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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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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