Organizations
2017	\$174,390	Programmatic Grants	Housing	Hawai‘i Individual Development Account (Part 2 of 2)
2016	\$174,390	Programmatic Grants	Housing	Hawai‘i Individual Development Account (Part 1 of 2)
2012	\$250,000	Programmatic Grants	Economic Self-Sufficiency	Native Hawaiian Family Finance Project
TOTAL	\$602,780			

OHA has also provided support to CNHA for its annual conference, which encourages and promotes collaboration among community leaders, cultural practitioners, policy advocates, business owners and agency officials, to further the well-being of Hawai‘i’s Native community by providing various sponsorship funding. Since 2010, OHA has provided \$140,000 in sponsorship funding to support the CHNA convention.

Table 2.  
*OHA Funded CNHA Sponsorship Since 2010*

Year	Amount	Strategic Result
2018	\$10,000	Governance
2017	\$10,000	Governance
2016	\$10,000	Governance
2014	\$25,000	Governance
2013	\$45,000	Governance
2012	\$40,000	Governance
TOTAL	\$140,000	

## PROJECT SUMMARY

At the beginning of OHA’s strategic plan in 2010, the median O‘ahu single-family home price was \$605,000. By July 2016, the median single-family O‘ahu home prices increased by \$141,000 to \$746,000, an upsurge of 23% (Honolulu Board of Realtors, 2016). In the same year Native Hawaiian owner-occupied units dropped by 7.4 percentage points (Office of Hawaiian Affairs, 2017).

Supporting OHA’s goal of increasing Native Hawaiian owner-occupied housing to 58% by 2018, the HIDA Program utilized the Individual Development Accounts (IDA) system. IDAs began in 1990 as a way to help reduce poverty by assisting low and moderate-income people build assets to achieve financial stability and long-term self-sufficiency



through specialized match funding saving accounts (Investopedia, 2018). With a goal of facilitating 40 home purchases for low and moderate-income first time Native Hawaiian homeowners within the state of Hawai'i, the HIDA Program offered a 2:1 match (up to \$5,000). In addition, the HIDA Program sought to increase credit scores and savings as well as reduce non-housing debt for Native Hawaiians.

Working with HUD counseling partners, Hawaiian Community Assets and Hawai'i Homeownership Center, CNHA provides financial education and individual counseling sessions statewide. These services sought to increase the financial knowledge and decision-making capacity of prospective homebuyers through development of monthly budgets. The project also focused on improving financial stability and reaching financial goals through increasing client's personal savings and reducing client debt.

CNHA's Hawaii Individual Development Account (HIDA) Program was one of 27 community-based projects that received OHA grant funding for the FY16-17 cycle. Aligning with OHA's strategic priority of increasing Native Hawaiian economic self-sufficiency, the HIDA Program received \$174,390 for each of the two years, totaling \$348,780 in funding.

### Project Goals

- 284 beneficiaries will be enrolled in services
- 284 Native Hawaiians will be enrolled in services
- 40 Native Hawaiians will establish IDA's
- 164 existing HIDA clients will receive counseling services
- 120 new HIDA clients
- 120 Native Hawaiians will complete financial literacy education
- 40 Native Hawaiians enrolled in services will increase credit scores
- 40 Native Hawaiians enrolled in services will increase savings
- 30 Native Hawaiians enrolled in services will decrease non-housing debt
- 40 Native Hawaiians will achieve homeownership
- 20 HIDA participants will receive IDA funding

## PURPOSE OF THE EVALUATION

The purpose of this summative evaluation is to examine the results of the HIDA Program. Through quantitative analysis and review of qualitative information provided in quarterly narrative reports, this evaluation seeks to determine the effectiveness of the HIDA Program in accomplishing its programmatic objectives that include, but are not limited to, attaining 40 Native Hawaiian home purchases, increasing credit scores and savings, and decreasing non-housing debt for Native Hawaiians. The quantitative analysis compares the actual performance results to the proposed performance measures while qualitative review of program documents provide more understanding of how the program activities benefited NH participants. After assessment, findings and recommendations are presented for consideration regarding program achievements and how to better implement economic self-sufficiency related programs in future grant periods. This evaluation will assist OHA in making decisions regarding the continuation and future development of this and similar programs relevant to the betterment of Native Hawaiians. This evaluation discusses the results during the time period between August 1, 2015 through July 31, 2017.



## Results

CNHA reported 44 first time Native Hawaiian homebuyers accomplished the goal of homeownership through the HIDA Program. These 44 families saved a total of \$109,461 collectively and received \$200,000 worth of match funding from the program.

