



# MAUI COUNTY COMMISSION ON PERSONS WITH DISABILITIES

CAMERON CENTER • 95 MAHALANI STREET, ROOM 20 • WAILUKU, HI 96793 • PHONE (808) 270-7755 • FAX (808) 270-7935

## COMMISSION ON PERSONS WITH DISABILITIES (CPD)

July 13, 2017

11:30 a.m.

J. Walter Cameron Center, Conference Room 1  
95 Mahalani St., Wailuku, HI 96793

**Call to Order: 11:33 AM**

### Introductions

**Members Present:** Cranston Kapoi, Kealoha Laemoa, Ricky Sanches, Kevin Souza, Sheila Villanueva, and Kimberly West

**Members Excused:** Faraz Azizoltani and David Courson

**Members Absent:** None

**Guests Present:** Harry Johnson (MEO), Gay Sibonga (MEO)

**County Staff Present:** Kevin Dusenbury, Jennifer Oana, Gail Rumbaoa, Ralph Thomas, Megan Tyner, Deborah Stone-Walls

Topic/Agenda Item	Discussion	Action
Review/Approve Minutes	Members reviewed the June 8, 2017 meeting minutes.	Commissioner Souza moved to approve the minutes; Commissioner Villanueva seconded. Motion to approve minutes carried unanimously.
Public Comments and Testimony	Mr. Oliver Caberto, from the Maui Wheelers and the Paratransit Advisory Council, informed the Commission that he recently traveled to Lanai to visit his mother. According to Mr. Caberto, the sidewalk to street transitions have not	



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	<p>been updated around the town square in Lanai City, particularly the corner of 7<sup>th</sup> St. and Fraser Ave. and the corner of 8<sup>th</sup> St. and Lanai Ave. Chair Laemoa informed Mr. Caberto that the Commission is working on these concerns. Commissioner Kapoi also informed the Commission that his friend will be visiting today's meeting to provide information regarding employment opportunities for persons with disabilities. Due to the Sunshine Law and the fact that this topic is not mentioned on this month's agenda, the Commission cannot discuss this subject matter at July's meeting. However, the topic of employment and persons with disabilities may be placed on a future agenda to discuss this item.</p>	<p>Commissioner Kapoi is tasked to confirm a Commission meeting date that his contact will be able to attend to discuss employment opportunities for persons with disabilities. Once Commissioner Kapoi obtains the meeting date, he has been informed to contact either Chair Laemoa or the Commission's facilitator to have the item placed on the meeting's agenda.</p>
<p>New Business</p>	<p>a. Presentation from the Department of Housing and Human Concerns (DHHC), Section 8 Housing Division- Home Ownership Option Program</p> <p>Gail Rumbaoa, representing the Department of Housing and Human Concerns-Section 8 Program, provided a presentation regarding the Family Self Sufficiency Program (FSS) and Home Ownership Option Program (HOP). After Ms. Rumbaoa's presentation to the Commission on April 13, 2017, the Commission requested Ms. Rumbaoa to present more information about other Section 8 Housing programs.</p> <p>The Family Self Sufficiency Program (FSS) enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. The voluntary 5 year program is designed to assist current Housing Choice Voucher (HCV)/Section 8 participants achieve economic independence.</p>	



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The eligibility criteria for the Family Self Sufficiency Program (FSS) are as follows:

1. Current participants of the County of Maui Housing Choice Voucher
2. Employed
3. Desire to become self-sufficient

The application process for the Family Self Sufficiency Program (FSS) are as follows:

1. An individual need only submit their interest in the program
2. The FSS Coordinator will contact them to schedule an initial meeting to answer additional questions and provide them with an explanation of how the program works
3. Desire to become self-sufficient

Under the normal Housing Choice Voucher (HCV) program when a participant's income increases, the participant will be responsible to pay a higher portion of their rent. However in the Family Self Sufficiency Program, an increase in income will not make the participant responsible to pay a higher portion of their rent; rather, the increase in income will be placed in an escrow savings account. If the participant successfully completes the program, the tax free proceeds of the escrow savings account must be used to purchase a home.

In order to successfully complete this program, the participant must:

1. Complete all goals listed on the participant's Individual Training and Services Plan (ITSP) within 5 years
2. The head of the household must be employed at time of contract expiration
3. All family members must be free of welfare cash assistance for at least 12 months prior to contract expiration
4. Family must be in good standing with the County of Maui Housing Choice Program



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If the participant does not meet all of the requirements and the participant is terminated from the program, all of the monies from the escrow savings account are forfeited.

