

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

Hawai'i Region Workshop

August 11-12, 1999
Honolulu, 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 and not-for-profit financial institutions, Federal/financial supervising 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
- Hawaiian 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 50 participants attending the workshop:

- 9 were from Native Hawaiian organizations
- 9 were from the private sector
- 32 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
Honolulu, Hawaii
August 11 - 12, 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.

Wednesday, August 11

- 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

Thursday, August 12

- 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.

“ . . . a mele, or a chant, came to mind that I think will properly set the tone for this meeting. It comes from the island of Kauai. . . . It speaks about the fragrance of a kind of fern called the laua`e that permeates the forest. And the imagery in this traditional chant is so beautiful because it speaks to relationships, to interacting, whether it is between man and nature or between individuals. The permeating fragrance of this very sweet Laua`e fern is something that inspires and delights people so it makes you feel good, makes you think good thoughts.

It also talks about the bitter cold. Cold can be something that sort of begs for attention or warmth. And it also speaks of the mist that dwells fearlessly in this cold. For the people it is something that describes anyone or anything that exists completely without fear.

Other portions of this mele talk about traversing on a path that is tenaciously supported by life and then it describes a path that is very narrow. It is so narrow that when people cross it they need to stand in a long line and hold hands together and face into this mountain path with their backs toward the cliff behind them and move sideways.

The mele is really quite short, but there are so many things that I think speak to why we are here working together, inspiring one another, having a sense of community. If one falls, we all fall. If everybody makes it, we all make it together. And we all have to work equally as hard.”

—Manu Boyd, Office of Hawaiian Affairs

“let us be bold enough to question existing boundaries and ask why not. Let us be constructive in our criticism. Let us be willing to listen. . . . We must be committed to taking action, working together step-by-step to accomplish the task. Working alone, the task is daunting. But joining together in a spirit of cooperation, no task is too big.”

—Jobic Yamaguchi, Department of Hawaiian Home Lands

“Now the importance of this moment for . . . those Hawaiians who are advocating for our people, is that it is a golden moment, it is a time when the window is open. It is a time when those Federal agencies, who perhaps may not have understood in the past that they have a trust responsibility, need to now come forward.”

—Colin Kippen, Office of Hawaiian Affairs

“ . . . I think in the final analysis of all of these issues as we discussed them is a need to be, all of us, to be culturally centered and to practice the kind of leadership and service roles that we all have. And to be connected to those practices as Native peoples, and to remind our leaders that stability and respect is also what we expect from them.”

—Paige Barber, Nanakuli Neighborhood Housing Services



“Our group felt it was very important to cut away from the confusion of how we identify ourselves as individuals of the Hawaii Nation. We have been using titles like Native Hawaiians, Hawaiian, part Hawaiian and . . . also 50 percenters and less than 50 percenters, and that divides us as well as confuses everybody, especially our kupuna.

So I think the desire of the committee was to present this information, that we need to drop all of these titles and use one single one. And that we needed to make certain that we all understood it included everyone, no matter how much Hawaiian you had in terms blood quantum. And that was Hawaiian.”

—Paige Barber, Nanakuli Neighborhood Housing Services

“You know, in my Tribe we operate and look at the world as happening in a circle . . . it keeps moving and keeps moving. That really includes . . . the universe. The way we look at the evolution of our people, and my brothers and sisters, is that it all starts in the East. It starts . . . with the color white. And that is birth. As you move around to the South, the color blue is there. And that is gaining knowledge and experience. Then when we get to the West, it is yellow, and that is where you really begin to mature and that is really where you do all of your work and activity. Then it moves to the North, and that is . . . the color black. And this is . . . quiet. It is rebirth. It is really thinking of everything that you have done. Then it goes back to the East. And . . . life starts up all over again . . . I really felt this circle with you these past couple of days.”

—Rodger Boyd, CDFI Fund

“I guess in keeping with our traditions of circles, one of the ways that we should end is to also form a circle, to join hands. The trick is to turn this square into a circle. There is some very wonderful things that have happened in these past few hours . . . So I would like to think why we are here is because we are looking for new pathways. We are looking for new solutions. . . . We have done that. And so now let's look at and find other ways of healing and of making better the way things are. So ‘Before There Are None,’ let us move forward collaboratively to find solutions so that we can ensure that the things that we want to continue for the future are going to always be there.”