The table below delivers the overall program performance results gathered and provided by the HIDA Program. The last column, “Percentage Achieved,” shows which areas the program exceeded their goals (percentages that are above 100%) and those which fell short (percentages that are below 100%).

Table 3.

*CNHA HIDA Program Performance Results*

	Target (FY16-17)	Year 1 Actual (FY2016)	Year 2 Actual (FY2017)	Grant Term Actual (FY16-17)	Percentage Achieved
<b>Outputs</b>					
Number of participants enrolled in services	284	178	161	339	119 %
Number of Native Hawaiians enrolled in services	284	178	161	339	119%
Number of Native Hawaiians who establish IDA's	40	27	37	64	160%
Number of existing HIDA clients receiving counseling services	164	147	164	311	190%
Number of new HIDA clients	120	96	95	191	159%
<b>Outcomes</b>					
Number of Native Hawaiians who complete financial literacy education	120	96	95	191	159%
Number of Native Hawaiians enrolled in services who increase credit scores	40	3	21	24	60%
Number of Native Hawaiians enrolled in services who increase savings	40	36	204	240	600%
Number of Native Hawaiians enrolled in services who reduce non-housing debt	30	2	18	20	67%
Number of Native Hawaiians who achieve homeownership	40	10	34	44	110%
Number of total IDA's funded for existing HIDA participants (included in 20 home purchases)	20	5	8	13	65%





## Findings

Of the 11 performance measures for the HIDA Program, CNHA exceeded targets in eight areas, with one category exceeding expectations by as much as 600%, while three performance measures fell short in achieving their targets.

The area in which the HIDA Program thrived was in the number of Native Hawaiians enrolled in the service that increased their savings. A reported 240 clients increased their savings during the two-year grant cycle. This was 600% more than the targeted amount of 40. As stated in the results section, HIDA participants who successfully graduated from the program as first-time homebuyers collectively saved \$109,461 (an average of approximately \$2,488 each) and received \$200,000 as part of the 2:1 match funding offered by the HIDA Program.

Despite the tremendous success in the number of participants who increased their savings, the extent to which savings was increased is not provided. The amount of savings increase for each client and for program participants as a whole is unknown. Therefore, we are unable to deduce the rate at which savings increased. As a result, any growth in savings would be considered an increase and reported as such leading to inflated numbers.

Another highlight of the program's success was the number of Native Hawaiians who achieved homeownership. According to the performance results table, the program exceeded expectations with four more homes purchased than expected, totaling 44 first time Native Hawaiian homebuyers within the state of Hawai'i. This achievement directly links to OHA's result of building stability in housing and is a significant accomplishment in getting OHA closer to its goal of 58% of Native Hawaiian owner-occupied housing.

Concerning Native Hawaiians who achieved homeownership, there is a discrepancy in reporting. Provided by the HIDA Program, the performance measure table reported 44 first time Native Hawaiian homebuyers where the narrative report states 41 first time Native Hawaiian homebuyers. Inconsistency in reporting shows the need for stronger monitoring of grants and a focus on details. Nevertheless, despite the contradiction, the HIDA Program surpassed its goal of 40 Native Hawaiians who achieved homeownership and therefore were successful in accomplishing their objective.

Pertaining to programmatic outputs, CHNA exceeded their goals in all five categories. Outputs concentrated on enrolling clients, establishing individual development accounts (IDA), and providing counseling services for Native Hawaiians. Three hundred thirty nine Native Hawaiian participants enrolled for services with the HIDA Program with 64 establishing IDA accounts, and 311 receiving counseling services.

While CNHA was effective in most aspects of the HIDA Program, three targets were not met; Native Hawaiians who increased credit score, Native Hawaiians who reduced non-housing debt, and number of IDA's funded for existing HIDA participants.

Just over half (24) of the targeted 40 Native Hawaiians increased their credit score, achieving a 60% success rate. The number of Native Hawaiians who reduced their non-housing debt also missed its mark of 30 clients, by 10, with a success rating of just 67%. Thirteen existing HIDA participants, or 65%, received IDA match funding of a projected 20. All three of these goals fell short in year one of the grant and although they were able to hit their year two mark, they were unable to make up the difference leaving them short for the overall two year project targets. Justification given for two areas not meeting their overall goals, Native Hawaiians who increased their credit score and Native Hawaiians who reduced their non-housing debt, was the amount of time needed to effect change. CNHA stated that these measures are longer-term goals that typically progress over lengthier time periods. CNHA further explained that credit score increases are contingent on debt reduction. However, due to resources funneled towards savings, paying down debt took longer than expected and therefore this goal was not met over the two-year program period. According to a 2017 WalletHub article, although there are some things that can be done to increase credit scores quickly, significant improvements are measured in months and years (Kiernan, 2017).



