

MAR 16 2026

SENATE 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,
20 that the Department of Hawaiian Home Lands is requested to
21 expand and strengthen financial literacy, credit readiness, and
22 homeownership preparedness programs to better support
23 beneficiaries in achieving long-term lease stability and
24 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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31 (1) Expand access to pre-award financial readiness
32 education;



