



Family awarded home, thanks to HOAP

By Joan Conrow
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After years of singing the lyrics, "You've got to give some land to the Hawaiian people," Shilo Pa has been awarded a homestead in Anahola, where he was born and raised. Within a year or two, Pa, his wife, Bernie, and their three children — Brianne, 17, Makoa, 13, and Kuili, 10 — will finally have a home of their own.

"Getting on the land is one thing, but in the real world today, we've gotta be able to keep up with our mortgage," Pa says. "It's not like the old days." To keep up with a mortgage — or even qualify for a homestead award — most beneficiaries need to strengthen their finances. Now the Department of Hawaiian Homes is helping them do that by offering hope — in the form of Home Ownership Assistance Program (HOAP) classes.

Initially, Pa resisted attending the eight-hour HOAP class. "I was stubborn at first, thinking I could have been surfing that whole day. I'm so glad I didn't go surfing. It was so educational. Helen (Wai) made it easy for us to get through the class. She made us have hope."

The Pas first learned about the class in 2004, when Wai contacted Bernie, a childhood friend from Nanakuli. Although Pa had signed up on the Hawaiian Homes waiting list when he was 18, then re-registered in 2001 after learning something had gone wrong with his paperwork, the couple felt a timely award was unlikely. They began looking for a house on the open market, but couldn't swing the \$3,000 monthly mortgage payments for even the lowest-priced Kaua'i home. They couldn't see paying high rent to pay off someone else's mortgage, either. So, like many local families, they lived with ohana — in this case, Bernie's parents in Kapahi.

"We love the family and thank the in-laws for letting us live there, but I thought, I'm gonna end up living here for the rest of my life," Pa says.

But through the HOAP class, the Pas learned they did have a shot at a Homestead award — if they were willing to pay off their debts and save money for a down payment, closing costs and other expenses.

"It was about learning how to budget, getting rid of all our toys and nailing it down to the basic essentials of what we need," says Pa, who sold two boats, a street motorcycle, two dirt bikes, a surfboard, an extra guitar and fishing gear.

It wasn't easy selling some of his favorite things, but no worries, Pa says. "I'd rather give up all that stuff so my wife and my kids have a home," he asserts. "This is our home town, our roots. My dream is to get back to my roots." That dream began to come true last year, when Pa attended a meeting where Hawaiian Homes planned to award 160 lots in Anahola. The tension began building when the 150th award was made, and his name still had not been called.

Pa got up to go, saying "we outta here because what's the chances of us getting an award now?" But Bernie urged her husband to be patient. "I told him, have faith, we're going to get a house. The family was crying and watching from the side, too. It was very emotional." Sure enough, they did get a lease — award number 158. The family hopes to get a home in the project's first phase, "so we're really pushing to save the money and pay off the bills," Bernie says. In less than a year, they paid off debts totaling \$16,000.

The fiscal discipline was hard at first, Pa says, "but now it's just like normal. We don't need too much stuffs." And rather than working for cash and paying his own taxes, Pa got a regular job. Bernie works, too, and so does Bri-anna, a high school senior. "You've gotta have legal jobs," he says. "If no more legal jobs, it's not gonna happen. You need pay stubs." That's just one piece of advice he has to offer. "I'm trying to push a lot of the younger Hawaiian brothers to sign up and get their piece. We started going around and telling all the younger generation, the nieces and nephews, to stop spending money and get ready for the next award," Pa says.

"Don't give up, just wake up," he adds. "That's what I had to do, wake up."

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Reservations now available for HOAP classes

Helen Wai knows exactly what people participating in the Home Ownership Assistance Program (HOAP) are going through. She, too, lived with her parents and wanted a homestead of her own, but knew nothing about financial matters — until she went to the public library and checked out every book on money she could find.

Now she's got a house on Hawaiian Homelands and a job with the nonprofit Hawaiian Community Assets, teaching HOAP classes all around the state. It's her way of helping beneficiaries get a homestead lease, and keep it.

And that's key, because although beneficiaries must be 50 percent Hawaiian to receive a lease, they can assign it to their children or other relatives who are at least one-quarter Hawaiian.

It's also important for beneficiaries to prove as much blood quantum as possible, to ensure their children qualify for an assigned lease, says Wai, who recently assigned her own lease to her daughter, then bought a house from the homesteader who lives across the street.

Otherwise, "our kids will never be able to afford homes here." "That kind of story really motivates us," says Shilo Pa, who recently was awarded a lease after attending Wai's HOAP class. "We're looking for that. Go to a HOAP class. It will change your spending life for sure." The eight-hour classes cover budgeting, building good credit, getting a mortgage loan, maintaining a home and other topics, with Wai offering concrete tips on what people can do to improve their financial situation.

"It's not about telling them, it's about empowering them," she says. "There's no shame. I won't judge you. And it's free." Workshops are scheduled for April 18 and 19, and again on June 4 and 5, from 5:30 to 9:30 p.m. in Lihue. Call 632-2070 to register.

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