As part of the contractual obligation, in addition to reporting on performance measures, collection and submission of de-identified data was required. Implemented with the intent of helping OHA collect additional statistics, de-identified data was sought to better quantify progress towards Native Hawaiian economic self-sufficiency. De-identified data regarding family size and income, household size and income, housing status, housing costs, percentage of family income to housing cost, percentage of household income to housing cost, funding received, service hours received, and program services were requested. De-identified data was to be assembled at the start of the program, collecting baseline data referred to as Time 1 Data, which included initial participant enrollment. Subsequently, associated data was to be gathered in six month intervals through the duration of the contract; Time 2 Data, Time 3 Data, and Time 4 Data.

Regarding the HIDA Program, CNHA provided only Time 1 Data (enrollment) and Time 2 Data (six months post enrollment) data, omitting information for Time 3 Data and Time 4 Data submissions. The grant monitor noted that there was difficulty collecting de-identified data, as CNHA was not collecting the subsequent data on a regular basis. In addition, the grant monitor also mentioned that grantees did not have a complete understanding of what the expectation of deliverables were.

The table below shows the average de-identified data provided (Time 1 Data and Time 2 Data) for family size and income, household size and income, housing costs, percentage of family income to housing cost, and percentage of household income to housing cost.

Table 4.

*De-identified Data Averages*

	<b>Time 1 Data (Enrollment)</b>	<b>Time 2 Data (6 months post enrollment)</b>
Family size	3.6	3.6
Family income	\$5,313.00	\$5,347.00
Household size	3.5	-
Household income	\$5,310.00	\$5,341.00
Housing costs	\$957.00	\$1,072.00
Percentage of family income to housing cost	18.0%	20.0%
Percentage of household income to housing cost	18.0%	20.1%

*Note. Household size for Time 2 Data not provided. Time 3 Data and Time 4 Data not provided.*

An analysis of the above table found insignificant changes. The analysis is very limited as the data only included Time 1 Data and Time 2 Data. The analysis, though very limited, does suggest that with more data points a better understanding of the relationship between family size and income, household size and income, housing costs, percentage of family income to housing cost, and percentage of household income to housing cost could be obtained.

The table provided on the next page shows de-identified housing status data provided for Time 1 Data and Time 2 Data.





Table 5.  
*De-identified Data Housing Status*

	Time 1 Data (Enrollment)	Time 2 Data (6 months post enrollment)
Rental without subsidy	51	33
Subsidized living with friends/family	22	19
Rental with subsidy	16	13
Sheltered homeless	1	1
Homeowner with mortgage (non-DHHL)	0	12
Homeowner with mortgage (DHHL)	0	11
Blank / Missing / Not Completed	0	1
<b>Total De-identified Case IDs</b>	<b>90</b>	<b>90</b>

*Note. Time 3 Data and Time 4 Data not provided.*

Despite the overall success of the project, a more in-depth picture of the program's success could have been possible with greater OHA involvement in developing comprehensive performance measures and reporting requirements, executing a cleaner contract, and implementing stronger monitoring and technical assistance.

Performance measures lacked clarity in presenting the true value of the program as outcomes did not quantify value and were purely outputs. Reporting required by OHA could have included other materials in which the grantee may have already been collecting. An example includes client surveys collected by the HIDA Program from start to finish to measure quality of service as mentioned in the application.

Furthermore, executing a cleaner contract, which specifies exact requirements and expectations, would assist OHA administratively. Currently, OHA requires hard copies of reports be mailed to the grant monitor. Language in the contract should allow the grantee to submit electronic copies of performance measure tables, budget reports, quarterly reports and other tables be submitted as attachments in Excel format, eliminating the need to scan and reconstruct documents, allowing for better analysis.

Implementing stronger monitoring and technical assistance is vital to the success of everyone involved. Part of the success of OHA directly links to the strength and capacity of its grantees, as they are essential partners in implementing change. As such, ensuring grantees have full understanding of expectations, receive appropriate and regular monitoring, and are afforded technical assistance when needed, benefits the program, OHA, and ultimately Native Hawaiian beneficiaries.

