



**2023**

*Impact Report*



## A note from our Executive Director



Aloha,

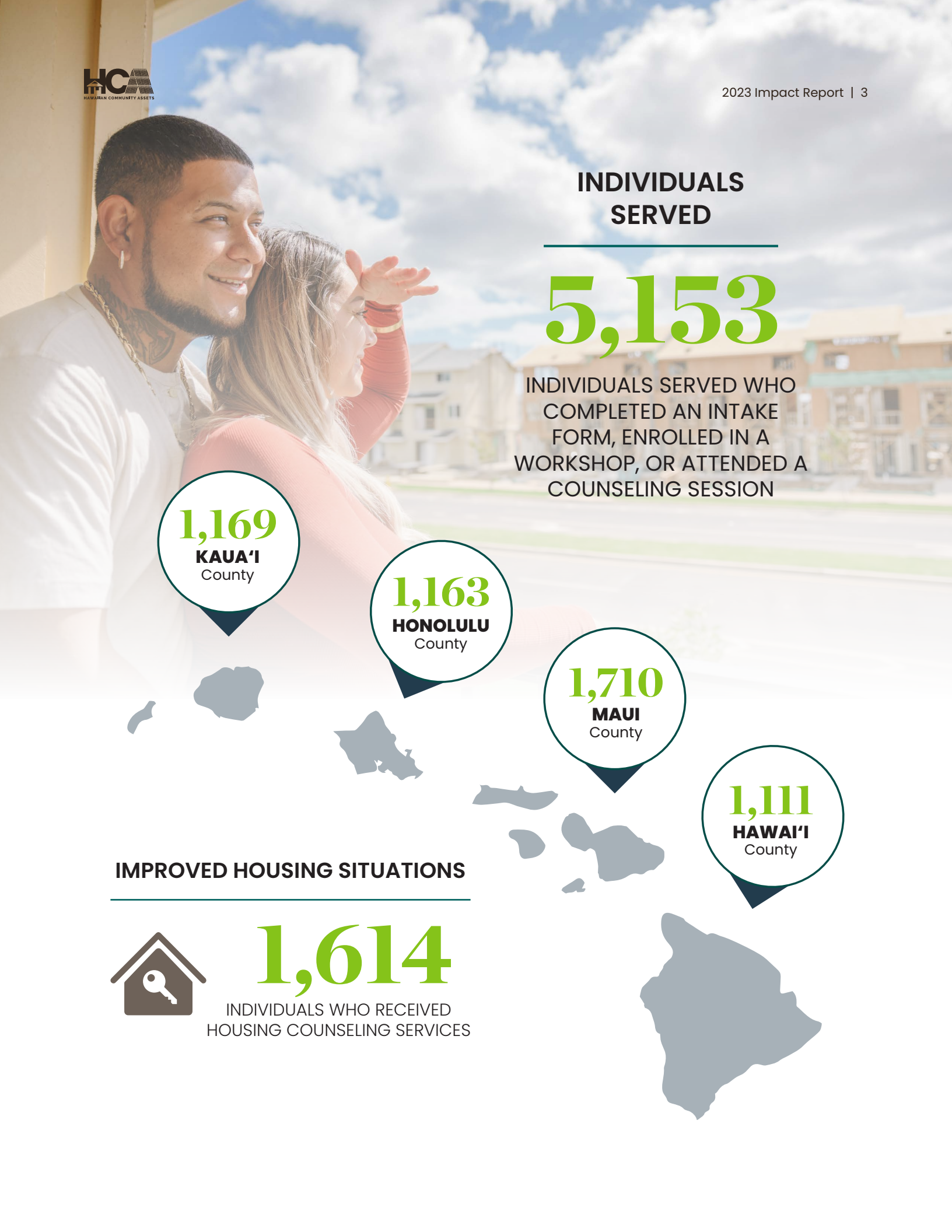
Reflecting on the past year fills me with immense gratitude and pride for the extraordinary journey we've shared. Our mission to empower Hawaiians through financial education and homeownership has reached new heights, thanks to our generous funders, dedicated staff, and resilient community.

