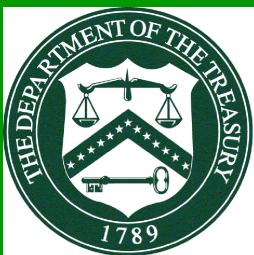


**NATIVE AMERICAN LENDING STUDY/
ACTION PLAN REGIONAL REPORT**

Hawai'i Region Workshop

August 17-18, 1999
Hilo, Hawai'i

Sponsored by
Community Development Financial Institutions Fund
U.S. Department of Treasury,
Department of Hawaiian Home Lands
And
Office of Hawaiian Affairs



**THE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
DEPARTMENT OF THE TREASURY**

NATIVE AMERICAN LENDING STUDY/ACTION PLAN

OVERVIEW

This report summarizes the proceedings of the regional workshop conducted by the CDFI Fund in association with regional sponsoring Native organizations. The report also provides highlights of the study, the related CDFI Fund mission, the regional workshop process, affected stakeholders and a profile of participants. The results of the workshop are organized according to the major building blocks of the workshop agenda (also included) and accurately represents the wide range of issues, strategies and proposed actions that were developed through break-out teams of involved participants and stakeholders.

PURPOSE OF THE STUDY

The Native American Lending Study/Action Plan was authorized in the CDFI Fund's enabling legislation and requires the Fund to investigate and make recommendations to Congress and the President to eliminate barriers to private sector lending and investment on Native American Reservations and other land held in trust by the United States.

SCOPE OF REGIONAL REPORT

This report includes the following major sections:

- Native American Lending Study – An overview of the purposes of the study, a certification of authenticity of the contents and recognition of the co-sponsoring and supporting agencies.
- CDFI Fund Mission and Study Mandate – Summary of the overall CDFI Fund mission and outline of the major requirements established by Congress in Public Law 103-325.
- Workshop Process and Stakeholders – A summary of the process and principles that drive the workshop approach, as well as a listing of the major stakeholders involved in and affected by the proceedings of this report.
- Definitions – Definitions of terms used in defining barriers, impacts, strategies and actions as well as the responsibility and time frame codes used for the action planning step in the workshop process.
- Workshop Participants – A summary of the breakdown of the major types of stakeholders involved in the workshop.



- Workshop Agenda – The agenda for the two day session, noting the emphasis on team break-out sessions and presentations for maximum interaction among stakeholders, sharing of ideas and concerns, and bottom up planning on solutions to overcome identified barriers.
- Issues, Ideas and Remarks – Selected quotes from the court reporter transcript that represent the voices and visions of participants during the presentation segments of the workshop.
- Barriers and Impacts by Teams – A listing of the complete range of barriers and their related impacts developed by teams during the initial break-out sessions.
- Top Five Priority Barriers by Teams – The rank order priority barriers established by each team after reviewing and rating the entire range of barriers and impacts identified in the previous section.
- Priority Barriers and Their Impacts – A summary of the related impacts for each of the rank order priority barriers identified by each of the teams.
- Team Strategies and Actions – The strategies and action plans developed by the teams for each of the top five priority barriers. The action plans include identification of responsible parties and implementation timeframes.
- Participants – A list of workshop participants and their organizations.

DISCLAIMER

The contents of this report represents the recorded results of regional workshop proceedings. Materials in this report are derived from professional court reporter transcripts of proceedings, as well as presentation materials (flipcharts) prepared by workshop participants. As such, it is an authentic summary of participant issues and ideas and does not represent the policy or position of the U.S. Department of the Treasury.

CREDITS

The CDFI Fund expresses its deepest appreciation to the Office of Hawaiian Affairs and the Department of Hawaiian Home Lands without whose extensive efforts this regional workshop would not have been possible.

WORKSHOP FACILITATOR

Charles W. Johnson, The Johnson Strategy Group, Inc.



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INTRODUCTION

CDFI FUND MISSION

The Community Development Financial Institutions (CDFI) Fund mission is to promote access and local economic growth by directly investing in and supporting community development financial institutions (CDFIs) and expanding financial service organizations' lending, investment, and service within under-served markets.

NATIVE AMERICAN LENDING STUDY MANDATE

Public Law 103-325-SEPT. 23, 1994 (108 STAT. 2187)

SEC.117.(c) Native American Lending Study –

(1) In General. – The Fund shall conduct a study on lending and investment practices on Indian Reservations and other land held in trust by the United States. Such study shall –

(A) identify barriers to private financing on such lands; and

(B) identify the impact of such barriers on access to capital and credit for Native American populations.

(2) Report. – Not later than 12 months after the date on which the Administrator is appointed, the Fund shall submit a report to the President and the Congress that-

(A) contains the findings of the study conducted under paragraph (1);

(B) recommends any necessary statutory and regulatory changes to existing Federal programs; and

(C) makes policy recommendations for community development financial institutions, insured depository institutions, secondary market institutions and other private sector capital institutions to better serve such populations.

WORKSHOP PROCESS

To assist in completing the study, the Fund is developing strategies and action plans to address key financing barriers and their impacts. These are being developed through thirteen regional workshops and one round table workshop in Washington, D.C. The regional workshops have the following major features:



1. Invitation to key stakeholders, including Native American organizations and populations, private for-profit and not-for-profit financial institutions, Federal financial regulatory agencies, and State/local agencies involved in the financing and economic development arena.
2. Workshops considered all types of lending and investing.
3. Ninety percent of the workshop involved break-out sessions where participants defined barriers, their impacts, strategies and action plans. Participants were encouraged to define solutions and strategies, not just problems and barriers.
4. Complete recording of results using professional court reporters and flipchart summaries of break-out sessions deliberations.
5. Maximum face-to-face networking among participants resulted in two-way education and built a foundation for future partnerships.
6. Results and relationship development are expected to have a “shelf-life” beyond the workshops and reports to Congress and the White House.

STAKEHOLDERS

- U.S. President
- U.S. Congress
- Tribes, Native American and Native Hawaiian Organizations
- Tribal Entrepreneurs
- Not-for-Profit Organizations serving Hawaiian Communities
- Federal Financial Regulatory Agencies
- Federal Agencies
- Financial Institutions
- Secondary Market Organizations
- State Agencies

PARTICIPANT STATISTICS

Of the 43 participants attending the workshop:

- 14 were Native Hawaiian
- 6 were from the private sector
- 23 were from the Federal, public, not-for-profit or educational sectors



DEFINITIONS OF TERMS

The following definitions were used by workshop participants and apply to this report:

Barrier Any impediment to lending and investment practices in Hawaiian Homelands and Communities. Barriers occur in a variety of forms, including Tribal, private sector, not-for-profit, State, Federal and regulatory settings.