### **Program Budget**

CHNA's HIDA Program received \$348,780 in funding, \$174,390 each fiscal year (FY16-17). Personnel costs allotment was budgeted at \$71,550. Other expenses, which included match-funding support, rounded out the remaining \$102,840 per year. Appendix B provides a detailed breakdown of the budget.



The following table provides the HIDA Program expenditures for FY16, FY17 and the total for the combined years.

Table 6.

*HIDA Program expenditures*

	FY16 Expenditures	FY17 Expenditures	FY16-17 Total Expenditures
Personnel Costs	\$44,525.00	\$65,776.06	\$110,301.06
Other Personnel Costs	\$16,101.00	\$20,387.32	\$36,488.32
Other Expenses	\$50,530.00	\$151,460.62	\$201,990.62
Total Expenses	\$111,156.00	\$237,624.00	\$348,780.00

The table below compares the budgeted amount with actual expenses. The table reveals that general personnel costs exceeded the estimated budget by \$4,301.06. This amount reduced funding from other personnel costs and other expenses, which made up the difference.

Table 7.

*Budget vs Expenditures*

	FY16-17 Budgeted Amount	FY16-17 Total Expenditures	Difference
Personnel Costs	\$106,000.00	\$110,301.06	\$4,301.06
Other Personnel Costs	\$37,100.00	\$36,488.32	-\$611.68
Other Expenses	\$205,680.00	\$201,990.62	-\$3,689.38
Total Expenses	\$348,780.00	\$348,780.00	\$0.00

Financial statements did not report on match funding expenditures from other organizations, as it was not a requirement. However, verification showed obtainment of cash match funds of \$95,533, which exceeded the required cash match of 20%. Table 6 shows the total project budget.

Table 8.

*Total Project Budget*

Funding Category	Amount
OHA funds	\$348,780.00
Other funds	\$95,533.00
Total Funds	\$444,313.00



## RECOMMENDATIONS

Recommendations suggest the best course of action for future funding of similar programs as well as proposals for a more effective OHA granting management process.

### Programmatic Recommendations

The following are recommendations for CNHA to improve its processes to better validate the program.

1. Continue seeking subsidies for IDA matched funding.
2. Better measurements in place to show value of the program.
  - Understand the difference between outputs and outcomes in order to better measure success of the program.
    - ⇒ Outputs = the amount of something produced.
      - ◆ Number of workshops held
      - ◆ Number of Native Hawaiians served
      - ◆ Number of Native Hawaiians who increase savings
    - ⇒ Outcomes = quality achieved as a result of the activity, service, or product provided. Outcomes should quantify performance. Although success of a program is not only determined by quantitative outcomes, successful achievements of this contract may be defined as meeting goals via outcomes.
      - ◆ How have the financial literacy courses improved budgeting skills?
      - ◆ What percentage did participants increase their savings?
      - ◆ By how much did participant's credit score increase?
3. Ongoing tracking of de-identified data to show progression over time.
4. More attention to detail should be made when reporting information.
  - Narrative information inconsistent with numbers reported on performance table.
5. Incorporate match funding as an output measure.

### Administrative Recommendations

The following are recommendations for OHA to improve its procedures to better contract, monitor, and assist grantees.

1. Utilization of a grant software system to better manage grants:
  - methodically gather required documents (grantee and grantor),
  - ensure grant files are comprehensive,
  - provide a running record of reporting measures and budgets,
  - organize information in one central location, and
  - generate reports
2. Work closely with Program Improvement Program, prior to grant solicitation and through grant closeout.
  - Establish well-defined measures.
    - ⇒ Ensure relevant measures are collected to portray better conclusions as to the success of the program.
      - ◆ I.e. Instead of “number of NH’s who increase savings,” it should be “percentage of savings increased by NH’s enrolled in services”.
      - ◆ I.e. Eliminate “number of NH’s who increase credit scores” since credit score increases can not be fully determined within this two year grant cycle and is better suited for longer term contracts.
  - Improve contract requirements.
    - ⇒ Ensure contract clearly articulates OHA’s expectations.
  - Enhanced monitoring techniques.
3. Work with grantee, prior to contracting, to discover other possible reports or surveys generated in which OHA may collect.