— Sol Kaho’ohalahala, Representative, Hawaii State Legislature



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.

BARRIERS AND IMPACTS BY TEAMS

1 TEAM

BARRIERS	IMPACTS
1. The perceived lack of collateral	<ul style="list-style-type: none"> • No loans are made
2. The lack of business experience	<ul style="list-style-type: none"> • It is difficult for Hawaiians to qualify
3. Hawaiians lack business and financial training, and experience in borrowing or lending	<ul style="list-style-type: none"> • A lack of businesses owned by Hawaiians • Limited career opportunities and jobs for Hawaiians
4. Racial discrimination by lenders	<ul style="list-style-type: none"> • Race identification and generalizations by lenders
5. Different cultural values	<ul style="list-style-type: none"> • Prevents people from getting funds
6. Government requirements for housing	<ul style="list-style-type: none"> • Raises the cost of housing
7. Unions sometimes require additional cash for housing	<ul style="list-style-type: none"> • Increases the cost of housing
8. The lack of funding for training programs	<ul style="list-style-type: none"> • Existing training programs are struggling
9. Current training programs are not valued	<ul style="list-style-type: none"> • Clients are not getting as much as they should
10. No post loan support for the long-term	<ul style="list-style-type: none"> • Borrowers cannot repay their loans • Reduces lending to the poor
11. The blood quantum issue	<ul style="list-style-type: none"> • The qualifications are restrictive



BARRIERS	IMPACTS
12. Getting 0% loan guarantee	
13. The attitude of government employees	
14. Relationship problems between Hawaiians and agencies (DHHL and OHA); they don't understand each others roles	<ul style="list-style-type: none"> • People are discouraged • There are long delays in obtaining housing • There is frustration on both sides
15. DHHL is not devising creative methods to reach an agreement and meet the mandate to provide housing	<ul style="list-style-type: none"> • Client loses out and is unable to pay back the loan
16. The lack of communication to promote lending possibilities; lenders are mentally “stuck” in thinking the same way and lack flexibility	<ul style="list-style-type: none"> • Lack of applicants • Restrains and limits the ability to solve problems
17. The lack of cash flow	<ul style="list-style-type: none"> • No loans are made
18. Overcoming a negative past credit record	<ul style="list-style-type: none"> • People are unable to qualify for a loan
19. Hawaiians are not aware of credit counseling	<ul style="list-style-type: none"> • Prevents them from understanding credit
20. Colonized minds prevent Hawaiians from moving forward; they think of themselves as indigenous people	<ul style="list-style-type: none"> • Decolonize their minds using Hawaiian resources not to benefit Hawaiians
21. Fulfilling, quality of life jobs are not usually given to Hawaiians	<ul style="list-style-type: none"> • Hawaiians cannot build expertise nor make a good income; they take lesser types of jobs
22. Lack of opportunity for Hawaiians and they're not given a second chance	<ul style="list-style-type: none"> • There's no way to rebuild

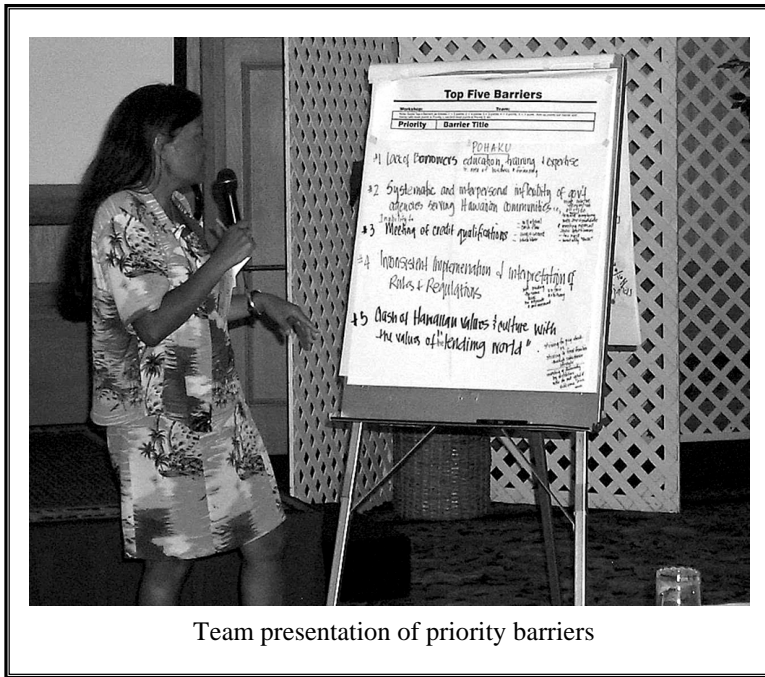
“Let us be bold enough to question existing boundaries and ask why not. Let us be constructive in our criticism. Let us be willing to listen.”
—Jobic Yamaguchi, Department of Hawaiian Home Lands



