

STAND. COM. REP. NO. 1878-26

Honolulu, Hawaii
APR 09 , 2026

RE: H.C.R. No. 124

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Madame:

Your Committee on Judiciary & Hawaiian Affairs, to which was referred H.C.R. No. 124 entitled:

"HOUSE CONCURRENT RESOLUTION REQUESTING THE DEPARTMENT OF HAWAIIAN HOME LANDS TO EXPAND AND STRENGTHEN FINANCIAL LITERACY, CREDIT READINESS, AND HOMEOWNERSHIP PREPAREDNESS PROGRAMS,"

begs leave to report as follows:

The purpose of this measure is to encourage the Department of Hawaiian Home Lands to expand and improve programs that help beneficiaries build financial literacy, strengthen credit, and prepare for successful homeownership, with the goal of increasing long-term housing stability and generational wealth among Native Hawaiian communities. It also calls for collaboration with partners to provide accessible and culturally relevant education and support, while assessing program outcomes and resource needs to ensure beneficiaries are better equipped to qualify for and sustain homeownership.

Your Committee has received testimony in support of this measure from the Department of Hawaiian Home Lands, Aloha Independent Living Hawaii, and one individual.

Your Committee finds that the Department of Hawaiian Home Lands can serve its beneficiaries even before they are granted homestead leases by providing beneficiaries resources to promote

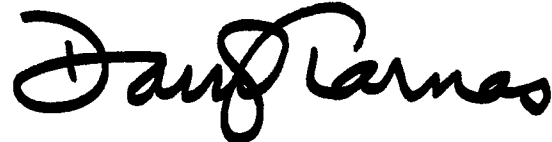
HCR124 HSCR JHA



financial literacy. Your Committee believes that by improving credit readiness, homeownership preparedness, and understanding of long-term financial obligations, the Department will increase the chances that beneficiaries maintain strong credit profiles, receive loans, and avoid lease cancellations which will strengthen the community overall.

As affirmed by the record of votes of the members of your Committee on Judiciary & Hawaiian Affairs that is attached to this report, your Committee concurs with the intent and purpose of H.C.R. No. 124 and recommends its adoption.

Respectfully submitted on
behalf of the members of the
Committee on Judiciary &
Hawaiian Affairs,



DAVID A. TARNAS, Chair



Record of Votes of the Committee on Judiciary & Hawaiian Affairs

Bill/Resolution No.: HCR 124	Committee Referral: HCG, JHA	Date: 4/7/2026		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input checked="" type="checkbox"/> Pass, unamended (as is) <input type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
JHA Members	Ayes	Ayes (WR)	Nays	Excused
1. TARNAS, David A. (C)	✓			
2. POEPOE, Mahina (VC)	✓			
3. BELATTI, Della Au	✓			
4. HASHEM, Mark J.	✓			
5. KAHALOA, Kirstin	✓			
6. SAYAMA, Jackson D.				✓
7. TAKAYAMA, Gregg	✓			
8. COCHRAN, Elle				✓
9. GARCIA, Diamond	✓			
10. SHIMIZU, Garner M.	✓			
TOTAL (10)	8	∅	∅	2
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. committee acronym(s)				
Vice Chair's or designee's signature: <u><i>Doug Carnes</i></u>				
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