



HAWAIIAN HOME LANDS
HAWAIIAN HOMES COMMISSION
DEPARTMENT OF HAWAIIAN HOME LANDS

Economic Underpinnings of Sovereignty & Self-Determination

**Seneca Nation, Niagara Falls, New York
17 Kepakemapa 2019**

Today's Agenda:

1. Introduction
2. History of Hawaiian Homes
Commission Act & Department of
Hawaiian Home Lands
3. Defining Native Economy
4. Homeowner Financing = Seeding the Nation
5. Questions?

Who Am I?

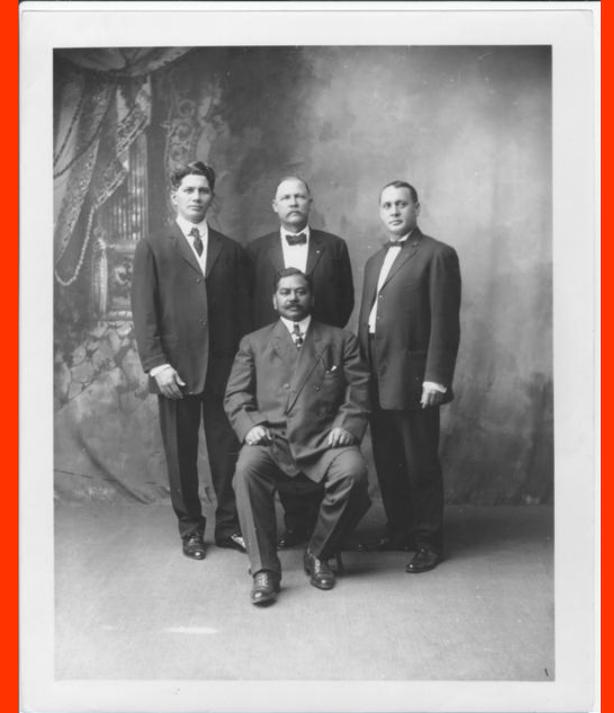
My name is Niniau Kawaihae Simmons. I work for the Chairman of the Hawaiian Homes Commission and for the Department of Hawaiian Home Lands as the NAHASDA Manager. I've been there almost 7 years in that position.

I'm also the happy mom of five children; 3 girls and 2 boys. And thanks to my eldest daughter, I have three wonderful granddaughters and 1 delightful grandson.

I also have a BA degree in Political Science (UH Hilo); a MA degree in Organizational Leadership (Gonzaga); and have 18 months to go in my Education Doctorate at USC.



Hawaiian Homes Commission Act of 1920, as Amended



Prince Jonah Kūhiō Kalanianaʻole
Hawaii's Delegate to the U.S. Congress, 1902 - 1922

The HHCA:

- Passed thru Territorial Legislature in 1919
- Introduced to U.S. House of Representatives that same year
- Introduced to U.S. Senate in 1920
- Passed the U.S. Congress in May 1921
- Signed into Law by U.S. President Warren G. Harding on July 9, 1921

The HHCA:

- Sets aside 200,000 acres of the worst land for homesteading, farming, or ranching
- Establishes a 50% native Hawaiian blood quantum
- Has the Territorial Governor serve as Chairman of the Hawaiian Homes Commission
- Gives Commission water rights and revenue from water licenses to fund work

