

# HEALTHCARE AND HOUSING (H<sup>2</sup>) SYSTEMS INTEGRATION INITIATIVE

## HONOLULU

### Homeless Housing Resources

#### HOMELESS HOUSING RESOURCES<sup>1</sup>

Financial support for housing for low-income people tends to fall into categories: support to help cover “hard” costs (such as construction and rehabilitation) and support to cover more flexible “soft” costs, such as vouchers, operating costs, and services. Resources are often focused on a particular population (e.g. people with disabilities, people living with HIV/AIDS, people experiencing homelessness, veterans).

#### **HUD Resources**

HUD provides a variety of resources to states, local governments, and nonprofit housing agencies to provide access to or in order to develop affordable housing.

#### Housing Choice Voucher (HCV) Program<sup>2</sup>

The Housing Choice Voucher (HCV) program provides rental assistance for low-income individuals and families. The HCV Program provides “tenant-based” rental assistance under Section 8 by providing low-income households with a voucher they can use to rent any private apartment that meets program guidelines. Section 8 also offers “project-based” rental assistance, which provide rental housing to low-income households in privately owned and managed rental units, but in which the subsidy stays with the building. **There are 6 PHAs in Hawaii, including 3 in Honolulu:**

- **Hawaii County PHA – HCV Program**
- **Hawaii Public Housing Authority – HCV Program**
- **City and County of Honolulu PHA- HCV Program**
- **Kauai County PHA – HCV Program**
- **Maui County PHA – HCV Program**
- **Hawaii Public Housing Authority – Public Housing Program**

#### Special Purpose Vouchers<sup>3</sup>

Special purpose vouchers have been appropriated by Congress exclusively for people with disabilities. They are an invaluable resource for meeting the housing needs of people with disabilities because they must be set aside for people with disabilities even when they turn over and are re-issued. Vouchers are targeted exclusively to people with disabilities through the following programs:

#### ***Five-Year Mainstream Housing Opportunities for Persons with Disabilities***

These vouchers are set aside exclusively for people with disabilities. They are funded through the Section 811 tenant-based rental assistance program (25% of the program’s appropriations have been used for tenant-based rental assistance). PHAs<sup>4</sup> received 5-year annual contributions contracts.

#### ***Rental Assistance for Non-Elderly Persons with Disabilities (“NED” Vouchers)***

Over the past decade, HUD has also awarded over 55,000 other vouchers targeted to non-elderly people with disabilities, now referred to as NED vouchers.

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<sup>1</sup> Please note: This document does not contain a comprehensive list of all federal or local housing-related resources.

<sup>2</sup> Data from HUD PHA Contact Information [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts) and HUD Housing Authority Profile database <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

<sup>3</sup> Technical Assistance Collaborative, Database of Vouchers for People with Disabilities, <http://www.tacinc.org/knowledge-resources/vouchers-database/?state=HI>

<sup>4</sup> Non-profit disability organizations were also eligible to apply for Section 811-funded Mainstream vouchers.

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#### PHAs in Hawaii with Special Purpose Vouchers

PHA	NED	Five-Year Mainstream
City and County of Honolulu	0	175
HI Housing and Community Development Corporation	175	0
<b>TOTAL</b>	<b>175</b>	<b>175</b>

Although vouchers are an invaluable resource for helping homeless and low-income individuals with disabilities, PHAs often have substantial waiting lists for applicants to receive HCV and special purpose vouchers; lists may also be closed when the wait for housing becomes unreasonable.

#### HOME Investment Partnerships Program<sup>5</sup>

The federal government created the HOME Investment Partnerships Program (HOME) in 1990. The HOME program is a formula grant of federal housing funds given to states and localities (referred to as “participating jurisdictions” or PJs). As of September 2015, Hawaii has 2 participating PJs, listed below. **Since 1992, these two PJs in Hawaii have received over \$164 million in HOME funds.**

HOME funds can be used to:

- Build, buy, and renovate rental housing;
- Finance homeownership opportunities;
- Repair homes, including making buildings physically accessible; or
- Provide rental subsidies to eligible households.

