

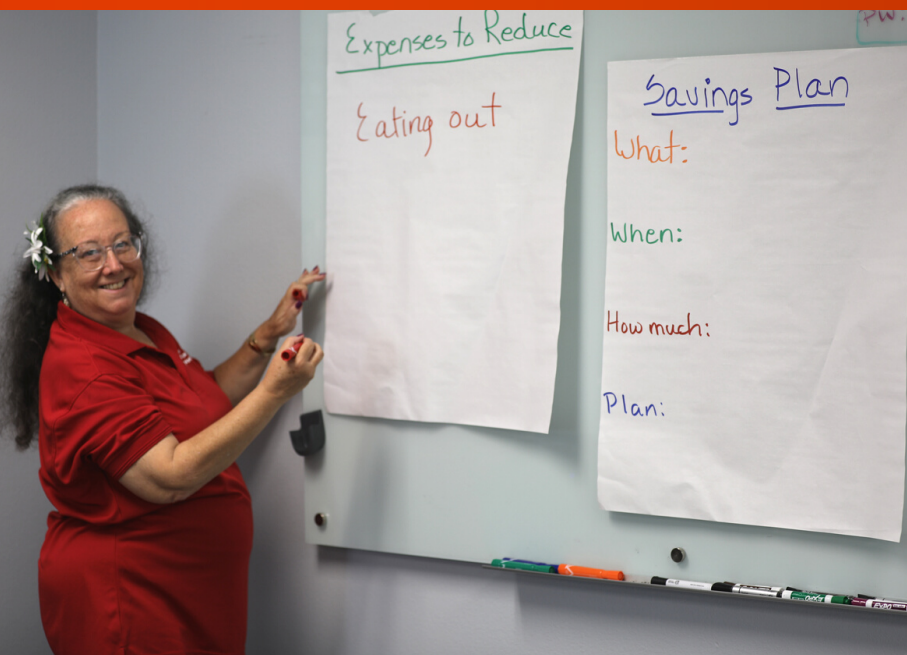


CNHA Business Loan Recipient Kawehi Correa (owner of Aloha Mortuary) and team

CNHA LOAN FUND

CNHA's Loan Fund at the end of fiscal year 2022 stands at over \$10 million. Our loan fund continues its support in extending loan capital to small businesses and families. In FY 2022, the Loan Fund delivered a total of 36 (new) loans for a combined dollar amount of \$3,415,141. This lending activity is comprised of the following loan products: Small Business, Home Construction & Repair, and Debt Consolidation loans. The Loan Fund also secured \$5,576,265 in new Lending Capital in grants and loans. Overall, the Loan Fund Program's (active) Lending Portfolio consists of 99 loans, totaling \$6,044,793 delivered. Since July 2009, CNHA delivered a total of 484 loans, totaling \$14,630,159.

Additionally, the Loan Fund provided \$500,000 in Lending Capital to the City's ESG Rapid Re-Housing Program to house 300 homeless families and individuals for 12 months. This program (launched in 2021) was extended into FY 2022 and currently all program participants are being awarded Housing Vouchers to further stabilize their housing needs. In response to the global pandemic, Loan Fund participated in the Small Business Administration's Paycheck Protection Program (PPP) and delivered \$503,967 to businesses recovering from the pandemic. The program closed out in late 2021.



HUD Counselor Nancy King leading a Financial Empowerment Class

HOUSING COUNSELING & FINANCIAL EMPOWERMENT

The Housing Program provides services, including group financial education and one-on-one housing counseling, that target the needs of low- and moderate-income families in Hawaiian communities. The goal is to integrate financial education into CNHA's various programs, like Relief Assistance and the Hawaiian Trades Academy, to provide wraparound services. In total, 37 financial empowerment (FE) workshops were conducted for DHHL Native Hawaiian-Rent & Utilities Assistance Program with 278 clients served, and five FE workshops conducted for the Hawaiian Trades Academy with 68 clients served.