Impact The effects on Hawaiian populations on the inability to gain access to credit or capital for many types of financing or lending purpose. Each barrier can have more than one impact.

Priority The top five barriers in rank order with 1 being the highest priority.

Strategy A well thought out course of action to be taken to remove barriers and minimize their impacts. Strategies are generally longer term, involve a variety of resources and move toward measurable results. Each priority barrier can have more than one strategy.

Action The implementation of a strategy, having an outcome, a responsible party and a schedule for completion.

Responsibility The party or parties accountable for completing an action. For the purposes of this report, the following responsibility parties are used:

- Federal Agency (SBA, BIA, CDFI Fund, HUD, etc.)
- Federal Regulatory Agency (Federal Reserve System, Office of Thrift Supervision, FDIC, etc.)
- Financial Institution (commercial bank, credit unions, savings & loan, etc.)
- HACBED-Hawaii Alliance for Community Business Economic Development (nonprofit)
- HCF- Hawaii Community Foundation
- HIDAC - Hawaiian Individual Development Account Coalition
- HSIA- Hawaiian Services Institutions and Agencies
- KSBE- Kamehameha Schools Bishop Estate
- Other (specify)
- QLCC-Queen Liliuokalani Childrens' Center
- State Entity (State government, State Financing Authority, etc.)
- U.S. Congress
- U.S. President

Time Frame Time frames are as follows:

- Short term or up to 1 year
- Medium term or from 1 to 5 years
- Long term or 6 plus years



WORKSHOP AGENDA
CDFI FUND NATIVE AMERICAN LENDING STUDY/ACTION PLAN
HAWAI'I REGION WORKSHOP
Hilo, Hawaii
August 17 - 18, 1999

This agenda is not designed as a conference or panel of speakers, but a workshop where participants, through facilitated workgroups, will identify barriers to accessing capital and credit on Native Hawaiian Trust Lands and Communities, describe the impacts of such barriers, and create strategies and action plans to overcome barriers.

Tuesday, August 17

- 7:45 A.M. Continental Breakfast
- 8:30 Opening: Greeting and Remarks
- 8:45 Welcome and CDFI Fund/Process Overview – Rodger Boyd, Program Manager, CDFI Fund
- 9:15 Workshop Ground Rules and format – Facilitator
- 9:30 Team Break-out No. 1: Identification of Barriers, Impacts and Priorities
- 11:30 Team Presentations of Barriers, Impacts and Priorities
- 12:15 P.M. Lunch
- 1:15 Guidelines for Developing Strategies
- 1:30 Team Break-out No. 2: Strategies Development
- 4:00 Team Presentations of Strategies
- 5:00 Adjourn

Wednesday, August 18

- 7:45 A.M. Continental Breakfast
- 8:30 Opening-Recap of Strategies from Day One – Rodger Boyd, CDFI Fund
- 8:45 Guidelines for Creating Action Plans – Facilitator
- 9:00 Team Break-out No. 3: Action Plans
- 11:30 Team Presentations of Action Plan
- 12:15 P.M. Open Forum (any remaining issues or opportunities)
- 1:00 Closing Remarks and Adjournment – Rodger Boyd, CDFI Fund



OVERVIEW

In order to provide a sense of the perspective and passions of participants, selected quotes from participant presentations have been abstracted from the court reporter transcript. This is a representative mix of the voices and visions and helps tell the story about concerns raised during the course of the workshop.

ISSUES, IDEAS AND REMARKS

“I think it is time that we get the Office of Hawaiian Affairs to set economic development as a significant priority in its own program of development . . .”

—Mililani Trask, Office of Hawaiian Affairs

“. . . we are very interested in exploring additional ways to . . . make additional lending available to your homesteading communities.”

—Ben Henderson, Department of Hawaiian Home Lands

“We talked about the fact that we are sometimes hesitant, or made to feel shame, or [to feel] inadequate. Somebody said, we get dressed up in the best clothes that we have. We do all of this research. We prepare all of these documents and we go to somebody to . . . [ask] for funding. But what research did that somebody do about us? They don’t know about us. They haven’t come out into the community.”

—Pat Brandt, Hawaii Community Loan Fund

“I am glad you are . . . going to record all of this, because there are some critical things in here that people shared that I think is important to identifying the strategies that we need to take next to resolve some of these problems.”

—Pat Brandt, Hawaii Community Loan Fund

“We need to come up with a balance, and they [cultural heritage vs. western values] both have a place in our lives today in the Hawaiian community. But that is a very sensitive issue. You don’t want to have to give up one in order to pursue the other.”

—William Chang, Hina-Malailena

“What you find out is that agencies have their own rules and regulations, and they don’t always work harmoniously with other agencies.”

—William Chang, Hina-Malailena

“. . . right now it seems that there is no opportunity for Hawaiians at the grass roots level and in the front lines . . .to come together to debate restructuring policy, etc., on a recurring [basis] . . . When you think about it, an annual conference that is about Hawaiian housing and economic development, . . .those are like a cord to everything. It ties us all together. How many people are going to attend that conference? A lot of people. And so I predict that if it happens every single year and it is organized well, that the barrier of politics will come to bear on that conference because the politicians will begin to request to be put on the agenda to speak to this Native voting block. . .”

—Robin Danner, Rural Community Assistance Corporation



“What is absent in the State of Hawaii is Natives networking with Natives. From all over.”
—Robin Danner, Rural Community Assistance Corporation

“We have got to tell the kupuna, you don’t need to worry. We got the burial site for you. We’re going to take care of you. I know that is a problem for the kupunas across the State. You know, it is a burden . . . how they going to do, where we going, how much going to cost.”
—Charlie Villalon, Board of Director with Mapoi Kokua



OVERVIEW

Immediately after introductory remarks and presentation of workshop guidelines, participants were organized into teams, with each team representing a proportionate mix of stakeholder types who attended the workshop. Teams identified as many barriers and their related impacts as they could so as to provide an understanding of the issues that drive needed changes.