4. Provide improved guidance prior to program start date to clarify expectations, offer additional guidance as needed to get the project off to a good start.
5. Develop a process to address recommendations made.
  - Confirm what recommendations to utilize, if any, and how to implement those recommendations.
6. Outputs and outcomes.
  - Provide clear explanation of outputs and outcomes within the grant solicitation.
  - Provide definition within the Performance Measure Tables.
    - ⇒ I.e. Outputs = tell the story of what you produced or your organization's activities. Output measures DO NOT address the value or impact of your services for your clients.
    - ⇒ I.e. Outcomes = is the level of performance or achievement that occurred because of the activity, services, or product your organization provided. Outcome measures are a more appropriate indicator of effectiveness for this contract.
  - Develop well-defined performance measures to generate useable data prior to contracting.
7. Contract
  - Discontinue including applicant proposals and OHA solicitation as part of the contract as finalized contract may contradict conditions presented in proposal.
  - Notice section – Include language stating that an electronic copy of the reported information will be emailed to the grant monitor with a copy to the grant manager until a software system is set in place to collect data directly.
  - Include all forms necessary (performance tables, budget reports, narrative reports, etc.) in the contract.
8. Forms – Formatting of appropriate forms such as performance tables, budget reports, etc., should utilize an Excel Spreadsheet until a software system is set in place to collect data directly.

## METHODOLOGY

As a summative evaluation, this assessment incorporates a thorough review of all information available in the grant file. These documents include the contract agreement, quarterly progress reports, expenditure accounts, monitoring reports, grant assessments, and closeout statement along with correspondence between the grantee and the grant monitor. Provided as part of the contract, evaluation of the grant application was incorporated. Furthermore, grantee provided de-identified data, delivered additional consideration.

Quarterly performance measure tables delivered cumulative data regarding program progress allowing for comparative analysis. In conjunction, narrative reports provided additional qualitative insight regarding key objectives and understanding of project difficulties. Budget reports displayed expenditures and breakdown of funds used throughout the project.



## APPENDIX

### Appendix A - Performance Measures (FY17)

#### PERFORMANCE MEASUREMENT TABLE *Solicitation: 16-01 Housing*

**Organization:** Council for Native Hawaiian Advancement      **Contract:** 3064      **Fiscal Year:** 2017

Outputs	FY 16 Target	FY 17 Target	FY 17 Q1	FY 17 Q2	FY 17 Q3	FY 17 Q4	Year 1 Total Unduplicated	Year 2 Total Unduplicated	Grant Term Unduplicated
Number of participants enrolled in services	142	142	72	70	12	7	178	161	339
Number of Native Hawaiians (NH) enrolled in services	142	142	72	70	12	7	178	161	339
Number of NH who establish IDA's	20	20	14	6	10	7	27	37	64
Number of existing HIDA clients receiving counseling services	82	82	43	38	31	52	147	164	311
Number of new HIDA clients	60	60	38	38	12	7	96	95	191
<b>Outcomes</b>									
Number of NH who complete financial literacy education	60	60	38	38	12	7	96	95	191
Number of NH enrolled in services who increase credit scores	20	20	8	7	4	2	3	21	24
Number of NH enrolled in services who increase savings	20	20	33	48	58	65	36	204	240
Number of NH enrolled in services who reduce non-housing debt	15	15	8	4	6	0	2	18	20
Number of NH who achieve homeownership	20	20	7	21	3	3	10	34	44
Number of total IDA's funded for existing HIDA participants (included in 20 home purchases)	10	10	3	4	1	0	5	8	13



## Appendix B - Performance Measures (FY16)

### PERFORMANCE MEASUREMENT TABLE *Solicitation: 16-01 Housing*

**Organization:** Council for Native Hawaiian Advancement **Contract:** 3064 **Fiscal Year:** 2016

Outputs	Target	Q1	Q2	Q3	Q4	Year 1 Total Unduplicated
Number of participants enrolled in services	142	82	15	40	41	178
Number of Native Hawaiians (NH) enrolled in services	142	82	15	40	41	178
Number of NH who establish IDA's	20	0	0	15	12	27
Number of existing HIDA clients receiving counseling services	82	27	15	38	67	147
Number of new HIDA clients	60	0	15	40	41	96
<b>Outcomes</b>						
Number of NH who complete financial literacy education	60	0	15	40	41	96
Number of NH enrolled in services who increase credit scores	20	0	0	0	3	3
Number of NH enrolled in services who increase savings	20	0	0	13	23	36
Number of NH enrolled in services who reduce non-housing debt	15	0	0	1	1	2
Number of NH who achieve homeownership	20	0	2	2	6	10
Number of total IDA's funded from existing HIDA participants	10	0	2	2	1	5
<b>Additional Qualitative Reporting Information – Provide responses on additional sheets.</b>						
<b>De-identified participant data</b>						