#### Hawaii HOME-Funded Tenant-Based Rental Assistance Vouchers as of Sept. 2015

Participating Jurisdictions	Cumulative as of Sept. 2015 Award Amount	Number of Households Served from July-Sept 2015	Number of Households Served since 1992
Honolulu	\$94,707,776	24	490
Hawaii	\$69,661,831	6	921
<b>TOTAL</b>	<b>\$164,369,607</b>	<b>30</b>	<b>1,411</b>

#### National Housing Trust Fund (HTF)<sup>6</sup>

The federal government created the Housing Trust Fund in 2008, but it has not been operating due to insufficient funding. Funds are now being set aside, and HUD anticipates that allocations will begin in 2016. The HTF program is a formula grant of federal funds given to states and state-designated entities. Each state determines its priority housing need for production or preservation, primarily of rental housing, that is affordable and available to extremely low-income households. A state must use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership; and up to 10 percent for the grantee's reasonable administrative and planning costs.

<sup>5</sup> HUD, HOME Dashboard Reports, [https://www.hudexchange.info/manage-a-program/home-dashboard-reports/?filter\\_DateYearEach=2015-09-30&filter\\_State=HI&filter\\_Granttee=&program=HOME&group=Dash](https://www.hudexchange.info/manage-a-program/home-dashboard-reports/?filter_DateYearEach=2015-09-30&filter_State=HI&filter_Granttee=&program=HOME&group=Dash)

<sup>6</sup> HUD Exchange, Housing Trust Fund <https://www.hudexchange.info/programs/htf/> and National Low Income Housing Coalition, “HUD Notice on ConPlans Includes NHTF Allocation Plans,” February 8, 2016, <http://www.nlihc.org/article/hud-notice-conplans-includes-nhtf-allocation-plans>

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HTF funds can be used for:

- New construction of rental and homebuyer units;
- Acquisition or acquisition/rehabilitation of rental and homebuyer units; or
- Operating costs for rental projects (up to one third of annual grant).

During 2015, states began developing their HTF Allocation Plans and solicit input from their constituents. States submit these plans to HUD along with their 2016 Annual Action Plans. HUD anticipates that grantees will receive their HTF allocations by Summer 2016. HUD has posted a list of states it has designated as grantees of the HTF, which will be updated as HUD receives notifications from states of their intent to become grantees.

Information on Hawaii's Rental Housing Trust Fund is presented below.

### Continuum of Care (CoC) Program<sup>7</sup>

Hawaii has 2 active Continuums of Care (CoCs):

- In January 2015, Hawaii had **4,363 total beds** dedicated for homeless persons year-round; **3,487 of Hawaii's total beds were in Honolulu.**
- For both Honolulu and the state of Hawaii, **33%** of beds were in emergency shelters/safe havens and **67%** were in transitional housing programs.

Continuum of Care	2015 Homeless Housing Inventory			Permanent Housing Inventory		
	Total Year-Round Beds (ES, SH, TH)	Inventory by Type		Total (PSH, RRH)	Inventory by Type	
		Emergency Shelter/ Safe Haven	Transitional Housing		Permanent Supportive Housing	Rapid Re-housing
Hawaii Balance of State	876	294	582	438	384	54
Honolulu City and County	3487	1135	2352	921	921	0
State Total	4363	1429	2934	1359	1305	54

### Emergency Solutions Grants (ESG)

The Emergency Solutions Grant (ESG) Program provides grants to states and localities for emergency shelter, transitional housing, and permanent housing for the homeless. ESG funds can be used for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS, as well as administrative activities. ESG funds may also be used to fund Homeless Prevention and Rapid Re-Housing Programs (HPRP). In 2015, 2 grantees in Hawaii received ESG grants totaling \$1,119,808 - **\$676,821 to the city of Honolulu and \$442,987 to the state of Hawaii itself.**

<sup>7</sup> 2015 HIC Count, available at: <https://www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007/>

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#### Housing Opportunities for Persons with AIDS Program (HOPWA)<sup>8</sup>

HOPWA funding provides housing assistance and related supportive services by grantees who are encouraged to develop community strategies and form partnerships with nonprofit organizations. Funds may be used for a range of housing, social services, program planning, & development costs.

