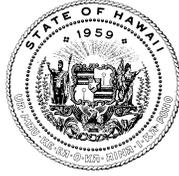


JOSH GREEN, M.D.
GOVERNOR
STATE OF HAWAII
*Ke Kia'āina o ka Moku'āina 'o
Hawaii*

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



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'i

P. O. BOX 1879
HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIR
HAWAIIAN HOMES COMMISSION
BEFORE THE SENATE COMMITTEE ON HAWAIIAN AFFAIRS
ON FEBRUARY 17, 2026 AT 1:05PM IN CR 224

**SB 3127, RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS
AMENDED**

February 17, 2026

Aloha Chair Richards, Vice Chair Lamosao, and Members of the Committee:

The Department of Hawaiian Home Lands (DHHL) **supports** this bill which increases the limit of the State's liability for moneys borrowed by the Department of Hawaiian Home Lands or loans made to lessees that are guaranteed by the Department from \$100,000,000 to \$500,000,000.

This legislative proposal was approved by the Hawaiian Homes Commission and included in the Governor's Administrative Package. This bill amends section 214 of the Hawaiian Homes Commission Act, 1920, as amended (HHCA) to increase the limit of the State's liability for moneys borrowed by DHHL or loans made to lessees that are guaranteed by DHHL from \$100,000,000 to \$500,000,000. DHHL administers direct loans to beneficiaries and guarantees loans because Hawaiian Home Lands are held in trust. This bill will help Hawaiian Home Land lessees afford home prices being offered through DHHL's turnkey offerings and afford contractor costs for vacant lot home builds.

Lastly, proposed amendments to the Hawaiian Homes Commission Act, 1920, as amended, requires review and approval by the U.S. Department of the Interior as well as Congressional review and consideration.

Thank you for your consideration of our testimony.



Ko`olau Foundation

P. O. Box 4749 / 46-005 Kawa St., #205
Kane`ohe, HI 96744

February 16, 2026

To: Senator Herbert M. "Tim" Richards III, Chair
Senator Rachele Lamosao, Vice Chair

From: Mahealani Cypher, President

Re: S.B. 3127 – Relating to the Department of Hawaiian Home Lands – SUPPORT

Aloha Chair Richards, Vice Chair Lamosao and Committee Members:

The Ko`olau Foundation strongly supports Senate Bill 3127, which increases the limit of the State's liability for moneys borrowed by the Department of Hawaiian Home Lands or loans made to lessees that are guaranteed by DHHL from \$100,000 to \$500,000.

It was with mixed reactions when we learned that there were so many beneficiaries applying for these low-interest loans to build their homesteads, concern that the limits were reached but pleased that there are more beneficiaries being awarded leases and becoming part of the lessee group who already be removed from the waiting list.

Our organization supports preserving the heritage, cultural practices and enabling native Hawaiians, through this loan program, to build and inhabit their homesteads

We urge your support for this legislation.

Mahalo for your consideration of our mana`o.



February 12, 2026

The Honorable Herbert M. "Tim" Richards, III, Chair
The Honorable Rachele Lamosao, Vice Chair
and Members of the Committee on Hawaiian Affairs

Subject: Testimony: SB3127, Relating to the Hawaiian Homes Commission Act,
1920, As Amended
Hearing: February 17, 2026 at 1:05 PM, Conference Room 224

Dear Chair Richards, Vice Chair Lamosao and Members of the Committee:

Legacy Ventures supports SB3127, which proposes to increase the State's liability limit for moneys borrowed by the Department of Hawaiian Home Lands (DHHL), or for loans made to lessees guaranteed by the Department, from \$100,000,000 to \$500,000,000.

SB3127 recognizes the urgent need to provide DHHL with the financial capacity necessary to fulfill its constitutional and moral obligation to return Native Hawaiians to the land. By increasing the limit on State liability, this measure directly empowers the Department to:

- Expand development of infrastructure and housing projects for beneficiaries;
- Leverage additional financing and investment opportunities; and
- Accelerate efforts to reduce the backlog of Native Hawaiians waiting for homestead leases.

Currently, the \$100 million limit constrains DHHL's ability to secure funding at the scale required to meet the needs of more than 28,000 applicants on the waiting list. Rising construction costs, inflation, and supply chain challenges have made it increasingly difficult to move projects forward under the existing cap. By increasing the State's guarantee to \$500 million, the Department will be better equipped to:

- Undertake larger-scale developments;
- Improve infrastructure in existing homestead communities; and
- Partner with financial institutions to offer more affordable lending options for Native Hawaiian lessees.

SB3127 represents a practical and meaningful step toward honoring the commitments made by the State and ensuring that Hawaiian beneficiaries can finally build homes and sustainable communities on their ancestral lands.

For these reasons, I respectfully urge the Committee to pass SB3127. Mahalo for the opportunity to testify in support of this bill.

Respectfully,



Pamela Witty-Oakland

SB-3127

Submitted on: 2/17/2026 7:31:59 AM

Testimony for HWN on 2/17/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Leimomi Khan	Individual	Support	Written Testimony Only

Comments:

Support for the reasons stated in SB3127, Section 1.

SB-3127

Submitted on: 2/11/2026 11:52:07 PM

Testimony for HWN on 2/17/2026 1:05:00 PM

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

Comments:

I, Johnnie-Mae L. Perry, SUPPORT

3127 SB RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS AMENDED.

TO INCLUDE MORE "OFFERINGS" IN SELF-HELP, SELP-BUILD AND AFFORDABLE HOME COST OF \$300,000.