## Appendix C - HIDA Program Budget (FY16-17)



OHA Contract Number: 3064

Grantee Name: CNHA

### EXPENDITURE REPORT FY16-FY17 (revised)

SUMMARY OF OPERATING COSTS	FY16 Budget	FY17 Budget	FY16-FY17 Budget	Year1 Expenditures	Y2Q1 Expenditures	Y2Q2 Expenditures	Y2Q3 Expenditures	Y2Q4 Expenditures	Grant Period Expenditures
Personnel Costs	\$ 53,000.00	\$ 53,000.00	\$106,000.00	\$ 44,525.00	\$ 14,066.00	\$ 12,368.11	\$ 15,753.00	\$ 19,349.60	\$106,061.71
Other Personnel Costs	\$ 18,550.00	\$ 18,550.00	\$ 37,100.00	\$ 16,101.00	\$ 3,794.00	\$ 4,328.00	\$ 5,513.00	\$ 6,752.32	\$ 36,488.32
Other Expenses	\$ 102,840.00	\$ 102,840.00	\$205,680.00	\$ 50,530.00	\$ 35,239.00	\$103,141.62	\$ 13,080.00	\$ -	\$201,990.62
Equipment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total OHA Funds Award</b>	<b>\$ 174,390.00</b>	<b>\$ 174,390.00</b>	<b>\$348,780.00</b>	<b>\$ 111,156.00</b>	<b>\$ 53,099.00</b>	<b>\$119,837.73</b>	<b>\$ 34,346.00</b>	<b>\$ 26,101.92</b>	<b>\$344,540.65</b>
<b>Personnel Costs</b>									
Salaries - Chief Executive Officer	\$ 14,000.00	\$ 14,000.00	\$ 28,000.00	\$ 13,612.00	\$ 4,575.00	\$ 3,902.00	\$ 3,432.00	\$ 5,831.16	\$ 31,352.16
Salaries - Program Manager	\$ 20,000.00	\$ 20,000.00	\$ 40,000.00	\$ 19,769.00	\$ 3,346.00	\$ 4,211.00	\$ 5,384.00	\$ 12,770.83	\$ 45,480.83
Salaries - Project Accountant	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 5,000.00	\$ 947.00	\$ 938.00	\$ 2,101.00	\$ 432.72	\$ 9,418.72
Salaries - Loan Fund Officer	\$ 9,000.00	\$ 9,000.00	\$ 18,000.00	\$ 1,327.00		\$ 1,548.00	\$ 3,567.00	\$ 7,552.15	\$ 13,994.15
Salaries - Communications Program Manager	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 4,817.00	\$ 1,404.00	\$ 1,796.00	\$ 1,269.00	\$ 769.20	\$ 10,055.20
Other Personnel Costs	\$ 18,550.00	\$ 18,550.00	\$ 37,100.00	\$ 16,101.00	\$ 3,794.00	\$ 4,328.00	\$ 5,513.00	\$ 6,752.32	\$ 36,488.32
<b>Other Expenses</b>									
Program Activities - Match Savings Grants	\$ 100,000.00	\$ 100,000.00	\$200,000.00	\$ 50,000.00	\$ 35,000.00	\$102,500.00	\$ 12,500.00	\$ -	\$200,000.00
Program Activities - Credit Reports	\$ 2,840.00	\$ 2,840.00	\$ 5,680.00	\$ 530.00	\$ 239.00	\$ 641.62	\$ 580.00		\$ 1,990.62
<b>Equipment</b>									
Computers & Related Equipment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Expenses</b>	<b>\$ 174,390.00</b>	<b>\$ 174,390.00</b>	<b>\$348,780.00</b>	<b>\$ 111,156.00</b>	<b>\$ 49,305.00</b>	<b>\$119,864.62</b>	<b>\$ 34,346.00</b>	<b>\$ 34,108.38</b>	<b>\$348,780.00</b>

**CERTIFICATION:** I certify to the best of my knowledge and belief that this report is true in all respects and that all disbursements have been made for the purpose and conditions of the grant or agreement.

Signature of Authorized Representative of Grantee

Michelle Kauhane President & CEO

Printed Name & Title of Authorized Representative

8/28/2017

Date



## REFERENCE

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- Office of Hawaiian Affairs. (2017). Homeownership Indicator Sheet 2017. Honolulu, HI: Research Division, Special Projects.