HOPWA funds are awarded through the Consolidated Plan as a block grant to states and larger metropolitan areas based on the incidences of AIDS, and competitively through an annual Notice of Funding Availability (NOFA). **In 2013, the City of Honolulu received over \$436,722.**

#### HOPWA – Housing Opportunities for Persons with AIDS (2013)

	Households Served	HOPWA Expenditures
<b>City of Honolulu</b>		
Tenant-Based Rental Assistance	30	\$226,891.70
Subsidized Permanent Housing	NA	NA
Transitional/Short-term Facilities	NA	NA
Short-Term Rent, Mortgage & Utility Assistance	4	\$12,252.29
Permanent Housing Placement Services	NA	NA
<b>TOTAL</b>	<b>34</b>	<b>\$239,143.99</b>

#### VA Supportive Housing Program (VASH)<sup>9</sup>

VASH is a joint project between the Department of Veteran Affairs (VA) and the Department of Housing and Urban Development (HUD). The goal of the program is to transition veterans from homelessness to having permanent, secure, safe housing so that they may rebuild their lives. This program is administered with a housing voucher from HUD for veterans to rent a home or an apartment, and intensive case management services provided by the VA for five years.

From 2008 to 2015, 588 VASH vouchers have been awarded to 2 PHAs in Hawaii - **80 to the City and County of Honolulu PHA and 563 to the Hawaii Housing and Community Development Corporation.**

#### Other Federal Resources

##### Supportive Services for Veteran Families (SSVF)<sup>10</sup>

The SSVF Program is a VA program that awards grants to private nonprofit organizations and consumer cooperatives that will provide supportive services to very low-income Veterans and their families residing in or transitioning to permanent housing. The grantees will provide a range of supportive services designed to promote housing stability.

<sup>8</sup> City of Honolulu HOPWA Performance Profile, Program Year 2013.

[https://www.hudexchange.info/resource/reportmanagement/published/HOPWA\\_Perf\\_GrantForm\\_00\\_HONO-HI\\_HI\\_2013.pdf](https://www.hudexchange.info/resource/reportmanagement/published/HOPWA_Perf_GrantForm_00_HONO-HI_HI_2013.pdf)

<sup>9</sup> HUD.Gov, HUD-VASH Vouchers, [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/vash](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash)

<sup>10</sup> Data from [http://www.va.gov/HOMELESS/ssvf/docs/2014\\_SSVF\\_Award\\_List.pdf](http://www.va.gov/HOMELESS/ssvf/docs/2014_SSVF_Award_List.pdf)

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In 2015, two organizations (Catholic Charities Hawaii and the United States Veterans Initiative) received SSVF Awards totaling \$3,000,000 to serve low-income Veterans and their families in Honolulu.

#### SSI/SSDI Outreach, Access, and Recovery Program (SOAR)<sup>11</sup>

Through its SOAR program, the Substance Abuse and Mental Health Services Administration (SAMHSA) seeks to end homelessness through increased access to Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) support. Nationally, 37 percent of all applications for SSI/SSDI are approved upon first application. However, for people who are homeless, initial SSI/SSDI application approval is only 15 percent. When homeless people apply for SSI/SSDI through the SOAR Initiative, initial application approval is greatly increased – 93 percent of persons thought to be eligible are approved within 3 months.

In Hawaii, individuals may become eligible to utilize the SOAR model by completing the SOAR Online Course. The State of Hawaii Department of Health, Adult Mental Health Division (AMHD) participates in the SOAR Program and continues to support homeless outreach workers and case managers to assist consumers with SSI and SSDI applications. The AMHD Psychosocial Rehabilitation/Case Management Service Coordinator, in collaboration with the AMHD Housing Services Coordinator, encourages all PATH providers to take the on-line training for SOAR. **There are currently 8 SOAR Trainers and 5 Local SOAR Leads in the state, including 2 Local SOAR Leads and 5 SOAR Trainers in Honolulu.**

### Honolulu Resources

#### Funding – Special Initiatives – Coordination

##### Federal Low Income Housing Tax Credit Program<sup>12</sup>

The federal Low Income Housing Tax Credit (LIHTC) program is one of the most important affordable housing programs available in Hawaii for supportive housing development. The LIHTC program is administered by the U.S. Department of Treasury. The program provides competitive awards of federal tax credits to developers to assist in the creation of affordable rental housing including supportive housing. In Hawaii, the Hawaii Housing Finance & Development Corporation administers the LIHTC program. The LIHTC program income targeting requires that 20 percent of LIHTC units be made available for households at or below 50 percent of area median income (AMI) or that 40 percent of LIHTC units be made available for households at or below 60 percent of AMI.