BARRIERS AND IMPACTS BY TEAMS

1 TEAM

BARRIERS	IMPACTS
1. Lenders' perception of non-profits tends to be philanthropic instead of looking at the economic value and potential	<ul style="list-style-type: none"> • Development becomes more social than an economic stimulus • Investment is inadequate to elevate the economic status of the whole community
2. Native Hawaiians have a low level of business opportunity and acumen (community barriers)	<ul style="list-style-type: none"> • Creates divisiveness in the community • Outsiders take advantage of this
3. The lack of enterprise training; There is no support to beef up skills	<ul style="list-style-type: none"> • Opportunities available in the community are passed up
4. DHHL: <ul style="list-style-type: none"> • Beneficiaries are not able to acquire money to buy home and lot packages • The economic environment dictates cost • Department policies constrain the ability to be more flexible (including trusts and OHA) • Hawaiians lack an understanding of the policies and mandates 	<ul style="list-style-type: none"> • There is greater difficulty in accessing land • Hawaiians losing Hawaiian Home Lands awards • There is a lack of affordability • An artificial value • The community is retrained from resolving issues • Results in beneficiaries not accessing programs
5. Mindset as a Native people – social factors do	<ul style="list-style-type: none"> • Sometimes we look only at the social activities, like historic preservation,



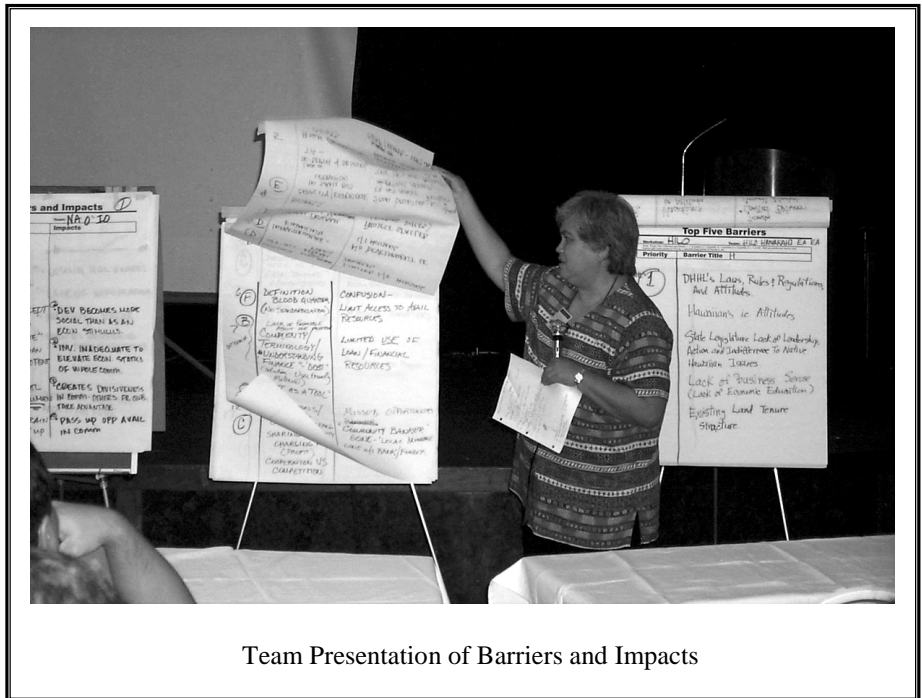
BARRIERS	IMPACTS
not address economic factors	when we look at borrowing money
6. Hawaiian Home Lands' mandate of 50% blood quantum is divisive to the community	<ul style="list-style-type: none"> • 50 percent do not have access to Hawaiian Home Lands program • 75 percent of the Hawaiian community is ineligible • The definition of Native Hawaiian as a class excludes less than 50 percent
7. There is no equitable value in an Hawaiian Home Lands house	
8. DHHL does not recommend sufficient capital to meet the Federal mandate	
9. Hawaiian Home Lands are inalienable	<ul style="list-style-type: none"> • This restricts the ability to secure loans
10. Racism	<ul style="list-style-type: none"> • The lack of authority and control results in a negative socioeconomic status
11. The lack of cultural understanding and sensitivity	<ul style="list-style-type: none"> • Diminishes Hawaiians
12. Cultural clash between the Western cultures vs. the Hawaiian culture	<ul style="list-style-type: none"> • Restricts the community from maintaining a cultural identity
13. Lending criteria is not structured to meet the credit/financial needs of Hawaiians	
14. There is no Native Hawaiian lending institution	<ul style="list-style-type: none"> • There is no capacity distribution • There is no access to capacity • Hawaiians are dependent on others
15. A lack of sufficient education and access to education	<ul style="list-style-type: none"> • Hawaiians are under-represented in business and among professionals • The lack of capacity to elevate their economic status

“We talked about the fact that we sometimes are hesitant, or made to feel shame, or inadequate. Somebody said, we get dressed up in the best clothes that we have. We do all of this research. We prepare all of these documents and we go to somebody to . . . [ask] for funding. But what research did that somebody do about us? They don’t know about us. They haven’t come out into the community.”
—Pat Brandt, Hawaii Community Loan Fund



BARRIERS	IMPACTS
16. The lack of sufficient money for infrastructure development	<ul style="list-style-type: none"> • It takes a longer time to develop projects • Increases the cost of development • Decreases the chances of obtaining money for infrastructure
17. The current economic climate is not conducive to business development and success for Native Hawaiians	
18. There is no access to effective legal representation to address Native issues	<ul style="list-style-type: none"> • Lack of cultural representation
19. The lack of access to outside capital markets	
20. The lack of access to Federal programs and the lack of information about Federal programs	
21. Hawaiians have no ability to leverage Federal assets	

“We need to come up with a balance, and they [cultural heritage vs. western values] both have a place in our lives today in the Hawaiian community. But that is a very sensitive issue. You don’t want to have to give up one in order to pursue the other.”
—William Chang, Hina-Malailena



Team Presentation of Barriers and Impacts



2 TEAM

BARRIERS	IMPACTS
1. Lack of infrastructure financing	<ul style="list-style-type: none"> No housing development
2. Limited knowledge about the existence of Federal housing programs or agencies in the community providing funding	<ul style="list-style-type: none"> Projects are stalled
3. Lack of capacity/experience in small business operation, and lack of in-depth and ongoing technical assistance	<ul style="list-style-type: none"> Economic downturn; no recovery or any change that affects the original business plan
4. The high cost of construction	<ul style="list-style-type: none"> The lack of affordable housing inventory
5. There is no standardized definition of blood quantum	<ul style="list-style-type: none"> This causes confusion and limits access to available resources
6. No outreach: <ul style="list-style-type: none"> Lack of knowledge about one another Complex terminology Lack of user friendly material to promote understanding of “finance” and “debt” 	<ul style="list-style-type: none"> There is limited use of loan/financial resources
7. Institutions and agencies don’t understand the target community; the community banker with local knowledge is gone	<ul style="list-style-type: none"> Opportunities are missed
8. There is a conflict for Hawaiians transitioning from a subsistence life style to a “cash/business” economy/environment	<ul style="list-style-type: none"> Poor mental health Low numbers of Native businesses Bottom rung – basic/lowest end of retail