BARRIERS

IMPACTS

<p>23. Inconsistent implementation and interpretation of rules and regulations; the “rule book” is not made available</p>	<ul style="list-style-type: none"> Arbitrary actions occur (i.e., homes vacant for 2 years – who’s paying for them?); pits people against each other
<p>24. Lack of locally owned financial institutions</p>	<ul style="list-style-type: none"> Funds leave the local area so jobs are not created locally.
<p>25. Unable to add value by renting to own</p>	<ul style="list-style-type: none"> Taking Section 8 (Low Income Housing Subsidies) to down payment.



Team presentation of priority barriers



Team presentation of actions



2 TEAM

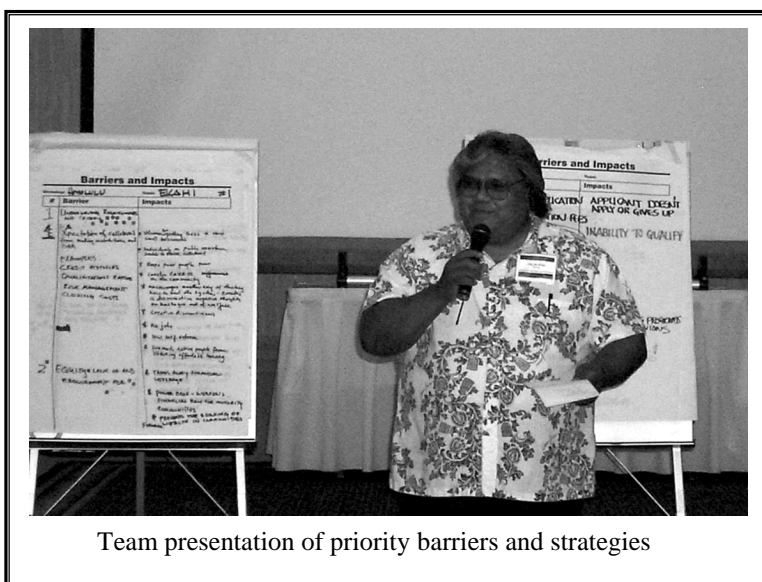
BARRIERS	IMPACTS	“Now the importance of this moment for . . . those Hawaiians who are advocating for our people, is that it is a golden moment, it is a time when the window is open. It is a time when those Federal agencies, who perhaps may not have understood in the past that they have a trust responsibility, need to now come forward. —Colin Kippen, Office of Hawaiian Affairs
1. Underwriting requirements and criteria are too strict; lending institutions and OHA expect collateral, credit histories, closing costs, qualifications ratios and risk management	<ul style="list-style-type: none"> • Women are not getting loans to start small businesses • Individuals on public assistance are unable to raise collateral • It keeps poor people poor • Creates a Catch-22 in the community • Encourages thinking of other ways to beat the system • Creates disincentive, negative thoughts on how to get out of welfare • No employment • Low self-esteem • Prevents Native people from obtaining affordable housing 	
2. The lack of equity or the requirement that a borrower have equity before he qualifies for a loan	<ul style="list-style-type: none"> • It takes away financial leverage • Weakens the financial base for minority communities • Prevents the building of financial wealth in communities 	
3. Land tenure and the trust status of lands	<ul style="list-style-type: none"> • Restricts types of financing and mortgages on Hawaiian trust lands • Limits lenders who are not FHA approved; consequently there are no loans • Federal funds cannot be channeled directly to Hawaiian trust lands • There is no equity buildup on the lands • There is no wealth or community build-up 	
4. Lack of ongoing technical assistance and training for Native borrowers.	<ul style="list-style-type: none"> • Borrowers are easily discouraged and feel shame and failure • People give up • People won't take a moderate risk • This limits awareness and access of information regarding business opportunities • It increases the impact of affordable risk for low income families 	