In Hawaii in 2014, over \$10 million in Low Income Housing Tax Credit funds was awarded to preserve and create a total of 638 affordable housing units operated by six projects across the state. **Two of the six developments were located in Honolulu: Ewa Villages and Ola Ka ‘Ilima Artspace Lofts.**

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<sup>11</sup> SAMHSA, SOAR Works! Hawaii profile, <http://soarworks.prainc.com/states/hawaii>

<sup>12</sup> Hawaii Housing Finance & Development Corporation, Department of Business, Economic Development, & Tourism, “2014 LIHTC Award,” [http://dbedt.hawaii.gov/hhfdc/files/2015/01/2014\\_Awards\\_12-31-2014.pdf](http://dbedt.hawaii.gov/hhfdc/files/2015/01/2014_Awards_12-31-2014.pdf)

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#### Hawaii Rental Housing Trust Fund<sup>13</sup>

Hawaii's Rental Housing Trust Fund is funded through a real estate conveyance tax and provides equity gap low-interest loans for the development, pre-development, construction, acquisition, or preservation of affordable rental housing. In 2012, four projects received a sum total of \$20.7 million through the Trust Fund Program, generating a total of 317 units, with all projects targeting families with incomes of no more than 60% of area median income (AMI).

#### Housing First Special Fund<sup>14</sup>

Hawaii has established a Housing First Special Fund in the state treasury, which can be administered and expended by the Department of Human Services to provide Housing First programs and services. The Housing First Special Fund is supported by appropriations by the legislature to the special fund and by gifts, donations, and grants from public agencies and private persons.

#### Hula Mae Multi-Family Program<sup>15</sup>

The Hula Mae Multi-Family program promotes development or rehabilitation of existing rental housing projects. The program uses tax-exempt mortgage revenue bonds for the construction or acquisition of rental housing projects, often in conjunction with 4% Low Income Housing Tax Credits. Projects must set aside 20% of units for tenants earning less than 50% of AMI or 40% of the units for tenants earning less than 60% of AMI. As of June 2012, the program had issued 16 bond series, totaling \$322 million.

#### Hawaii Interagency Council on Homelessness<sup>16</sup>

The Hawaii Interagency Council on Homelessness (HICH), composed of state departmental directors, federal agency representatives, and community leaders, is tasked with providing solutions to end homelessness and strengthen relationships between the many agencies providing services to the homeless. According to its current website, HICH is working on the following, among other activities:

- Formulate and advise on the implementation of a unified ten-year statewide plan to address homelessness in all Hawaii counties.
- Facilitate the acquisition of funding and resources for homeless programs.
- Recommend policy, regulatory, and statutory changes, and identify resource strategies to successfully execute the ten-year plan.
- Assemble accurate fiscal and demographic information to support policy development and track outcomes.
- Support and replicate collaborative homelessness initiatives of other jurisdictions that have demonstrated positive measurable outcomes.
- Promote systems integration of social, health, training, and housing services to reduce duplication among homeless assistance programs.
- Advise on the development and conducting of a public education program on homelessness in Hawaii, and disseminate information, including data and best practices.

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<sup>13</sup> National Low Income Housing Coalition, "Hawaii Rental Housing Trust Fund," State & City Funded Rental Housing Programs, <http://nlihc.org/rental-programs/catalog/hawaii-rental-housing-trust-fund>

<sup>14</sup> HI Rev Stat § 346-377 (2013), <http://law.justia.com/codes/hawaii/2013/title-20/chapter-346/section-346-377>

<sup>15</sup> Hawaii Housing Finance & Development Corporation, Department of Business, Economic Development, & Tourism, "Hula Mae Multi-Family Program," <http://dbedt.hawaii.gov/hhfdc/developers/hmmf.html/>

<sup>16</sup> Hawaii Department of Human Services, Benefit, Employment & Support Services, "Hawaii Interagency Council on Homelessness," <http://humanservices.hawaii.gov/bessd/home/hp/hawaii-interagency-council-on-homelessness-hich/>

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#### Partners In Care<sup>17</sup>

Partners In Care is a membership organization of homeless service providers, other professionals, units of local and state government, service utilizers, and other community representatives located in Hawaii on Oahu. It is a planning, coordinating, and advocacy body that develops recommendations for programs and services to fill gaps in the Continuum of Care on Oahu.