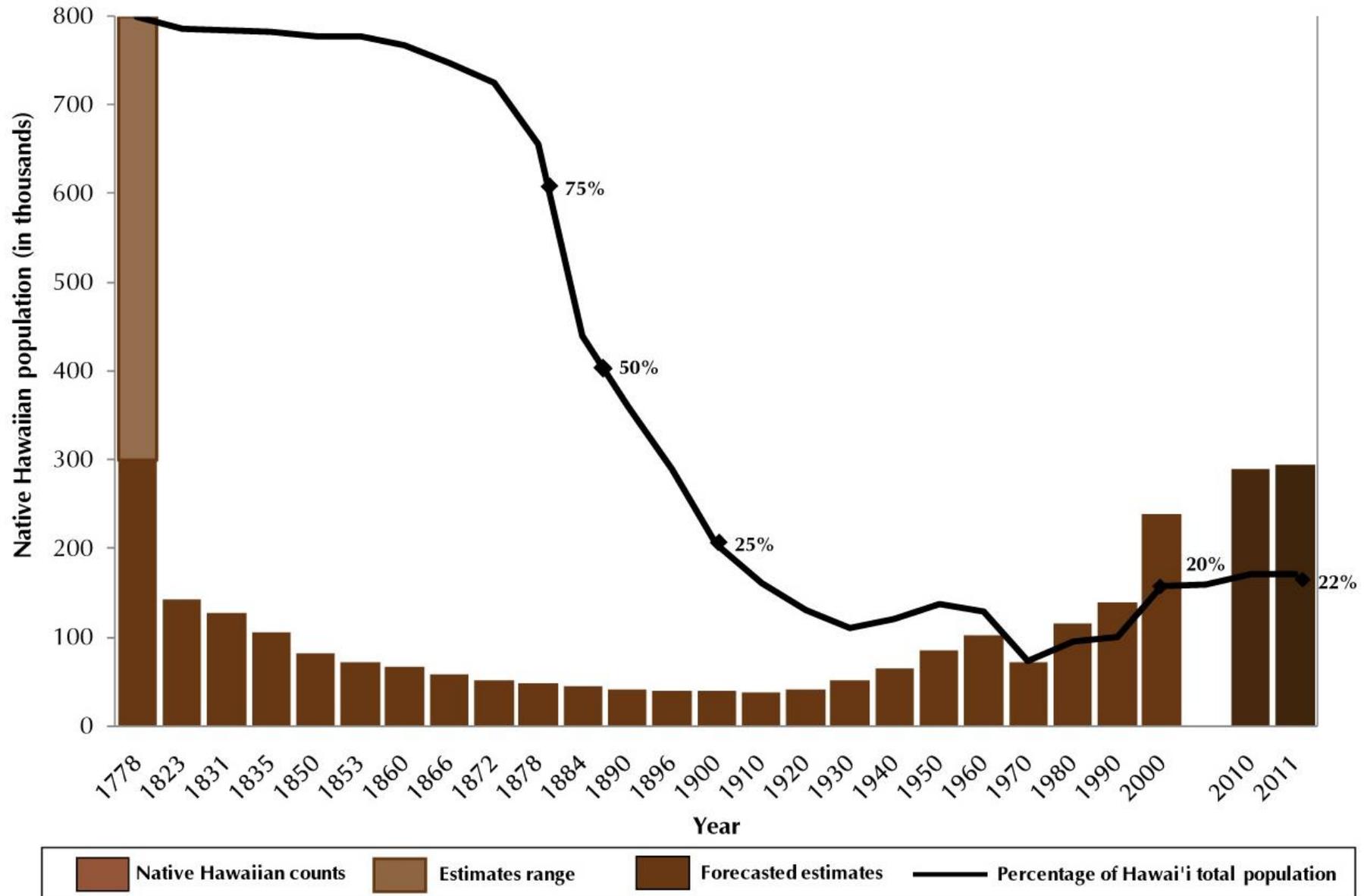
At Statehood in 1959:

- In the Statehood Compact, the State of Hawaii had to agree to administer the HHCA in its entirety
- The HHCA is embedded in the Hawaii State Constitution and HHC Trust Lands' title held by the U.S. Government
- Statehood created the Department of Hawaiian Home Lands with the Chairman of the Commission serving as both head of the Hawaiian Homes Commission and director of DHHL
- Is appointed by the Governor and confirmed by Senate