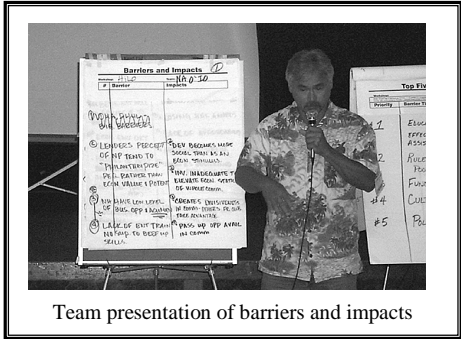
“I am glad you are . . . going to record all of this, because there are some critical things in here that people shared that I think is important to identifying the strategies that we need to take next to resolve some of these problems.”
—Pat Brandt, Hawaii Community Loan Fund



BARRIERS	IMPACTS
9. No “value added” processing by Natives	<ul style="list-style-type: none"> • Natives are passive marketers.
10. Hawaiians have a poor economic education and limited business exposure/ background	<ul style="list-style-type: none"> • Hawaiians are reluctant to pursue a small business
11. Cultural conflict: sharing vs. charging for it (profit); cooperation vs. competition	<ul style="list-style-type: none"> • Frustration creates an internal conflict and withdrawal
12. Underwriting criteria does not match the community values.	<ul style="list-style-type: none"> • Poor mental health • Low number of Native businesses • Bottom rung – basic/lowest end of retail • Passive marketers • Reluctance to pursue small business • Frustration that creates internal conflict and withdrawal
13. Lack of networking/ communications of grassroots non-profit enterprises (NPEs)	<ul style="list-style-type: none"> • Role models
14. Native Hawaiians have limited knowledge of available resources, financial or otherwise (technical assistance, jobs)	
15. “Red-lining”	<ul style="list-style-type: none"> • Whole geographic areas are excluded from resources
16. Hawaiians have insufficient access to State, Federal, private guarantees and grants; the resources are diverted to government pet projects rather than community priorities	<ul style="list-style-type: none"> • There is a lack of financial resources to put into the community project or there is no project at all



Team presentation of top five priority barriers



Team presentation of barriers and impacts



BARRIERS	IMPACTS
17. Unable to use State/ Federal guarantees/bonds due to lack of collateral on trust lands	
18. Poor agency coordination with one another	
19. The public is unaware of the barriers Hawaiians face	<ul style="list-style-type: none"> • Lack of empathy • Not a strong “agenda” • Creates competition between Hawaiians and non-Hawaiians
20. The lack of human resources – not enough numbers to dedicate to issues	
21. Limited personal commitment to seek technical assistance and resources	
22. Limited number of banks	<ul style="list-style-type: none"> • Monopoly and control of market/ products
23. Lack of leverage resources (trusts)	<ul style="list-style-type: none"> • Money doesn’t get used by the beneficiaries nor in Hawaiian areas
24. Policies that inhibit the use of trust funds	<ul style="list-style-type: none"> • Money doesn’t get used by the beneficiaries nor in Hawaiian areas
25. The disparity between beneficiaries’ priorities, wants, and needs and the trusts’ mandates and priorities (they are not the same)	<ul style="list-style-type: none"> • Money doesn’t get used by the beneficiaries no in Hawaiian areas
26. Policy makers’ timing of decisions and actions	
27. Native Hawaiians’ lack of confidence to use local knowledge	



Team presentation of strategies



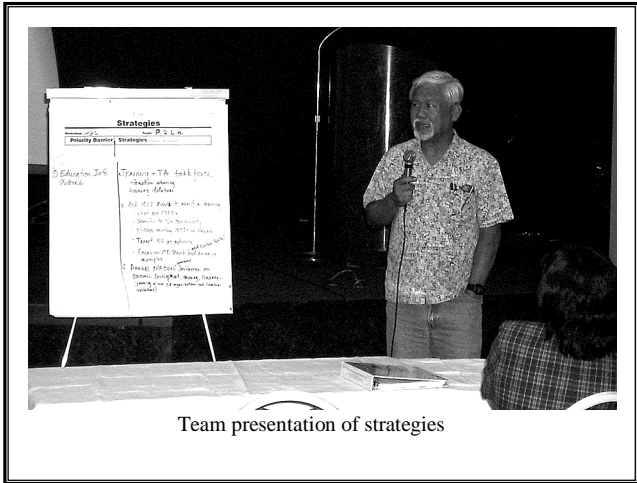
Team presentation of barriers and strategies



BARRIERS	IMPACTS
28. Program parameters or requirements are not conducive to hope (decline to qualify)	
29. There is no recognition of subsistence as a vital economic factor (There is no dollar value for growing enough to feed our family and sharing what we have)	
30. What is the definition of acceptable risk?	
31. The practice of balancing ecology with economy	<ul style="list-style-type: none"> • Creates the perception of high risk.



Team break-out session



Team presentation of strategies





BARRIERS	IMPACTS
1. Lack of collateral	<ul style="list-style-type: none"> • There are no business startups • There is no secondary source of repayment for the lender
2. The lack of business sense or economic education	<ul style="list-style-type: none"> • Creates the impasse of limited participation from lenders • Creates fear and confusion in the community • The lack of understanding of lending procedures creates discouragement • Discourages business startup. • Increases the likelihood of business failure • It broadens the financing and economic gap between those who have the knowledge and those who do not • Decreases the cash flow within the community • The problem is passed on from generation to generation
3. The existing land tenure structure (Putting up Ohona land as collateral is contrary to Hawaiian cultural understanding and appreciation for the preservation of these resources.)	<ul style="list-style-type: none"> • It puts family land at risk • It limits the availability of funding • A cultural conflict is created • A discrepancy of value is created • It restricts lenders' ability to extend credit
4. DHHL's laws, rules, regulations and attitude	<ul style="list-style-type: none"> • Hawaiians are unable to get credit because trust land cannot be used as collateral • This limits financial options to construct a home which limits home ownership • Limits community and economic development • Limits resources for community housing • It limits self-help housing • Creates a lack of investment in Native capacity building



