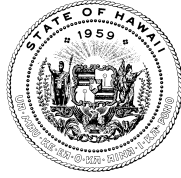


JOSH GREEN, M.D.
GOVERNOR
STATE OF HAWAII
*Ke Kia 'āina o ka Moku 'āina 'o
Hawai'i*

SYLVIA J. LUKE
LT. GOVERNOR
STATE OF HAWAII
*Ka Hope Kia 'āina o ka Moku 'āina
'o Hawai'i*



KALI WATSON
CHAIRPERSON, HHC
Ka Luna Ho'okele

KATIE L. LAMBERT
DEPUTY TO THE CHAIR
Ka Hope Luna Ho'okele

STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS
Ka 'Oihana 'Āina Ho'opulapula Hawai'i

P. O. BOX 1879
HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIR
HAWAIIAN HOMES COMMISSION
BEFORE THE SENATE COMMITTEE ON HAWAIIAN AFFAIRS
HEARING ON FEBRUARY 4, 2025 AT 1:15PM IN CR 224

**SB 1653, RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS
AMENDED**

February 3, 2025

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee:

The Department of Hawaiian Home Lands (DHHL) **supports** this bill which increases the limit of the State's liability from \$100,000,000 to \$500,000,000 for moneys borrowed by DHHL or loans made to lessees that are guaranteed by DHHL.

DHHL's ability to deliver homesteads and home ownership opportunities to beneficiaries is directly tied to our ability to guaranty mortgage loans. As DHHL lands are inalienable, DHHL is required to guarantee mortgage loans made for homes on Hawaiian Home Lands when lenders do not have a loan assurance program. The increase in this ceiling will allow the Department to increase construction of affordable units and homeownership.

Thank you for your consideration of our testimony.

SB-1653

Submitted on: 2/2/2025 6:07:27 PM

Testimony for HWN on 2/4/2025 1:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Lu Ann Mahiki Lankford-Faborito	Individual	Support	Written Testimony Only

Comments:

Strong support to help get more hawaiians on the aina.