HHCA TIMELINE

- 1911 - The 'Ahahui Pu'uhonua served as the catalyst toward the chronicling of the despair and destitution of the maka'āinana (commoner) in 1911**
- 1921 – Hawaiian Homes Commission Act of 1920 passed by U.S. Congress, setting aside approximately 200,000 acres for homesteading by half-blood native Hawaiians**
- 1923 – First homestead settled at Kalaniana'ole Settlement in Kalamaula, Molokai**
- 1924 – Second and third homesteads settled at Ho'olehua, Molokai and Keaukaha, Hawai'i.**
- 1926 – The “Great Experiment” of the HHCA succeeds and remaining inventory released by U.S. Department of Interior**
- 1959 – HHCA adopted into Hawaii State Constitution as condition of statehood; U.S. Holds title to the 200,000 acres to the State of Hawaii for the betterment of the conditions of native Hawaiians**
- 1994 – HHCA Land Settlement (State of Hawaii) \$30 million x 20 years**
- 2019 – Average age of Waitlist applicant: 57 years. Housing need calculated at \$10.3 billion.**

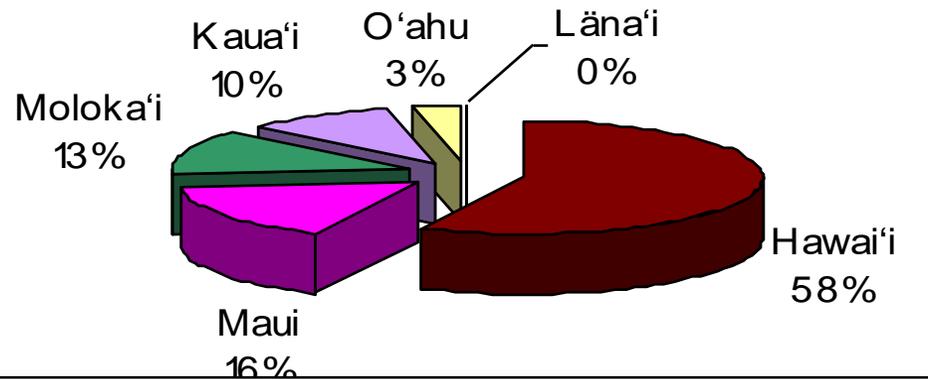
Native Hawaiian Population



Our Lands...