Chair Laemoa believes that there should be a first-time home ownership orientation along with this program. Ms. Rumbaoa informed the Commission that the Family Self Sufficiency Program is very flexible and does not require a first-time home ownership training, but she appreciates the feedback and will provide it to her supervisors.

As mentioned above, the Individual Training and Services Plan (ITSP) is created by the family and contains intermediate and long-term goals and the steps the family needs to take to achieve those goals. Some of the services coordinated may include:

1. Child care
2. Transportation
3. Education
4. Job training
5. Employment counseling
6. Financial literacy

These mentioned services are not provided by the Public Housing Authority (PHA) and are outsourced to other community agencies. Samples of goals may include: improving credit score, obtaining a better job, obtaining a degree, learning a new skill, and finding child care that coincides with work their schedule.

Chair Laemoa inquired if their agency assists with Hawaiian Homelands, and Ms. Rumbaoa informed the Commission that this program is available for Hawaiian Homelands.

The second program presented by Ms. Rumbaoa was the Homeownership Option Program (HOP)/Homeownership Voucher Program. This



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program assists first-time buyers with meeting monthly mortgage payments and other homeownership expenses. The program uses rental assistance to help pay for monthly homeownership expenses. Instead of remitting payment to a landlord, the PHA provides payment to the participant's mortgage lender. As for examples of homeownership expenses, they may include: mortgage principal and interest; taxes; insurance; routine maintenance; major repairs; land-lease amounts; and utilities.

The eligibility requirements for the Homeownership Option Program (HOP) include:

1. Current participant of Housing Choice Voucher (HCV) Program and is in compliance with the lease and program policies.
2. Income requirements:
  - a. Elderly/disabled households: Minimum gross annual income of \$8,796.00
  - b. Non-elderly/non-disabled households: Minimum gross annual income of \$14,500 (not including welfare benefits)
3. Must be a participant of the Housing Choice Program for a minimum of one year.
4. First time home buyer.
5. No outstanding debt with County of Maui Housing Division.
6. Has not previously defaulted on a mortgage securing debt to purchase a home under Homeownership Option Program.
7. At least one household member must be employed for at least 30 hours per week for at least one year prior to program consideration.

Once the first 7 eligibility requirements are met, the following steps are also required:

8. All adult members of the household must complete a homebuyer education class and a certificate of completion must be submitted the Public Housing Authority.



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9. Secure a pre-approved loan with a bank or other lending institution
10. Have at least 3% of the purchase price of the home for a down payment (1% of which must come from the family’s personal resources).
11. Must have the financial means to pay for any closing costs and private inspection.

After explaining the eligibility requirements for the Home Ownership Option Program (HOP), Ms. Rumbaoa explained to the Commission that normal voucher program payment standards are used to determine the amount of the subsidy for the program. Please see the table below:

<b>Number of Bedrooms</b>	<b>Amount of Subsidy</b>
0 Bedroom (Studio)	\$1,188.00
1 Bedroom	\$1,323.00
2 Bedroom	\$1,674.00
3 Bedroom	\$2,439.00
4 Bedroom	\$2,679.00
5 Bedroom	\$3,081.00
6 Bedroom	\$3,483.00

As stated in Ms. Rumbaoa’s previous presentation, a fair market rent study is completed to establish the basis for fair rent payments. In addition to the fair rent payment, the Public Housing Authority also must establish the participant’s “Housing Assistance Payment” (HAP). The Housing Assistance Payment is either: (1) the payment standard minus the Total Tenant Payment (TTP) or (2) the family’s monthly homeownership expense minus the Total Tenant Payment (TTP). Ms. Rumbaoa informed the Commission that the Total Tenant Payment (TTP) is generally 30% of the family’s adjusted income, and participants in the program must pay at least the amount of the Total Tenant Payment



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(TTP) towards monthly homeownership expenses. In the event that a participant purchases a home that has monthly expenses higher than the approved payment standard, any additional amount will have to be paid by the participant.

After explaining the financial information regarding the Home Ownership Option Program, Ms. Rumbaoa provided the Commission with program enrollment term limits.