BARRIERS	IMPACTS
5. Financial institutions lack the willingness and flexibility to consider financing alternatives	<ul style="list-style-type: none"> Getting a loan is already a difficult process for Hawaiian homesteaders, and this contributes to even fewer loans being made
6. The apathy of beneficiaries, especially in terms of Hawaiian applicants or lessees of the Hawaiian Home Lands program	<ul style="list-style-type: none"> There is no activity on the part of the beneficiaries, therefore, they don't derive any benefits



Team discusses barriers and impacts during a break-out session



Team presentation of priority barriers and strategies



3 TEAM

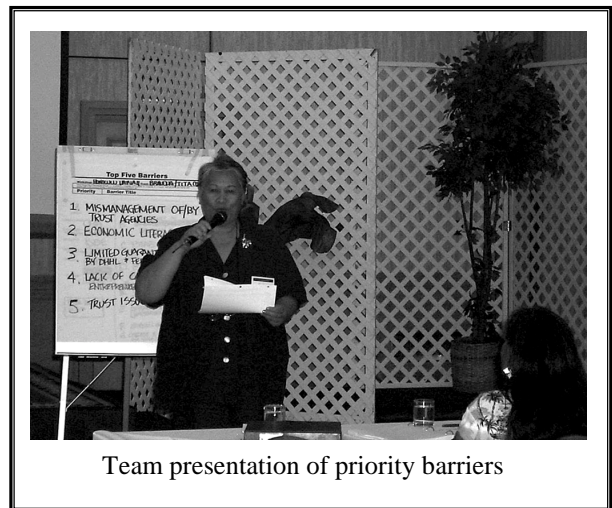
BARRIERS	IMPACTS	
1. The loan application process and application fees	<ul style="list-style-type: none"> • The applicant doesn't know what to do so doesn't apply or gives up 	<p><i>“... I think in the final analysis of all of these issues as we discussed them is a need to be... culturally centered and to practice the kind of leadership and service roles that we all have. And to be connected to those practices as Native people, and to remind our leaders that stability and respect is also what we expect from them.”</i></p> <p><i>—Paige Barber, Nanakuli Neighborhood Housing Services</i></p>
2. Economic illiteracy and lack of financial counseling services	<ul style="list-style-type: none"> • Individuals are not prepared to understand economics and are unable to qualify for a loan 	
3. Lending institutions' capital requirements, paperwork, attitude, cultural insensitivity and lack of trust	<ul style="list-style-type: none"> • Few loans are made 	
4. Mismanagement by trust agencies (i.e., OHA, DHHL, KSBE, QLCC)	<ul style="list-style-type: none"> • Lack of collaboration • Lack of resources and mobilization • Lack of policy for self-determination • Lack of accountability • Private negotiations • Leadership fragmentation • Lack of lending programs tailored to Hawaiians 	
5. Federal and State trust issues and past failure by the U.S. to recognize Hawaii and the Hawaiians	<ul style="list-style-type: none"> • Few Federal funding programs 	
6. Lack of employment opportunities for Hawaiians	<ul style="list-style-type: none"> • There is insufficient income to support credit 	
7. Limited housing guarantee authority by DHHL and the Federal government (184 – Native American Guarantee Program for Affordable Housing)	<ul style="list-style-type: none"> • Homes are not guaranteed for their full value 	
8. Lack of history and role models in small business development	<ul style="list-style-type: none"> • Limited small business development 	