Serving over 5,100 kānaka and residents across Hawai'i with financial education, we've realized homeownership dreams—a testament to the trust and support of our funders. Their belief fuels our commitment to steward donations responsibly. Our HUD-certified housing counselors, the largest group in Hawai'i, enabled HCA to introduce a groundbreaking rent-to-own program. Families now have a place to live while working with their counselor toward future ownership.

Our Board of Directors' leadership and dedication have been instrumental in our achievements. Moving forward, we're committed to serving our community with the same passion. We're inspired by your trust and motivated for greater impact in the years to come.

As we build a brighter future for Hawai'i, one home and one family at a time, we mahalo you for your support, trust, and partnership.

**Chelsie Evans-Enos**  
Executive Director



## INDIVIDUALS SERVED

# 5,153

INDIVIDUALS SERVED WHO COMPLETED AN INTAKE FORM, ENROLLED IN A WORKSHOP, OR ATTENDED A COUNSELING SESSION

**1,169**

**KAUA'I**  
County

**1,163**

**HONOLULU**  
County

**1,710**

**MAUI**  
County

**1,111**

**HAWAII**  
County

## IMPROVED HOUSING SITUATIONS



# 1,614

INDIVIDUALS WHO RECEIVED HOUSING COUNSELING SERVICES

# Stories of Impact

**‘Ohana Miguel shares their experience of how HCA made their homeownership dreams a reality.**

“

Starting in transitional housing, HCA became our lifeline – fixing credit, building savings, and facilitating our move to a long-term rental. Clinton’s employment at Goodfellows transformed our fortunes, leading us to Maui.

With newfound stability, homeownership became a dream. HCA’s referral assisted our rental transition, while the acceptance of our children into a Hawaiian Immersion school pushed us towards our Big Island home purchase.

Despite challenges, HCA’s unwavering support and encouragement kept us on track, maintaining a monthly budget. Through perseverance, prayers, and HCA’s guidance, we conquered the financial hardships that marked the start of our journey.”



## ACHIEVED FINANCIAL GOALS

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**\$29,101**

AVERAGE INCREASE IN INCOME

**\$550**

AVERAGE DECREASE IN DEBT

## INCREASED CREDIT SCORE

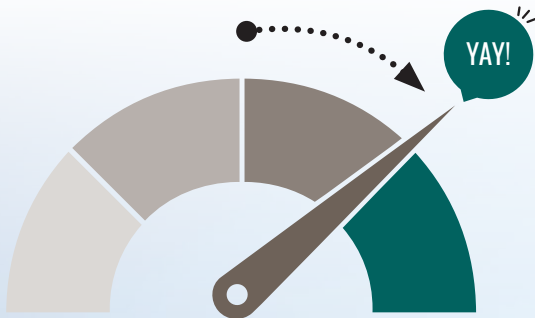
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**117**

PEOPLE INCREASED  
THEIR CREDIT SCORE

**434.7**

AVERAGE CREDIT  
SCORE INCREASE



A photograph of three women smiling at the camera. They are outdoors, likely at a beach, with a sunset or sunrise sky in the background. The woman on the left is in the foreground, smiling broadly. The woman in the middle is slightly behind her, also smiling. The woman on the right is wearing sunglasses and has a more neutral expression.

## Stories of Impact

### Learn how Tricia took accountability and action of her finances.

Initially residing in low-income housing, HCA helped Tricia set up three goals: increase credit score, increase income, and increase savings.

Knowing HCA counselors were keeping Tricia accountable to her financial goals was transformative and crucial to her progress. She embraced budgeting, and with HCA's support, Tricia stuck to a budget and significantly boosted her savings.

Since her first counseling in 2021, she surpassed her top goals by raising her credit scores by **127 points**, increasing income by **\$6,885.24** annually, and elevating savings by **\$8,564.73**.

## *Stories of Impact*

# MAUI RESPONSE

The August 2023 wildfires devastated our Maui community and state. Since then, we have activated our team at the CNHA Resource Center, going door to door to offer support. We continue to seek opportunities to serve those who lost their homes, jobs, and more.

In two short months following the fires, HCA served 188 clients with the creation of 6-month sustainability plans and extended our counseling services to those who were interested. We stand ready to rebuild in the years ahead.





*Learn more at* [hawaiiancommunity.net](http://hawaiiancommunity.net)