BARRIERS	IMPACTS
	<ul style="list-style-type: none"> • The blood quantum issue creates animosity in the Hawaiian community • An inconsistent qualification process is created • The lender cannot mortgage so the homeowner has no tax deduction • The guarantee cap limits lenders' broad participation
<p>5. The State legislature's lack of leadership and action, and indifference to Native Hawaiian issues</p>	<ul style="list-style-type: none"> • The community's confidence and trust is diminished • Promotes alienation • It undermines self-determination and self-sufficiency, i.e., U.S. Public Law 103-350 • It continues the theft of Native Hawaiian land without compensation
<p>6. OHA's laws, rules, regulations and attitude</p>	<ul style="list-style-type: none"> • Promotes frustration and chaos in the community • There is a lack of strategic planning, direction and leadership, i.e., trustee • Trustees' personal agenda divides and embarrasses the community • The elimination of the Housing Division significantly reduced lending options for Hawaiians
<p>7. Financial institutions' regulations, attitudes, discrimination, i.e., banks</p>	<ul style="list-style-type: none"> • Uneven CRA activities create confusion in the community regarding resources and credit • Discrimination creates a division between Hawaiians and non-Hawaiians • Attitude creates a stereotyping of Hawaiians • There are mismatched expectations between lenders and the community resulting in lost opportunity for everybody
<p>8. Hawaiians and their attitudes</p>	<ul style="list-style-type: none"> • Promotes a conflict between the current mindset and history • There are degrees of assimilation • The community is divided • Establishes a reactive pattern of



BARRIERS

IMPACTS

- behavior
- The ability to make choices is reduced
- Native Hawaiians create their own barriers to accessing economic opportunity



Team break-out sessions



OVERVIEW

After identifying as many barriers as possible, teams were asked to establish a rank order of the top five barriers using a weighted rating system where each participant, basically, voted on the relative importance of the barriers. This section summarizes the rank order priorities of the barriers by team with number one being the most important and number five being the fifth in importance.

TOP FIVE PRIORITY BARRIERS BY TEAMS

	1 TEAM	2 TEAM	3 TEAM
ONE	<p>No Native Hawaiian Lending Institutions</p> <p>Nobody lends specifically to Native Hawaiians on a broad base</p>	<p>Lack of Education, Information, Ineffective Outreach, Technical Assistance and Capacity</p> <p>The lenders and the Hawaiian community don't understand each other</p>	<p>Department of Hawaiian Home Lands' Laws, Rules, Regulations and Attitudes</p>
TWO	<p>Lack of Education and Training</p> <p>Hawaiian children are denied some of the basic tools. Exposure to math and science is limited</p>	<p>Rules, Regulations and Poor Agency Coordination</p> <p>Agencies don't talk to each other</p>	<p>Hawaiians and Their Attitudes</p>
THREE	<p>State Government Rules, Regulations and Politics</p> <p>The Hawaiian community is 2% of the effective population that votes</p>	<p>Availability and Access to Funding</p> <p>Underwriting criteria does not match community values and nor recognize Hawaiian collateral. Limited number of banks and products</p>	<p>State Legislature's Lack of Leadership, Action, and Indifference to Native Hawaiian Issues</p>
FOUR	<p>A'ole Pu'uwai (Remember the Heart)</p> <p>Native Hawaiians understand that the source of their being comes from their kupuna</p>	<p>Cultural Issues and Conflicts</p> <p>The resistance of Hawaiians to be assembled into the West. Stereotyping Hawaiians</p>	<p>The Lack of Business Sense or Economic Education</p>
FIVE	<p>CANCELLED</p>	<p>Politics</p>	<p>Existing Land Tenure Structure</p> <p>Putting up Ohana land as collateral is contrary to Hawaiian cultural understanding</p>



OVERVIEW

For each of the top five priority barriers listed in the previous section, a summary of their impacts is listed. These impacts assist in understanding the effects of the barriers that need to be overcome in identifying solutions and strategies for change.



PRIORITY BARRIERS AND THEIR IMPACTS

BARRIERS		IMPACTS
1	No Native Hawaiian Lending Institutions	<ul style="list-style-type: none"> No capacity distribution nor access to capacity Native Hawaiians are dependent on others The lending criteria is not structured to meet the financial needs of Hawaiians
2	Lack of Education and Training	<ul style="list-style-type: none"> There is no support to beef up skills Opportunities available in the community are passed up Hawaiians are under represented in business and professions There is no capacity to elevate economic status
3	State Government Rules, Regulations and Politics	<ul style="list-style-type: none"> There is a lack of legislation that promotes economic opportunities for Hawaiians
4	Department of Hawaiian Home Lands	<ul style="list-style-type: none"> There is greater difficulty in accessing land Hawaiians losing Hawaiian Home Lands awards There is a lack of affordability An artificial value The community is retrained from resolving issues Results in beneficiaries not accessing programs
5	A'ole Pu'uwai	<ul style="list-style-type: none"> Diminishes Hawaiians The lack of authority and control results in a negative socioeconomic status Restricts the community from maintaining a cultural identify





BARRIERS		IMPACTS
1	Lack of Education, Information, Effective Outreach, Technical Assistance and Capacity	<ul style="list-style-type: none"> • Creates an economic downturn with no recovery that affects the original business plan • Without effective outreach between lenders and Native Hawaiians, there is limited use of financial resources • A reluctance to pursue small business because of a poor economic education and limited business education
2	Rules, Regulations and Poor Agency Coordination	<ul style="list-style-type: none"> • Hampers Native Hawaiian access to capital • Hampers the feeling of being successful • Limits the ability to put things together that are needed for success • Resources may be available but the agencies don't talk to each other and don't seem to know about each others resources • Hawaiians spend years finding one little resource and then can't go forward because other resources are missing or the agencies' rules actually clash and if you follow one, you can't do the other • Policies that inhibit the use of trust funds prevent beneficiaries from using the money in Hawaiian areas
3	Availability and Access to Funding	<ul style="list-style-type: none"> • Collateral is often defined by traditional finance institutions according to standards and values that don't reflect Hawaiian standards and values • The skills and values of the Hawaiian community are not reflected in the screening they go through to access financing • Institutions and agencies don't understand the target community and there is no "community banker" with "local knowledge" • Underwriting criteria does not match community values • Low number of Native businesses



BARRIERS		IMPACTS
4	Cultural Issues and Conflicts	<ul style="list-style-type: none"> • State, Federal, private guarantees and grants are diverted to government pet projects rather than community priorities • The limited number of banks creates a monopoly and control of market/ products • Conflict is created with the transition from a subsistence life style to a “cash/business” economy/environment • The ability to get money is affected • These issues affect Hawaiians’ knowledge about people they have to deal with in other cultures • Creates frustration and conflict in trying to accept “charging for it “(profit) instead of sharing and competition instead of cooperation • The public has little knowledge of the Native Hawaiian barriers which limits empathy and creates competition between Hawaiians and non-Hawaiians
5	Politics	<ul style="list-style-type: none"> • Blood quantum has no standardized definition which causes confusion and limits access to available resources • Makes bureaucratic agencies dysfunction