DHHL Statewide Inventory

Hawaiian Home Lands Trust
Percent Acres by Island



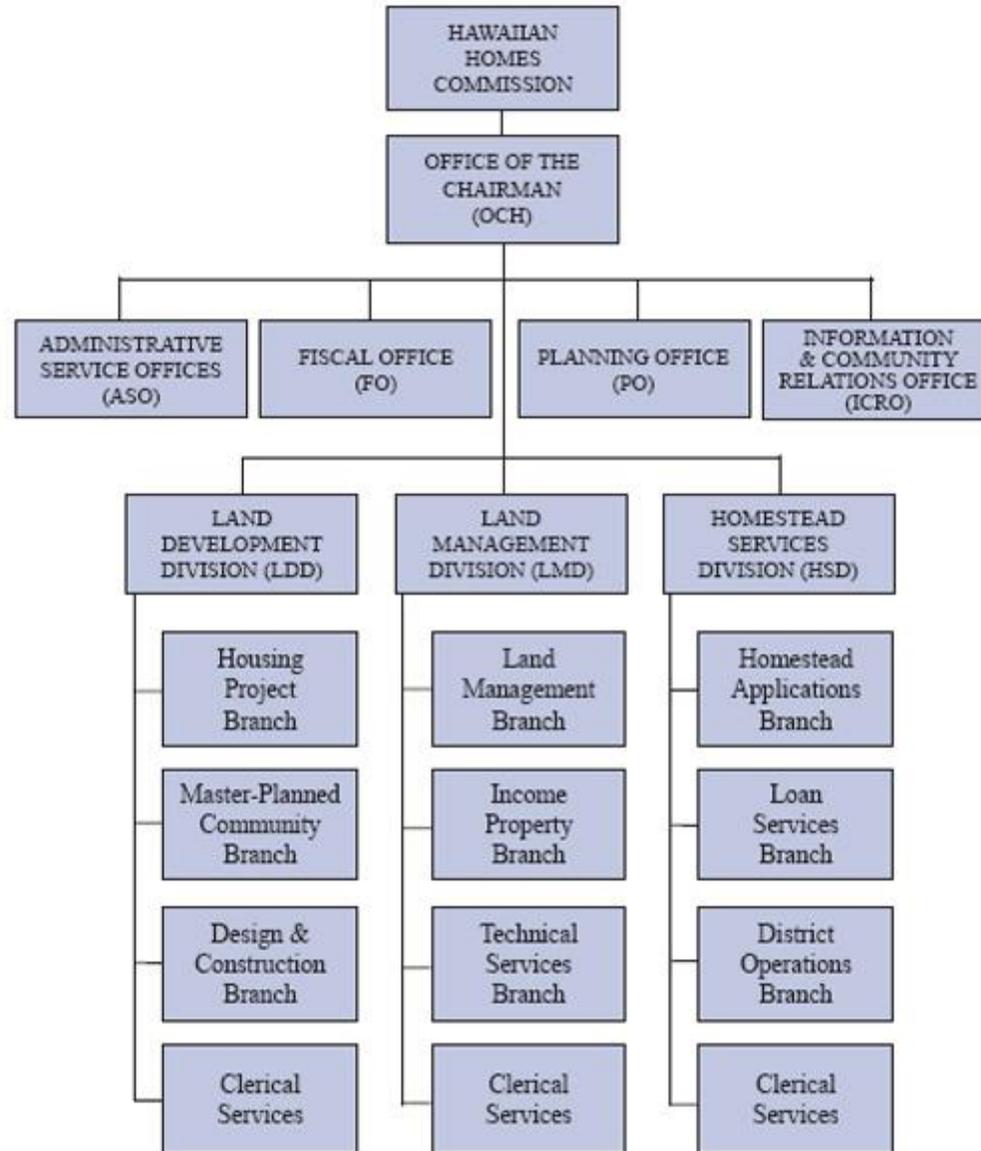
■ Hawai'i ■ Maui ■ Moloka'i ■ Kaua'i ■ O'ahu ■ Lāna'i

ISLAND	ACRES
Hawai'i	117,551
Maui	31,904
Molokai	25,748
Kaua'i	20,575
O'ahu	8,154
Lāna'i	50
TOTAL	203,982

Department's

Organizational

Chart



Defining Native Economy: What's That?

1. The wealth and resources of a country or region, especially in terms of production and consumption of goods and services
2. Careful management of available resources

Homeowner Financing = Seeding the Nation

- Even out the financial arena of homeownership
- Using NAHASDA funding to create an economy
- Create loan products that utilize native values to qualify
- Teaching families to “Pay it Forward”

HALE Program

“HALE” assists eligible applicants/lessees with the following:

Risk Mitigation

Homebuyer education

Using credit history,
diagnoses problems

Native Hawaiian qualifications

Loss Mitigation

Lease cancellation prevention

Keeps families in their homes

- HALE emphasizes *kuleana* in terms of financial behavior
- HALE promotes applicant/lessee empowerment

What Kind of Native Qualifications?

Hard worker, dependable

Made past mistakes, ready for change

Attends financial literacy classes & applies to own life

Motivated to have a stable home

Exhibits cultural values: aloha, 'ohana, "We" not "I"

Elder with Fixed & Stable Income

Section 8 Homeowner Program

Careful management of available resources:

Yes:

- Stewardship of natural resources
- Efficiency in using resources
- Sharing resources with those in need
- Taking only what is needed
- Providing for those that cannot for themselves
- Spirit of cooperation, compassion

No:

- Not hoarding
- Not selling
- Not taking more than can be used
- Not giving to those who already have
- Making those without “earn” what is needed
- Judgmental spirit

