

MAR 16 2026

SENATE 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 Senate of the Thirty-third
19 Legislature of the State of Hawaii, Regular Session of 2026, the
20 House of Representatives concurring, that the Department of
21 Hawaiian Home Lands is requested to expand and strengthen
22 financial literacy, credit readiness, and homeownership
23 preparedness programs to better support beneficiaries in
24 achieving long-term lease stability and generational success;
25 and
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27 BE IT FURTHER RESOLVED that the Department of Hawaiian Home
28 Lands is requested to collaborate with financial education
29 providers, credit counseling organizations, mortgage lenders,
30 and community-based partners to:



S.C.R. NO. 128

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- (1) Expand access to pre-award financial readiness education;
- (2) Provide post-award counseling and homeownership support;
- (3) Develop culturally responsive financial education materials; and
- (4) Identify funding needs and potential federal or private grant opportunities; and

BE IT FURTHER RESOLVED that the Department of Hawaiian Home Lands is requested to submit a report to the Legislature no later than twenty days prior to the convening of the Regular Session of 2027, detailing:

- (1) Program improvements made pursuant to this measure;
- (2) The number of beneficiaries served by each program component;
- (3) Measurable outcomes related to lease retention, credit improvement, and homeownership readiness; and
- (4) Any additional resources or support needed to further strengthen these programs; and

BE IT FURTHER RESOLVED that a certified copy of this Concurrent Resolution be transmitted to the Chairperson of the Hawaiian Homes Commission.

OFFERED BY: *Scott M. Rieber*