BARRIERS		IMPACTS
1	Department of Hawaiian Home Lands' Laws, Rules, Regulations and Attitudes	<ul style="list-style-type: none"> • Hawaiians are unable to get credit because their land cannot be used as collateral • Financial options to construct a house are limited • Community and economic development are limited • Home ownership and self-help housing are limited • Limits resources for community housing • The lack of investment in Native capacity building • The Blood quantum issue creates animosity in the Hawaiian community • An inconsistent qualification process • The lender cannot mortgage so the homeowner has no tax deduction • Guarantee cap limits lenders' broad participation
2	Hawaiians and Their Attitudes	<ul style="list-style-type: none"> • Promotes a conflict between the current mindset and Hawaiian history • Affects the degrees of assimilation • It divides the community • A reactive pattern of behavior is established • The ability to make choices is reduced • Hawaiians create their own barriers to accessing economic opportunity
3	State Legislature's Lack of Leadership, Action and Indifference to Native Hawaiian Issues	<ul style="list-style-type: none"> • Diminishes the community's confidence and trust • Promotes alienation • Undermines self-determination and self-sufficiency, i.e., U.S. Public Law 103-350 • Continues the theft of Native Hawaiian lands without compensation
4	The Lack of Business Sense or Economic Education	<ul style="list-style-type: none"> • Creates the impasse of limited participation from lenders • Creates fear and confusion in the community • The lack of understanding of lending procedures creates discouragement



BARRIERS	IMPACTS
<p>5 Existing Land Tenure Structure</p>	<ul style="list-style-type: none"> • Discourages business startup • Increases the likelihood of business failure • It broadens the financing and economic gap between those who have the knowledge and those who do not • Decreases the cash flow within the community • The problem is passed on from generation to generation <ul style="list-style-type: none"> • Creates the impasse of limited participation from lenders • Creates fear and confusion in the community • The lack of understanding of lending procedures creates discouragement. • Discourages business startup • Increases the likelihood of business failure • It broadens the financing and economic gap between those who have the knowledge and those who do not • Decreases the cash flow within the community • The problem is passed on from generation to generation



OVERVIEW

After prioritizing barriers and identifying the top five priority barrier impacts, the teams conducted two follow-up break-out sessions. The first session focused on identifying a range of strategies for each of the top five priority barriers. Each team then presented their strategies to the entire group and plenary session. The teams then returned to their break-outs and identified action plans, including responsibilities and time frames, for selected strategies. Please note that there may not be an action plan for every strategy since teams decided which are the most critical strategies that require action. Please refer to Definitions of Terms in the introduction for an explanation of responsibilities and time frames.

TEAM 1

STRATEGIES AND ACTIONS

BARRIER #1: NO NATIVE HAWAIIAN LENDING INSTITUTIONS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Set up a Native Hawaiian bank: <ul style="list-style-type: none"> • State and Federal charter • Foreign bank • Point of reconciliation, Feds assist with setup 	1. Research who and where, the needs, the assessments, community input, and networking	OHA Hawaiian Nonprofit Fed. Reg. Agency Federal Agency Financial Inst.	Short to Medium Term
B. Collaborate with existing institutions to develop Native Hawaiian long and short term programs	2. Identify model 3. Consensus in Hawaiian community		
C. Research other “non” traditional types of lending	4. Incorporate charter		
D. Access private/public trust assets			
E. Create Native Hawaiian community trust land that can be used as a leveraging tool to acquire more capital			



BARRIER #2: LACK OF EDUCATION AND TRAINING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Expand access to leading schools for professional training	1. Educate Hawaiian children by establishing and assessing scholarship funds; the priority of this education must be business, economics, and finance	OHA DHHL U.S. Congress State Entity Federal Agency Financial Inst. Hawaiian Nonprofit (KSBE) Other (business/corporations)	Medium to Long Term
B. Establish scholarship funds			
C. Extend the scholarship fund provision to other schools such as Harvard, or else the only option is Hilo Community College	2. Establish a fellowship program to assist students through the education process and follow them up when they graduate		
D. Collaborate with existing programs/ organizations	3. Educate families on existing programs: <ul style="list-style-type: none"> • Utilize multi-service centers (one-stop shopping) • Access and distribute by existing nonprofits 	DHHL OHA Hawaiian Nonprofit	
E. Enhance current curriculum in Department of Education at intermediate and high school levels to prepare children for college			
F. Enhance professional development and experiences by creating a business stimulator/incubator and providing mentorship	1. Create business stimulator and incubator	Federal Agency Other (Chamber of Commerce, private industrial councils, professional associations, community colleges)	Medium to Long Term
	2. Create mentorship programs: <ul style="list-style-type: none"> • Leverage Hawaiian professionals to be mentors 	Other (universities and businesses) State Entity	Short to Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	<ul style="list-style-type: none"> • Develop alumni relationships with the different professional organizations • Expand the existing external programs where students can see an actual hands-on application of the business process 		

BARRIER #3: STATE GOVERNMENT RULES, REGULATIONS AND POLITICS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Mobilize the Hawaiian community to be a political force by writing letters to congressmen, getting Hawaiians to run for office and getting Hawaiians to vote	<ol style="list-style-type: none"> 1. Letter writing campaign 2. Follow up 3. Voting, education and information campaign <ul style="list-style-type: none"> • OHA • Clerk’s Office • Political representative • Media relations 4. Identify potential candidate 5. Access legislative voting audit. 	Other (associations, businesses, families, schools) Hawaiian nonprofits OHA DHHL	Short Term
B. Identify potential political candidates – identify legal voting audit	Investigate/amend/create legislation to promote economic opportunities for Hawaiians	OHA DHHL Hawaiian Nonprofit State Entity U.S. Congress Other (SCHAA)	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
C. Amend legislation at Federal and State levels, i.e., get rid of the Jones Act and initiate “Kingdom of Hawaii Law” to allow for foreign vessels to access deep draft harbor with recommended harbors as “foreign ports”	Amend legislation at Federal and State levels		
D. Create Native Hawaiian task force to collaborate with Hawaiian agencies – Hawaiian Services Institute and Agencies (HSIA)	Create a Native Hawaiian task force (NHNP); invite HSIA and others to participate by convening a conference	Other (HCSC)	Short Term

BARRIER #4: A‘OLE PU‘UWAI (Remember the Heart)

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Integrate kupuna into the process of working with financial incentive	<ol style="list-style-type: none"> 1. Official reorganization of kupuna 2. Establish criteria for compensation 3. Cultural and intellectual property rights 	OHA DHHL State Entity U.S. Congress Other (all other Hawaiian entities)	Short Term