NAHASDA Loan Products

ELIGIBILITY REQUIREMENTS:

- 18 Years Old
- ½ Blood native Hawaiian
- Have monthly income from a job or fixed income (Social Security, etc.)
- Eligible to reside on DHHL Trust Lands

Self-Help 0% Loan

- Families work with self-help program like Habitat for Humanity
- Utilize sweat equity to lower construction costs
- After completion, NAHASDA loan is over 30 years at 0% interest to DHHL
- Mortgage payments are at or below 30% of adjusted monthly gross income
- Reduces Davis-Bacon labor costs

60/40 Split

- **Takes 60% of total loan cost and sets it aside to amortize to zero over 30 years**
- **Uses 40% of total loan cost to calculate monthly mortgage payments at 1% over 30 years**
- **Attempts to even the playing field where Davis-Bacon wages are 40% of total loan**
- **Mortgage payment usually at or under 30% of family's adjusted gross monthly income**

Example:

$\$350,000 \times 60\% = \$210,000$ (set aside/deferred)

$\$350,000 \times 40\% = \$140,000$ (amount to repay)

$\$140,000 \times 1\%$ over 30 years = $\$450.30/\text{month}$

*Someone making $\$10/\text{hr}$ @ 160 hours/month could qualify

Development Example - Kapolei

Over 15 years from beginning to the
present...

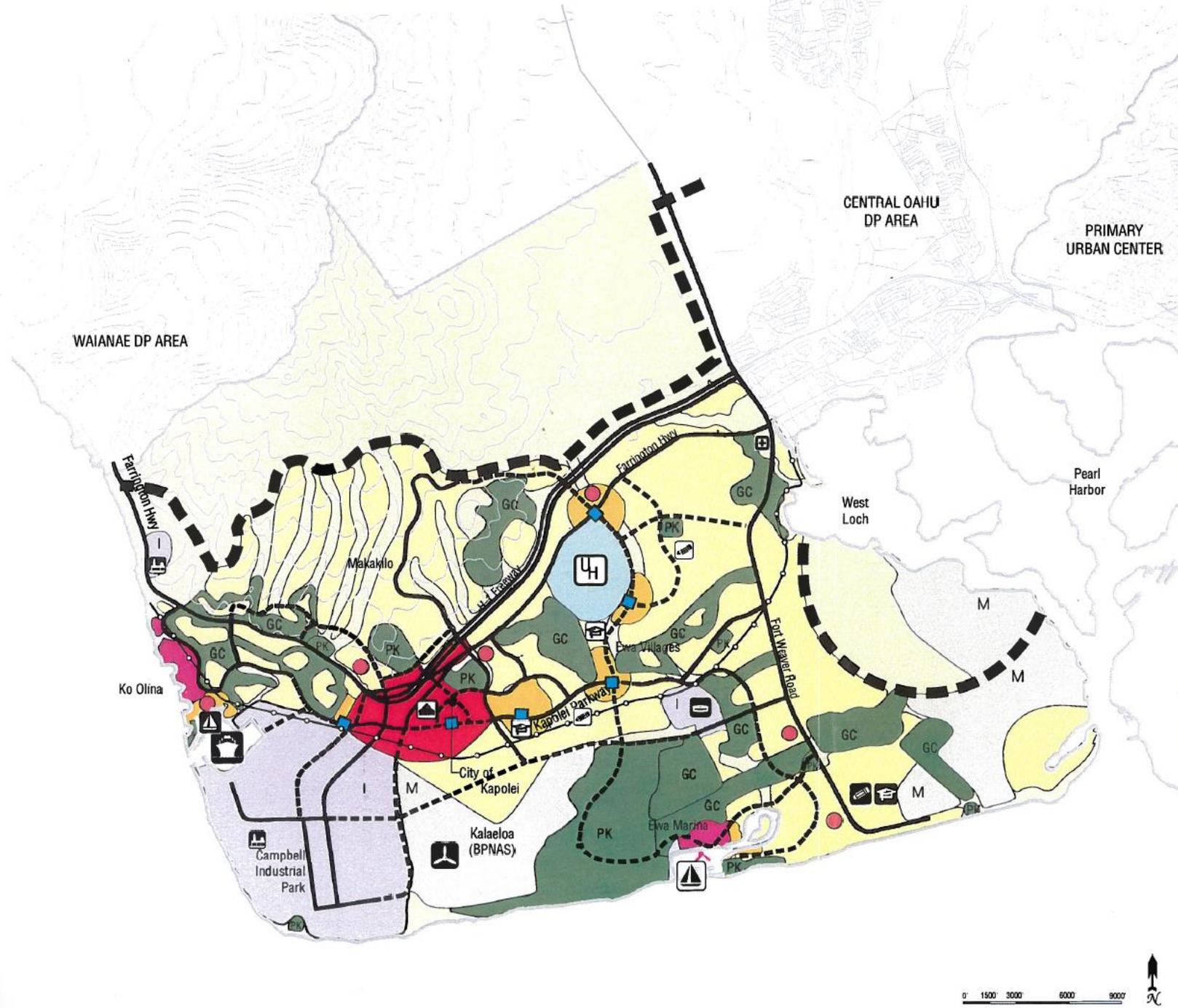
And, it's not yet done...