#### Housing Programs- Homeless Assistance Resources

#### Hawaii Permanent Supportive Housing Pilot Program<sup>18</sup>

The Hawaii Permanent Supportive Housing Program (PSHP) was established through the state's Housing First Special Fund for the purpose of ending chronic homelessness for persons with disabling conditions, including mental health and substance abuse disorders. The Homeless Programs Office (HPO) of the Department of Human Services (DHS) collaborated to plan the PSHP program strategy in partnership with members of Partners in Care (PIC)—Honolulu's Continuum of Care. Through the State's procurement process, two service providers on Oahu—the Institute for Human Services (IHS) and the United States Veterans Initiatives (U.S. VETS)—were awarded the contract to provide PSHP services during the 13-month pilot implementation period.

#### Honolulu Joint City-State Permanent Supportive Housing Project<sup>19</sup>

In 2011, the City proposed a partnership with the State and service providers to create a **Joint City-State Permanent Supportive Housing Project** in Honolulu. City funding for this project is provided through an appropriation from the City Affordable Housing Fund. One-half of 1% of real property tax revenues are deposited to this fund to provide and maintain affordable housing for persons earning less than 50 percent of the City's median household income.

#### Gregory House Programs<sup>20</sup>

Gregory House Programs is a nonprofit Hawaii agency whose mission is to provide affordable housing assistance and supportive services to persons with HIV/AIDS. It has two emergency programs (Emergency Assistance and Temporary Shelter), two transitional housing programs (Gregory House and Community Residential Program), and rental assistance programs (the State Rent Subsidy, Shelter Plus Care, Housing Opportunities, and Scattered Site Programs). Gregory House Programs also provides case management services and nutrition services, i.e. monthly home deliveries of food to rural areas and those who are home bound, weekly grocery distribution, and twice weekly hot lunches. While based on Oahu, the emergency programs and State Rent Subsidy are available to applicants statewide.

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<sup>17</sup> Partners In Care, Oahu's Continuum of Care, <http://www.partnersincareoahu.org/homelessness-hawaii>

<sup>18</sup> Hawaii Department of Human Services, "Permanent Supportive Housing Program: Pilot Implementation Report," 2012-2013, [http://humanservices.hawaii.gov/bessd/files/2015/02/Perm-Support-HP\\_Pilot\\_FY13-1.pdf](http://humanservices.hawaii.gov/bessd/files/2015/02/Perm-Support-HP_Pilot_FY13-1.pdf)

<sup>19</sup> City and County of Honolulu, Mayor's Office of Housing, "What is the City Doing to Help?", January 20, 2015, <http://www.honolulu.gov/housing/ohou-what.html>

<sup>20</sup> Gregory House Programs, <http://www.gregoryhouse.org/>

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#### The Institute for Human Services<sup>21</sup>

The Institute for Human Services (IHS) works closely with clients to find a housing solution that best serves their individual needs, including rental assistance, security and utility deposit payment, past due rent payment, and social services. Housing Specialists with IHS conduct housing inspections, help furnish apartments and gather household necessities, assist with rental payment plans, budgeting, and understanding tenant responsibility.

#### Permanent Supportive Housing

IHS operates two permanent supportive housing (PSH) programs, which provide rental subsidies coupled with long-term case management services to chronically homeless individuals and families with disabilities. Current IHS PSH programs include Shelter Plus Care and a Housing First program.

#### Shallow Rental Assistance and Housing Placement Programs

Shallow rental subsidies are short-term financial assistance programs that prevent at-risk individuals from losing housing or to provide recently homeless households with rapid re-housing assistance. IHS shallow subsidies include Homeless Prevention, Rapid Re-Housing, Housing Placement Programs for Needy Families (TANF), and Clean & Sober Transition.