BARRIERS	IMPACTS	
9. Lack of physical infrastructure (i.e., roads)		<p><i>“...we need to drop all of these titles and use one single one. And that we needed to make certain that we all understood it included everyone, no matter how much Hawaiian you had in terms blood quantum. And that was Hawaiian.”</i></p> <p><i>—Paige Barber, Nanakuli Neighborhood Housing Services</i></p>
10. A limited capacity in affordable self-help housing and affordable housing because of labor unions and nonprofits (buy down programs)	<ul style="list-style-type: none"> Housing is not affordable for Native Hawaiians 	
11. Lack of capacity for entrepreneurial training and economics of lack of venture capital		
12. Private negotiations (the “good old boy” network)		
13. Lack of follow-through: BOA 250 M • The State		
14. Lack of Hawaiian controlled financial institutions		
15. Lack of motivation		
16. Race as a barrier, across the board		



Team break-out session to create strategies



Team presentation of priority barriers



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	The Lack of Educated Borrowers in the Area of Business and Financing	Underwriting Requirements and Criteria Financial institutions make it too restrictive for Native people to borrow	Mismanagement of/by Trust Agencies DHHL, OHA, Kamehameha Schools Bishop Estate, Queen Liliuokalani Children’s Center, Queen Emma, Lunalilo Home
TWO	Systematic and Interpersonal Inflexibility of Government Agencies Serving Hawaiians Agencies should try to meet the mandate’s ultimate goal of getting Hawaiians into homes	Land Tenure and the Trust Status of Lands Trust lands are not alienable and cannot be used as collateral nor can equity be built up in them	Economic Illiteracy Individuals don’t understand economics
THREE	Borrowers’ Inability to Meet Credit Qualifications Not having the collateral, cash flow, credit records, or ability to rehabilitate their credit record	Lack of Technical Assistance and Training for Native Borrowers Native borrowers are not prepared to access any type of financing	Limited Guarantee Authority by DHHL and the Federal Government Basically they don’t make any guarantees
FOUR	Inconsistent Implementation and Interpretation of Rules and Regulations Rules are applied arbitrarily and sometimes unfairly	The Requirement For Equity to Qualify for a Loan Native borrowers do not have any type of equity to qualify for a loan	Lack of Capacity for Entrepreneurial Training Native Hawaiians are not prepared for the process of lending
FIVE	Clash of Hawaiian Values and Culture With the Values of the “Lending World” Hawaiians have to work with institutions that may not have the same values as them	The Inflexibility of Financial Institutions to Consider Financing Alternatives	Federal and State Trust Issues The past failure of the U.S. to recognize Hawaii and the Hawaiian



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 The Lack of Educated Borrowers in the Area of Business and Financing	<ul style="list-style-type: none"> • A lack of businesses owned by Hawaiians • Limited career opportunities and jobs for Hawaiians • Prevents people from understanding credit
2 Systematic and Interpersonal Inflexibility of Government Agencies Serving Hawaiians	<ul style="list-style-type: none"> • The client loses out and is unable to pay back the loan • The mandate's ultimate goal of getting Hawaiians into homes is not being met • People are discouraged • There are long delays in obtaining housing • There is frustration on both sides
3 Borrowers' Inability to Meet Credit Qualifications	<ul style="list-style-type: none"> • People do not have the collateral, cash flow, or credit record and, therefore, are unable to qualify for a loan
4 Inconsistent Implementation and Interpretation of Rules and Regulations	<ul style="list-style-type: none"> • Arbitrary actions occur (i.e., homes vacant for 2 years - who's paying for them?); pits people against each other
5 Clash of Hawaiian Values and Culture With the Values of the "Lending World"	<ul style="list-style-type: none"> • Prevents Hawaiians from getting funds • The blood quantum qualifications are restrictive • Hawaiians cannot build expertise nor make a good income





	BARRIERS	IMPACTS
1	Underwriting Requirements and Criteria	<ul style="list-style-type: none"> • Women are not getting loans to start small businesses • Individuals on public assistance are unable to raise collateral • It keeps poor people poor • Creates a Catch-22 in the community • Encourages thinking of other ways to beat the system • Creates disincentive, negative thoughts on how to get out of welfare • No employment • Low self-esteem • Prevents Native people from obtaining affordable housing
2	Land Tenure and the Trust Status of Lands	<ul style="list-style-type: none"> • Restricts types of financing and mortgages on Hawaiian trust lands • Limits lenders who are not FHA approved; consequently there are no loans • Federal funds cannot be channeled directly to Hawaiian trust lands • There is no equity buildup on the lands • There is no wealth or community build-up
3	Lack of Technical Assistance and Training for Native Borrowers	<ul style="list-style-type: none"> • Borrowers are easily discouraged and feel shame and failure • People give up • People won't take a moderate risk • This limits awareness and access of information regarding business opportunities • It increases the impact of affordable risk for low income families
4	The Requirement for Equity to Qualify for a Loan	<ul style="list-style-type: none"> • It takes away financial leverage • Weakens the financial base for minority communities • Prevents the building of financial wealth in communities