USGS 1976

EWA DEVELOPMENT PLAN

Urban Land Use Map



- Low and Medium Density Residential
- High Density Residential
- Community Commercial Center
- City of Kapolei (High Density Residential and Commercial)
- Resort/Recreation Area
- Industrial
- Military
- Public Institution
- Agricultural and Preservation
- Parks and Golf Courses
- Transit Node (High Density Residential and Commercial)
- Urban Growth Boundary

EXISTING FUTURE

- | | | |
|--|--|------------------------------------|
| | | Civic Center |
| | | Electric Power Plant |
| | | Wastewater T.P. |
| | | Intermediate School |
| | | High School |
| | | U.H. West Oahu |
| | | Hospital |
| | | Small Boat Marina |
| | | Commercial Harbor |
| | | Airfield |
| | | Highways, Arterial & Major Streets |
| | | Historic Railway |



Planning Department
City & County of Honolulu
March 1996

0' 1500' 3000' 6000' 9000'





2005

February – began construction of Kualaka'i Parkway
September – 159 acres conveyed to DHHL from DLNR

2006

October – start DHHL off-site infrastructure construction



2007

February – start Hale Kalaniana'ole construction
March – start Kapolei Parkway Extension construction

2008

February – Kapolei Parkway Extension construction completed

March – dedication of Hale Kalanianaʻole



2009

February – begin construction of Kanehili houses
December – first Kanehili houses completed



An aerial photograph showing a large-scale construction project in 2010. The image features a residential area with many houses, a golf course with several ponds, and a major road interchange. The construction site is a large, cleared area with dirt and some structures under construction. The background shows a vast, flat landscape with some distant hills and a city skyline.

2010

February – Kualaka’i Parkway and Kapolei Parkway Extension
opened to traffic

March – begin construction of Kroc Community Center

May – begin construction of Keahumoa Parkway

August – begin construction of UH West Oahu campus

2012

January – dedication of Kroc Community Center
June – begin construction of Ko'oloaula affordable housing
August – begin construction of Keahumoa Parkway
August – UH West Oahu open for classes



2013

March – begin occupancy of Ko'oloa'ula affordable housing



2014

October – begin construction of Kauluokahai, IIB
December – groundbreaking for Special Olympics Hawaii



2015

March – groundbreaking for Ka Makana Ali'i

August – completion of Kauluokahai, IIB infrastructure



2017

July – Ho'opili: First Occupancies

December - Kauluokahai IIB House Lot Selection



Questions?

Suggestions?