#### Mainstream Housing Placement Options

IHS Housing Specialist and Case Managers connect people experiencing homelessness to housing units available throughout the island. Mainstream Housing Options include Public Housing, Senior Housing, Mental Health Group Homes, Clean & Sober Housing, Rent to Work, Section 8, Adult Residential Care Homes, Market Rental Units, Adult Foster Care Homes, Airline Relocation, HUD-VASH, and Supportive Services for Veteran Families (SSVF).

#### Mental Health Kokua Housing Programs<sup>22</sup>

Mental Health Kokua is a state-wide program that offers outreach and community integration services for homeless persons who are mentally ill. Mental Health Kokua offers the following housing programs:

- **Safe Haven** is for persons who are homeless and have mental illness. Safe Haven offers outreach, medical and psychiatric care, case management, 24-hour residential services, and social rehabilitation activities. Mental Health Kokua and Kalihi-Palama Health Center work collaboratively in operating this unique project in Downtown Honolulu.
- **Interim Housing** is designed as an immediate, short-term alternative to institutionalization. Interim Housing services include community placement, access to clinical care, and linkage to needed community resources.
- **Transitional Residential Resources** offers 24-hour supervised group residential facilities and individualized services in transitional housing settings.
- **Supportive Living Housing** is provided on a less intense level, with consumer support available 8-16 hours a day on site and on-call.

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<sup>21</sup> The Institute for Human Services Hawaii, "Housing Support Services," <https://ihshawaii.org/what-we-do/housing-programs>

<sup>22</sup> Mental Health Kokua, "Residential Recovery Services Continuum," <http://www.mentalhealthkokua.org/residentialservices.html>

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#### Steadfast Housing Development Corporation<sup>23</sup>

Steadfast Housing Development Corporation administers a continuum of housing and employment options throughout the state of Hawaii to adults with serious and persistent mental illnesses. Programs are funded by the state and federal governments and serve approximately 1200 persons annually. Steadfast Housing Development Corporation operates **Hale Ulu Pono**, a program that provides single room occupancy units of choice to homeless individuals, along with individualized life skills training, care coordination, and housing support services.

#### HOPE Services Hawaii, Inc.<sup>24</sup>

HOPE Services Hawaii Inc. is a statewide non-profit that provides an array of services to the homeless of Hawaii. These services include emergency and transitional housing 365 days a year, in addition to core services such as homeless outreach and supportive housing. HOPE Services Hawaii homeless prevention and permanent supportive housing services include:

- **Tenant Solutions:** Provides landlords housing HOPE's participants with 24/7 access to a housing specialist and conflict resolution facilitation as needed between landlords and tenants. All tenants placed in housing must also complete a comprehensive Renter's Education course.
- **Homeless Prevention & Rapid Re-Housing Program (HPRP):** Provides short-term financial assistance with rent and/or utilities, security and utility deposits, case management services, housing search, Renter's Education Classes that include Tenant Rights and Responsibilities, Goal Setting, Housekeeping, and Budgeting, and 6 months of follow-up home visits.
- **New Direction Program:** Provides pre and post rental counseling, housing placement, move-in assistance, and rental subsidies to chronically homeless individuals that meet the income and disability criteria. Clients also receive supportive case management, home visits, advocacy, and landlord/tenant mediation.
- **TANF Housing Placement Program:** Provides pre and post rental housing counseling, housing placement services to TANF eligible families with a new Section 8 voucher or those transitioning from homelessness to permanent housing.
- **Kukui Program:** Provides pre and post rental counseling, housing placement, move-in assistance, and rental subsidies to homeless individuals and families experiencing homelessness and having an eligible disability including mental health, substance abuse, co-occurring, developmental disability and/or HIV/AIDS. Staff also provides supportive case management, home visits, advocacy, and landlord/tenant mediation. Additional supportive services are provided by community mental health providers.
- **Representative Payee Services:** Provides financial management services for 200 chronically mentally ill individuals, which includes aiding/facilitating the payment of essential bills. Regular budget meetings and financial management classes for individuals or households that meet the disability criteria and receive SSI/SSDI benefits are also provided.

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<sup>23</sup> Steadfast Housing Development Corporation, <http://www.steadfast-hawaii.org/>

<sup>24</sup> HOPE Services Hawaii, Inc., <http://hopeserviceshawaii.org/>