
HOUSE CONCURRENT RESOLUTION

REQUESTING THE DEPARTMENT OF HAWAIIAN HOME LANDS TO EXPAND AND
STRENGTHEN FINANCIAL LITERACY, CREDIT READINESS, AND
HOMEOWNERSHIP PREPAREDNESS PROGRAMS.

1 WHEREAS, the Department of Hawaiian Home Lands is entrusted
2 with managing lands set aside for the betterment of Native
3 Hawaiians and supporting beneficiaries in securing stable,
4 long-term housing opportunities; and
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6 WHEREAS, financial literacy, credit readiness, and
7 homeownership preparedness programs equip beneficiaries with
8 essential tools for navigating mortgage qualification,
9 understanding long-term financial obligations, and building
10 generational wealth; and
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12 WHEREAS, expanding such programs can help beneficiaries
13 strengthen credit profiles, improve loan readiness, avoid lease
14 cancellations, and achieve sustainable homeownership outcomes
15 that support long-term stability within Hawaiian communities;
16 now, therefore,
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18 BE IT RESOLVED by the House of Representatives of the
19 Thirty-third Legislature of the State of Hawaii, Regular Session
20 of 2026, the Senate concurring, that the Department of Hawaiian
21 Home Lands is requested to expand and strengthen financial
22 literacy, credit readiness, and homeownership preparedness
23 programs to better support beneficiaries in achieving long-term
24 lease stability and generational success; and
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26 BE IT FURTHER RESOLVED that the Department of Hawaiian Home
27 Lands is requested to collaborate with financial education
28 providers, credit counseling organizations, mortgage lenders,
29 and community-based partners to:
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- 1 (1) Expand access to pre-award financial readiness
- 2 education;
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- 4 (2) Provide post-award counseling and homeownership
- 5 support;
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- 7 (3) Develop culturally responsive financial education
- 8 materials; and
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- 10 (4) Identify funding needs and potential federal or
- 11 private grant opportunities; and
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13 BE IT FURTHER RESOLVED that the Department of Hawaiian Home
 14 Lands is requested to submit a report to the Legislature no
 15 later than twenty days prior to the convening of the Regular
 16 Session of 2027, detailing:

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- 18 (1) Program improvements made pursuant to this measure;
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- 20 (2) The number of beneficiaries served by each program
- 21 component;
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- 23 (3) Measurable outcomes related to lease retention, credit
- 24 improvement, and homeownership readiness; and
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- 26 (4) Any additional resources or support needed to further
- 27 strengthen these programs; and
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29 BE IT FURTHER RESOLVED that a certified copy of this
 30 Concurrent Resolution be transmitted to the Chairperson of the
 31 Hawaiian Homes Commission.

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OFFERED BY:



MAR 16 2026