	BARRIERS	IMPACTS
5	The Inflexibility of Financial Institutions to Consider Financing Alternatives	<ul style="list-style-type: none"> Getting a loan continues to be a difficult process for Hawaiian homesteaders, which in turn reduces the number of loans made

3 TEAM

	BARRIERS	IMPACTS
1	Mismanagement of/by Trust Agencies (i.e., OHA, DHHL, KSBE, QLCC)	<ul style="list-style-type: none"> Lack of collaboration Lack of resources and mobilization Lack of policy for self-determination Lack of accountability Private negotiations Leadership fragmentation Lack of lending programs tailored to Hawaiians
2	Economic Illiteracy	<ul style="list-style-type: none"> Individuals are not prepared to understand economics and are unable to qualify for a loan The applicant doesn't know what to do so doesn't apply or gives up
3	Limited guarantee Authority by DHHL and the Federal Government	<ul style="list-style-type: none"> There are no guarantees Housing
4	Lack of Capacity for Entrepreneurial Training	<ul style="list-style-type: none"> Native Hawaiians are not prepared for the process of lending and borrowing
5	Federal and State Trust Issues	<ul style="list-style-type: none"> Few Federal funding programs



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: LACK OF EDUCATED BORROWERS IN THE AREA OF BUSINESS AND FINANCING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Support current programs by funding	Fund and identify the programs that are already doing the education and the training	Alu Like	Short Term
B. Develop or find a directory of training that is already available	Develop a directory for consumers and businesses that is single purpose, topic specific or indexed into one book; put it on the web (Suggested topics are housing, financial literacy, economic development, small business and credit counseling)	OHA and DBED for economic development, DHHL for housing	Short Term
C. Teach business and financing in high school and provide adult financial literacy education	Teach business and financing in high school and provide adult financial literacy education		Short to Medium Term
D. Incorporate and interpret Hawaiian values into lending institutions and translate these values into a cash value to be used for credit	<ol style="list-style-type: none"> 1. Support agencies that are already incorporating Hawaiian values in their training; use Alu Like and QLCC as models for new programs 2. Choose contractors that use Hawaiian models 	Alu Like	Short to Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Create apprenticeship, mentorship and support groups	Use Individual Development Accounts	HIDAC	
F. Establish Individual Development Accounts (IDA); for example, PACT does it in their community development or individual entrepreneurial workshops	Encourage nonprofit agencies/organizations to establish IDA funds for Native Hawaiians; The Hawaii Individual Development Account Coalition (HIDAC) is already established to accomplish this	HIDAC	



BARRIER #2: SYSTEMATIC AND INTERPERSONAL INFLEXIBILITY OF GOVERNMENT AGENCIES SERVING HAWAIIAN COMMUNITIES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Identify the “animal” by getting a copy of the book on rules and regulations	1. Encourage agencies to develop easier to understand written policies and make them accessible	DHHL OHA QLCC	Medium Term
B. Find “user friendly” information; if it doesn’t exist, make it user friendly	2. Do a needs assessment and implement the assessment, i.e., DHHL for homes	DHHL	
C. Create a credit ombudsman in DHHL and OHA to advocate for the beneficiaries (Hawaii trust, etc.)	Create a credit ombudsman in DHHL and OHA to advocate for the beneficiaries (Federally funded? Independent?)		Medium Term
D. Reward innovation of agency workers through an incentive program	1. Develop incentive/reward programs in various agencies for employee creativity and incorporate this into their job descriptions	DHHL Dept. of Justice Dept. of Interior Hawaiian Community Groups	Medium Term
E. Change corporate culture to encourage innovation	2. The government make changes regarding unions; there is a feeling that unions drive up the cost of affordable housing 3. Create a new Hawaiian insurance company 4. Change the selection process of commissioners for various organizations so they aren’t necessarily appointed by the Governor		