#### Home Ownership Option Program Term Limits:

1. There is no time limit for an elderly or disabled household (head of household must either be older than 62 or disabled).
2. For all other families, there is a mandatory term limit for 15 years if the initial mortgage incurred to finance the purchase of the home has a term that is 20 years or longer.
3. For all other cases, the maximum term of homeownership assistance is 10 years.

In the event a family is terminated from the Housing Choice Voucher program, they become responsible for the monthly mortgage payments.

Maui County's Executive on Aging, Deborah Stone-Walls, sought clarification on whether the housing choice voucher continues under the Homeownership Option Program or is there a different voucher utilized for the program. According to Ms. Rumbaoa, the same voucher is utilized for both programs.

For any questions and concerns regarding any of the Section 8 programs, families and participants are encouraged contact the Public Housing Authority directly. Chair Laemoa, who is also representing the Molokai Disability Resource Fair, would like the Department of Housing and Human Concerns, Section 8 Housing to conduct a similar training at their fair to help inform the Molokai community about these beneficial



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	<p>programs. Ms. Rumbaoa also informed the Commission that there is a very small amount of participants on either program, but the Public Housing Authority does send a flyer to active participants to learn about these programs.</p> <p>Commissioner Villanueva sought clarification on whether an individual must to be enrolled with a Section 8 voucher program to qualify for the Family Self Sufficiency Program (FSS) and/or the Home Ownership Option Program, and Ms. Rumbaoa asserted that one must be enrolled in the Housing Choice Voucher (HCV) Program to be eligible for these programs.</p> <p>b. Upcoming Events The Molokai Disability Resource Fair is tentatively scheduled for September 21, 2017 from 8:00 a.m. to 1:00 p.m. Deputy Corporation Counsel Jennifer Oana inquired if any other commissioners besides Chair Laemoa plan to attend the resource fair. Due to the Sunshine Law, there may only be 2 Commissioners present at the resource fair.</p>	<p>Per the responses of the Commissioners present, Chair Laemoa is the only Commissioner planning on attending the Molokai Disability Resource Fair.</p>
<p>Old Business</p>	<p>a. Photographs of neglected crosswalks within the County of Maui- The Commission and the public are invited to share any additional photographs of neglected crosswalks within the County of Maui. Photographs shall be printed and shall contain a caption that describes the location, street, intersection, etc. of the crosswalks depicted in the photographs.</p>	<p>Deferred</p>
<p>Agenda Items for Next Meeting</p>	<p>a. Presentation from the Department of Public Works and the Maui Police Department regarding neglected crosswalks within the County of Maui.</p> <p>Chair Laemoa shared that Commissioners Azizsoltani and Courson were unable to complete the invitations for the Department of Public Works and the Maui Police Department. Chair Laemoa proposed that the Commission complete and approve the invitation to the Mayor’s Office at August’s meeting, requesting the attendance of the Department of Public Works and the Maui Police Department to attend a future meeting</p>	



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	<p>of the Commission on Persons with Disabilities to discuss concerns regarding neglected crosswalks within the County of Maui.</p> <p>Ms. Oana reminded the Commission that the Commission voted and granted permission to Commissioners Azizsoltani and Courson to draft and send the invitations to the Mayor’s Office, requesting the presence of the Department of Public Works and Maui Police Department to attend a future meeting of the Commission on Persons with Disabilities. Discussion ensued on whether Mr. Caberto’s sidewalk to street transition concerns should be addressed in the invitation to the County of Maui. Commissioner Kapoi believes that sidewalks and crosswalks should be addressed separately.</p> <p>b. For September’s meeting, presentation from Maui Economic Opportunity and the County of Maui regarding transportation services.</p> <p>c. Potential agenda items for upcoming meetings: Commissioner Kapoi will speak with his contact regarding employment opportunities for persons with disabilities. Please see Employment opportunities for Persons with Disabilities in the “Public Comments and Testimony- Discussion and Action items.” Commissioner Villanueva informed the Commission that she will also invite other agencies within the community that provide services and employment opportunities to persons with disabilities.</p>	<p>Mr. Kevin Dusenbury, representing the Maui County Office on Aging and facilitator for the Commission, is tasked to send an email reminder to Commissioner Azizsoltani regarding the invitation.</p>
Next Date	August 10, 2017 at 11:30 AM at the J. Walter Cameron Center, 95 Mahalani St., Wailuku, HI.	
Motion to Adjourn	12:31 PM	Commissioner Souza moved and Commissioner Kapoi seconded. Motion carried unanimously.