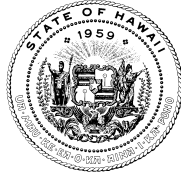


JOSH GREEN, M.D.
GOVERNOR
STATE OF HAWAII
*Ke Kia'āina o ka Moku'āina 'o
Hawaii*

SYLVIA J. LUKE
LT. GOVERNOR
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*Ka Hope Kia'āina o ka Moku'āina
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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 Hawaii

P. O. BOX 1879
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TESTIMONY OF KALI WATSON, CHAIR
HAWAIIAN HOMES COMMISSION
BEFORE THE HOUSE COMMITTEE ON JUDICIARY AND
HAWAIIAN AFFAIRS
ON APRIL 7, 2026 AT 2:00PM IN CR 325

**HCR124 / HR116, REQUESTING THE DEPARTMENT OF HAWAIIAN HOME LANDS
TO EXPAND AND STRENGTHEN FINANCIAL LITERACY, CREDIT READINESS,
AND HOMEOWNERSHIP PREPAREDNESS PROGRAMS**

April 7, 2026

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

The Department of Hawaiian Home Lands (DHHL) **supports with comments** this resolution requesting DHHL to expand and strengthen financial literacy, credit readiness, and homeownership preparedness programs.

DHHL supports the intent of this resolution which outlines much of the work that DHHL currently provides for its beneficiaries. Pursuant to Act 130, Session Laws of Hawaii 2024, DHHL is required to provide financial literacy education for borrowers of direct loans provided by DHHL. Financial counseling is also required for all recipients of Native Hawaiian Housing Block Grant funds provided pursuant to the Native American Housing and Self-Determination Act of 1996.

DHHL currently partners with financial counseling organizations and lenders including Hawaii Community Lending, Hawaii Community Assets, and Helen N. Wai, LLC. DHHL appreciates that this resolution requests that DHHL note any additional resources or support needed to further strengthen these programs because funding provided by the State legislature for the purposes noted in this resolution would enable DHHL to fulfill Article 12, Section 1 of the Hawaii State Constitution which notes that the legislature shall make sufficient sums available for the following purposes of (2) home, agriculture, aquaculture, farm and ranch loans and (3) rehabilitation projects to include, but not limited to, educational, economic, political, social and cultural processes by which the general welfare and conditions of native Hawaiian are thereby improved.

Thank you for your consideration of our testimony.



www.AlohaILHawaii.org

Apr 7, 2026

MISSION

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

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Roxanne U. Bolden

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The Honorable David A. Tarnas, Chair
House Committee on Judiciary & Hawaiian Affairs
The Thirty-Third Legislature
State Capitol
State of Hawaii
Honolulu, Hawaii 96813

SUBJECT: HCR124 – Requesting the Department of Hawaiian Home Lands to Expand and Strengthen Financial Literacy, Credit Readiness, and Homeownership Preparedness Programs.

Chair and Members of the Committee:

Aloha Independent Living Hawaii (AILH) is testifying in **strong support of HCR124**, which requests the Department of Hawaiian Home Lands (DHHL) to expand and strengthen financial literacy, credit readiness, and homeownership preparedness programs for beneficiaries. AILH is a Center for Independent Living serving people with all types of disabilities statewide, including many Native Hawaiian beneficiaries for whom disability, low income, and limited access to financial education intersect and affect their ability to secure and retain housing.

Financial literacy and credit readiness are not just technical skills; they are key tools for preventing lease cancellation, improving loan readiness, and building generational wealth and long-term stability in Hawaiian communities. From an Independent Living perspective, expanded DHHL programs should be culturally grounded, trauma-informed, and accessible to beneficiaries with physical, sensory, cognitive, and behavioral health disabilities, including through plain-language materials, accessible formats, and one-to-one or small group supporters when needed. Collaboration with financial education providers, credit counseling organizations, lenders, and community-based partners can also reduce fragmentation and ensure that disabled beneficiaries are not turned away or discouraged because of



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past credit challenges tied to medical debt, caregiving, or disability-related income disruptions.

AILH supports the resolution's call for DHHL to report back on program improvements, numbers served, and measurable outcomes related to lease retention, credit improvement, and homeownership readiness. We respectfully urge DHHL to disaggregate outcomes where possible to understand the experiences of beneficiaries with disabilities, and to identify resource needs to sustain and scale approaches that work for those with the most barriers.

Thank you for the opportunity to testify in support of HCR124 and for your commitment to helping Native Hawaiian beneficiaries achieve long-term lease stability and generational success, including those living with disabilities.

Mahalo,

Roxanne Bolden
Executive Director

HCR-124

Submitted on: 4/3/2026 11:56:48 PM

Testimony for JHA on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, Support INCLUDING THE STATE DOWN PAYMENT PROGRAM.

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