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
F. Long term planning that doesn't change when administrators/ managers change			
G. Encourage change in the mindset of agencies and staff to meet their mandate	Develop incentive/reward programs in various agencies for employee creativity and incorporate this into their job descriptions		
H. Develop affordable homes and projects	Encourage DHHL to build affordable homes by using needs assessment and financing packages	DHHL Dept. of Justice Dept. of Interior Hawaiian Community Groups	



BARRIER #3: BORROWERS' INABILITY TO MEET CREDIT QUALIFICATIONS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Encourage financial institutions to give cash or credit value to Hawaiian cultural assets and goods (i.e., Niihau shells as collateral)	<ol style="list-style-type: none"> 1. In rural areas encourage lenders to monetize the value of non-cash exchange; set a standard to use 2. Encourage lenders to meet at a round table to set standards and determine the value of a person's culture and the standards they uphold (related to their skills); come up with an appraiser or task force 3. Use common sense programs like Freddie Mac 4. Use common sense underwriting 	Hawaiian Community Financial Inst. OHA DHHL	Short to Medium Term
B. Provide education about credit criteria	Provide education about credit criteria		Short to Medium Term
C. Encourage partnerships with lenders	Encourage partnerships with lenders	Financial Inst. Hawaiian Community	Short Term
D. Reinforce and restate repayment ethic to borrowers as a cultural responsibility to encourage loan repayment and reduce delinquencies	Reinforce and restate repayment ethic to borrowers as a cultural responsibility to encourage loan repayment and reduce delinquencies	Hawaiian Community	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Lower the cost of housing construction so Hawaiians can qualify for home loans	Lower the cost of housing construction so Hawaiians can qualify for home loans	DHHL OHA State Entity	Short to Medium Term
F. Create programs of revolving loan funds and do non-traditional lending	Use non-traditional lenders who do micro lending and are easier with their qualifications		Short to Medium Term



BARRIER #4: INCONSISTENT IMPLEMENTATION AND INTERPRETATION OF RULES AND REGULATIONS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Makes rules and regulations accessible to the Hawaiian community (i.e., through a website)			
B. Eliminate conflicting policy(s) between departments and agencies			
C. Look at the laws and eliminate the ones that may be obsolete			
D. Have someone like an ombudsman or liaison interpret the rules and regulations			
E. Develop audio visual tools such as illustrations, videos, graphics, alternative media, lectures, and workshops to explain the regulations			
F. Encourage flexibility, with consistent parameters, in the implementation of rules to meet the needs and spirit of the law			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
G. Perhaps Hawaiians are exempt from these rules and regulations because they are Hawaiians; that would reduce the cost of living and in turn enable them to qualify	Find out if Hawaiians are exempt from these rules and regulations		

BARRIER #5: CLASH OF HAWAIIAN VALUES AND CULTURE WITH THE VALUES OF THE “LENDING WORLD”

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create a meaningful sovereign government with a separate financial institution	<ol style="list-style-type: none"> 1. Reduce Hawaiians’ dependency on government by controlling resources and assets 2. Have the government transfer monies, lands and other resources to a Hawaiian entity; oversee distribution and increase control (This would create an alignment) 		
B. Incorporate Hawaiian culture on all levels: borrowers and lenders	Use the alignment model in the workbook to align Hawaiian cultural path of values, beliefs, attitudes, behaviors, and practices with the strategic path of strategies, goals, and actions; the goal is to build capacity, economic independence and to manage Hawaiian assets	Hawaiian Agencies Native Hawaiians Financial Inst. Federal Agency Indigenous people and organizations	
C. Encourage investment and banking in institutions that foster Hawaiian values			
D. Cross-cultural and value exchange; educate each other about each other			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Create a Hawaiian lending institute that incorporates Hawaiian values			
F. Global participation of the Hawaiian community			
G. Put Hawaiian voices in powerful positions			
H. Put Hawaiian voting board members on important boards, agencies, commissions, etc.	Put Hawaiian voting board members on important boards, agencies, commissions, etc.		