BARRIER #5: *CANCELLED*



**TEAM 2
STRATEGIES
AND ACTIONS**

**BARRIER #1: LACK OF EDUCATION,
INFORMATION, EFFECTIVE OUTREACH,
TECHNICAL ASSISTANCE AND CAPACITY**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Develop a training and technical assistance task force for information sharing and creation of a training database. CDFI to assist with training</p>	<p>Contact DBED, HACBED and Hawaii Community Foundation agencies to form a task force to develop a technical assistance/training delivery strategy</p>	<p>OHA DHHL Other (Native People)</p>	<p>Short Term</p>
<p>B. Develop training that is specific to the Native Hawaiian community</p> <ul style="list-style-type: none"> • Enhance existing CDFIs in Hawaii to help round out training • Target Native Hawaiians as audience for the training • Focus on community development bank and venture capital program 	<p>Schedule follow-up workshop with regulators, CDFI coalition and other appropriate resources</p>	<p>OHA DHHL CDFI</p>	<p>Short Term</p>
<p>C. Annual OHA/DHHL sponsored conference on economic development, housing and finance (planning with local community development organizations and financial institutions)</p>	<ol style="list-style-type: none"> 1. OHA and DHHL to form a planning committee to include Hawaiian non-profits, HSIA, Federal institutions, Federal agencies a to provide money and staff support 2. Set date, develop agenda, implement conference 	<p>OHA DHHL Hawaiian Nonprofit</p>	<p>Short Term</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Find ways to bring resources (people) to the community (It is not easy for a community representative to participate in a workshop and then translate what was learned to the community)	Identify projects that the community can focus on with micro workshops in the community	Native Hawaiians	Medium Term
E. Use an enterprise zone-like process to identify community priorities and then advocate for funding based on those priorities, i.e., town meetings	Use an enterprise zone-like process to identify community priorities and then advocate for funding based on those priorities, i.e., town meetings		

BARRIER #2: RULES, REGULATIONS AND POOR AGENCY COORDINATION

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Adopt “project financing strategy; look at the whole project needs, i.e., land acquisition, mortgage, home owner security, etc.	Bring all of the agencies involved in any specific project into a coordinated group and identify the entire project. Then the agencies will each plan their own segments (to eliminate some of the clashes)	OHA DHHL	Short Term
B. National legislation that encourages State and county to work on priorities; helps fast track (i.e., 201E program)			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
C. Pursue Native Hawaiian priority at Federal level through various programs (HUD, VA, SBA, Hula Mae, CDFI, MBDC, CDBG, RDA)	Develop a legislative strategy to obtain Native preference of set-aside Federal money (In Indian Country, there are “set-aside” funds that are just for them)	DHHL OHA U.S. Congress	Short Term
D. Encourage Federal agencies to track Hawaiians that they serve; inventory their data if there is data	Encourage Federal agencies to track Hawaiians that they serve; inventory their data if there is data		
E. Explore partnerships or ways to earmark land for more development – how can we give out “aina” (raw land)?	Explore partnerships or ways to earmark land for more development		
F. DHHL – explore different types of programs	<p>1. Request HUD and The Enterprise Foundation assistance to develop a process to revamp the program rules and the approach to project development (At one time HUD had a big initiative where they went into Indian country and helped to revamp county and Federal rules. Asking for that information will prevent reinventing the wheel.)</p> <p>2. Sponsor a forum that includes beneficiaries and nonprofits to identify priorities and revisit the Federal mandate (Are there programs matching the mandate that the beneficiaries really want?)</p>	DHHL	Short Term
G. Waive rules and regulations; develop Native building codes			
H. Use more effective community input in the rule making process			



BARRIER #3: AVAILABILITY AND ACCESS TO FUNDING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Access existing resources within the State, i.e., the Hawaiian Trust, OHA, DHHL, Queen Liliuokalani, KSBE. Each will focus on its own area:</p> <ul style="list-style-type: none"> • HSIA (Hawaiian Services Institutes and Agencies) • Use Federal regulatory agencies to help 	<ol style="list-style-type: none"> 1. Encourage these asset managers to come together and coordinate their activities, taking Hawaiian communities’ needs and categorizing them into major components of health, education, economic development, etc. (i.e., have the Bishop Estate solely responsible for all Hawaiian education from birth to death) 2. Encourage community benefit contribution for all private entities that use trust lands 3. Explore creation of a special purpose lending program (subsidiary of a nonprofit); inventory our resources 		
<p>B. Encourage joint ventures between agencies and trust</p>	<p>Examine blood quantum restrictions and the effect on joint venturing</p>		
<p>C. Look at leveraging the opportunities of trusts to benefit Hawaiians (Get all of the trusts to say to the banks, if you will do a special kind of program for Native Hawaiians, then we will back that up by depositing \$x in your bank)</p>	<ol style="list-style-type: none"> 1. Do an inventory of trust resources 2. Task the CDFI and advise HSIA to minimize the highest use of trust resources (i.e., joint ventures, special purpose lending, linking deposits, relationships with community development packages to benefit Hawaiians) 	<p>Other (HSIA)</p> <p>OHA DHHL</p>	<p>Short Term</p> <p>Medium Term</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	<p>3. Implement policy that private entities using trust funds make a community benefit contribution to be used by the beneficiaries for what they target as their priorities (For example, the Hawaii Agencies and Organizations (HAO) get together monthly and share information, programs and projects, and how to collaborate to work with each other on certain projects)</p>		



BARRIER #4: CULTURAL ISSUES AND CONFLICTS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Encourage cooperative business structure; assist existing corporations with marketing and processing	1. Ask the USDA to dedicate more staff to support co-ops in Hawaii; help build them to successful levels 2. USDA coordinate with the University extension service and others to assist co-ops	Federal Agency Federal Agency	Medium Term Short Term
B. Encourage discussion at the community level on the conflict between subsistence vs. market economy (What they have today “is not necessarily bad; it is a matter of trying to rectify the conflict between the two values”)	Encourage discussion at the community level on the conflict between subsistence vs. market economy		
C. Highlight and parallel the role of subsistence practices and map; develop strategies to maintain resources (for example, Mo‘omomi)	Make the subsistence issue an agenda item at the first annual conference	OHA DHHL	Short Term
D. Create a Native Hawaiian CDFI	Create a Native Hawaiian CDFI		



