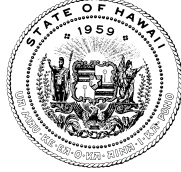


JOSH GREEN, M.D.  
GOVERNOR  
STATE OF HAWAII  
*Ke Kia'āina o ka Moku'āina 'o  
Hawai'i*

SYLVIA J. LUKE  
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*Ka Hope Kia'āina o ka Moku'āina  
'o Hawai'i*



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 Hawai'i*

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HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIR  
HAWAIIAN HOMES COMMISSION  
BEFORE THE HOUSE COMMITTEE ON HOUSING  
ON MARCH 27, 2026 AT 9:30AM IN CR 430

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

March 27, 2026

Aloha Chair Evslin, Vice Chair Miyake, 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 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.



**Hawai'i State House of Representatives**  
**Committee on Housing**  
HCR124 – DHHL Resolution

RE: Strong Support for HCR124

March 27, 2026

Aloha Chair Evslin, Vice Chair Miyake, and Members of the Committee,

Hawaiian Council writes in **strong support of HCR124**, requesting support to strengthen and expand programs within the Department of Hawaiian Home Lands.

Financial well-being is not just about individual success; it reflects our relationships—our kuleana to 'ohana, our care for community, and our stewardship of 'āina. As a nonprofit Native Hawaiian organization, Hawaiian Council works closely with the Department of Hawaiian Home Lands to serve our lāhui. Through this partnership, we administer programs that directly support beneficiaries, including the DHHL Kūpuna Rental Subsidy Program and the DHHL Wildfire Relief Program, that provide critical financial assistance and create pathways for beneficiaries.

Hawaiian Council, as a HUD-certified Housing Counseling Affiliate and a Certified Community Development Financial Institute, understands that saving, planning, and investing with intention are expressions of mālama and aloha that ensure the strength of our people, even in times of uncertainty. We offer numerous housing counseling programs and services that teaches participants about their loan options, why credit matters, how to create a household budget, navigating the home-buying process, understanding tenant rights and responsibilities, and avoiding predatory lending. We've seen firsthand the impact that financial literacy education can with our local households.

These programs, along with many others administered by Hawaiian Council, are made possible through the support and partnership of the Department of Hawaiian Home Lands. HC124 affirms the importance of this work and helps ensure the continuation and expansion of these essential services. This resolution supports not only individual organizations, but the broader lāhui and the long-term well-being of our communities.

For these reasons, Hawaiian Council respectfully urges the House to **PASS HCR124**. Mahalo for your continued commitment to our lāhui.

Me ka ha'aha'a,

Madelyn McKeague  
Advocacy Director, Hawaiian Council

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**HR-116**

Submitted on: 3/25/2026 6:09:00 PM

Testimony for HSG on 3/27/2026 9:30:00 AM

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

Comments:

I, Johnnie-Mae L. Perry, Strongly Support

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