BARRIER #5: POLITICS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create a strategy for getting a legislative package for the CDFI, supported by our Congressional delegation, to get all the trusts in line	Provide the CDFI report to various legislators and Native Hawaiian organizations	CDFI	Short Term
B. Elect supportive policymakers at the State, Federal, county, city levels: <ul style="list-style-type: none"> • Track and publish report cards on who supports community development • Native Hawaiian voter drive to get supportive legislators into office 	Organize and implement the Native Vote Campaign; this includes registering and educating Native Hawaiians about the politicians positions and posturing on issues that affect Native Hawaiians	Hawaiian Nonprofit Native Hawaiians	Medium Term
C. Develop and lobby the education effort	Provide the CDFI report to various legislators and Native Hawaiian organizations	CDFI	Short Term
D. Use the legal system to limit negative political activities (lawsuits, audits)			
E. Make more effective use of CRA			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
F. Send the CDFI report to OHA, identifying economic development as a priority and request to expand programs and staff in economic development; request OHA to make housing and education a priority	1. Send CDFI report to OHA and DHHL to encourage making economic development a priority (Have the OHA trustees removed economic development from their priorities?)	CDFI	Short Term
	2. Report back at the annual conference because it is very hard for a policy board like the trustees to ignore the priorities and discussions coming out of a conference like that	OHA DHHL	Medium Term



BARRIER #1: DEPARTMENT OF HAWAIIAN HOMELANDS’ LAWS, RULES, REGULATIONS AND ATTITUDES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Assess and analyze current rules and regulations	1. Establish and maintain communication with lessees and applicants through KaNuh’ou, Olelo, meetings with Native Hawaiian organizations and agencies that serve Native Hawaiians	DHHL Hawaiian Nonprofit Other (Beneficiaries)	Short to Long Term
B. Educate beneficiaries and partners of all DHHL priorities	2. Hire and maintain a liaison to support the network between DHHL and the Native Hawaiian community to improve information flow and provide capacity building resources	Hawaiian Nonprofit Other (Beneficiaries)	Short Term
	3. Develop more accountability, i.e., elect commissioners with a recall option for the people if they are not satisfied with the commissioner	OHA DHHL Other (Beneficiaries)	Short Term
	C. Create an Endowment Fund for loan guarantee programs	1. Allocate a portion of the annual recurring source revenue received by the State to create an endowment fund	DHHL Financial Inst. U.S. Congress State Entity Federal Agency (USDA)
2. Determine what’s available now and determine a percentage to set aside for the endowment fund			Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Simplify the collateral process	Modify and consolidate loan applications through an MOU (memorandum of understanding) between State and Federal agencies to help the banks process the loan requests faster	State Entity Federal Agency	Short Term
E. Develop an ongoing communication process for beneficiaries about the qualifications	Establish and maintain communication with lessees and applicants through KaNuh'ou, Olelo, meetings with Native Hawaiian organizations and agencies that serve Native Hawaiians	DHHL Hawaiian Nonprofit Other (Beneficiaries)	Short to Long Term
F. Develop Aloha training for the DHHL staff to help them be more sensitive to the beneficiaries	Create a kupuna advisory committee to do this	DHHL Hawaiian Nonprofit Other (Beneficiaries)	Short to Long Term
G. Make DHHL autonomous	Repeal the State Constitution Compact to make DHHL autonomous; this would eliminate a lot of the regulations they must now follow	Other (Beneficiaries)	Medium Term



BARRIER #2: HAWAIIANS AND THEIR ATTITUDES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create more links between Native Hawaiian organizations and the private sector	Create a master plan between Hawaiian agencies, Ali'i Trust, private and non-profits to coordinate action	State Entity Hawaiian Nonprofit Other (Ali'i Trust) Financial Inst. Federal Agency	Short Term
B. Build awareness of economic options	1. Provide more scholarship options	Other (KSBE)	Short Term
C. Build professional capacity in the Hawaiian community	2. Hire and train (internships) Native Hawaiians to occupy financial positions, Federal and regulatory agencies	Federal Agency Fed. Reg. Agency Financial Inst.	Medium Term
D. Increase appreciation for Aloha Aina	1. Create and fund quarterly workshop to increase access to the Aina and Native practitioners	OHA Hawaiian Nonprofit Other (Beneficiaries)	Medium Term
	2. Establish a location on each island to practice Aloha Aina	OHA DHHL Hawaiian Nonprofit Other (Beneficiaries and Foundations)	Medium Term
	3. Establish and require Hawaiian cultural history courses for grades K-12	OHA State Entity Other (KSBE)	Medium to Long Term
E. Establish a cultural exchange with western currency	Develop a currency translation or valuation for financial institutions to assign a monetary value to key elements of the subsistence lifestyle (hunting, fishing, barter system, etc.)	OHA Financial Inst. Fed. Reg. Agency Other (Beneficiaries)	Medium Term
F. Honor each other	Honor each other	Native Hawaiians and Non-Natives	Short to Long Term



BARRIER #3: STATE LEGISLATURE’S LACK OF LEADERSHIP, ACTION, AND INDIFFERENCE TO NATIVE HAWAIIAN ISSUES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Elect more Hawaiians to State and Congressional offices who will hear our issues	1. Elect more Hawaiians to State and Congressional offices	OHA for funding Other (all constituents)	Short Term
B. Unify all Native Hawaiians	2. Educate elected officials on their responsibilities to constituents	OHA	Short Term
C. Take ownership in the State Legislature			
D. Generate a network that mobilizes Native Hawaiians for political action	1. A program to promote voter participation with mobilization of block voting	OHA	Short Term
	2. Mobilize Native Hawaiians for political action	Other (all Hawaiian organizations)	Short Term



BARRIER #4: THE LACK OF BUSINESS SENSE OR ECONOMIC EDUCATION

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a mentoring program	Establish and fund a mentorship program for Hawaiians	Hawaiian Nonprofit Other (KSBE, private sector, union)	Medium to Long Term
B. Develop a comprehensive literacy program for economic development and finance	1. Develop and fund a comprehensive literacy program for economic development and finance	Financial Inst. Fed. Reg. Agency State Entity	Medium to Long Term
C. Increase access to financial professionals for development of profit and nonprofit business	2. Create a small business insurance program for Native Hawaiians	State Entity Other (private sector, Ali'i Trust)	Short to Medium Term
D. Create a map of technical assistance			
E. Facilitate greater business success in the Hawaiian community			
F. Create more success in home ownership (Educate people on how to keep their homes.)			
G. Create marketing savvy for Hawaiian businesses			



BARRIER #5: EXISTING LAND TENURE STRUCTURE

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Amend State and county laws to facilitate lending on Hawaiian home lands	Amend State and county laws to facilitate lending on Hawaiian home lands, such as zoning ordinances and codes that prevent people from being able to use or develop their land	DHHL State Entity (Legislature) Other (County)	Short to Medium Term
B. Provide more home ownership options to Hawaiians			
C. Change the laws to allow Hawaiians to keep and use their land			
D. Reinstate the Ahu pua‘a practice	Educate the general public on preserving, protecting and perpetuating with a passionate Ahu pua‘a practice	OHA Hawaiian Nonprofit Other (Everybody)	Short to Long Term



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Workshop Participants

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