TEAM 2
STRATEGIES
AND ACTIONS

BARRIER #1: UNDERWRITING REQUIREMENTS AND CRITERIA

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Redefine the underwriting requirements for Native lending	Create a focus group for underwriting redefinition: <ul style="list-style-type: none"> The results of this group will be identification of special needs for Native Hawaiians Recommend the changes to Congress and other Federal agencies 	OHA DHHL Hawaii Nonprofit Fed. Reg. Agency Federal Institution Federal Agency	Short Term
B. Educate lenders and financial institutions regarding the special needs and financing requirements of Native Hawaiians			Medium to Long Term
C. Address special needs for underwriting criteria			Medium to Long Term
D. Create alternative financing strategies for debt and equity financing	Create a Native Hawaiian financial institution	OHA DHHL Hawaii Nonprofit Fed. Reg. Agency State Entity	Medium to Long Term
E. Create proactive programs for financing literacy	Create and secure funding for proactive programs for financing literacy for consumers	OHA DHHL Hawaii Nonprofit HUD Federal Institution	Short Term



BARRIER #2: LAND TENURE AND THE TRUST STATUS OF LANDS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Recognition by the Federal government that Native Hawaiians are not just a race but a political entity just as other Native American groups</p>	<p>1. Support the passage of:</p> <ul style="list-style-type: none"> • Native Hawaiian Education Act • Native Hawaiian Health Care • Senate Bill 225 Self-determination <p>2. Do a legislative proposal to Congress to affirm the political status of Native Hawaiians as Native Americans or a separate political entity</p>	<p>OHA DHHL Hawaii Nonprofit U.S. Congress State Entity HUD</p> <p>OHA DHHL Hawaii Nonprofit Fed. Reg. Agency U.S. Congress State Entity Federal Agency</p>	<p>Short to Medium Term</p> <p>Medium to Long Term</p>
<p>B. Develop an inventory of trust land so the Native Hawaiian community can know what lands they actually have and be able to use the land proactively</p>	<p>1. Seek Federal funds to do a ceded land inventory</p> <p>2. Maintain public awareness and pressure</p>	<p>OHA State Entity U.S. Congress</p>	<p>Medium Term</p>



BARRIER #3: LACK OF TECHNICAL AND TRAINING ASSISTANCE TO NATIVE BORROWERS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Create an integrated program that combines the major components necessary for successful entrepreneurs such as:</p> <ul style="list-style-type: none"> • Pre-application training • Business skills • Technical assistance for marketing business plans 	<p>Assess all existing (Hawaii nonprofit) technical assistance programs, including home ownership</p>	<p>OHA Financial Inst.</p>	<p>Short Term</p>
<p>B. Motivate or teach Native Hawaiians what to do with those loans or assets provided rather than just spend it and not pay it back</p>	<p>Create a business and technical assistance consultant</p>	<p>OHA State Entity HNP (HACDED)</p>	<p>Short Term</p>
<p>C. Provide continuing technical assistance to help Native Hawaiians along until they can help themselves</p>	<p>Create a “one stop” business technical assistance shop</p>	<p>HNP OHA State Entity Financial Inst. Federal Agency</p>	<p>Short Term</p>
<p>D. Ensure that training programs for financial institutions, Native Hawaiian borrowers and non-Hawaiian borrowers are culturally sensitive; what works on the mainland doesn’t necessarily work in Hawaii</p>	<p>Create a culturally sensitive technical assistance program, i.e., mentoring</p>	<p>HNP OHA State Entity Financial Inst. Federal Agency</p>	<p>Short Term</p>



BARRIER #4: THE REQUIREMENTS FOR EQUITY

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop an equity fund that could be tapped and used as collateral against all loans	1. Create an equity fund for residential lessees from the DHHL commercial properties	DHHL OHA State Entity	Long Term
	2. Upgrade DHHL below market commercial leases	DHHL	Short Term
	3. Maintain public awareness and pressure; the wheel doesn't squeak loud enough	Hawaii Nonprofit Lessees Hawaiian Community	Short Term
B. Create an equity base that can be mortgaged	Create a leasehold mortgage to create equity/liquidity in residential leaseholds	DHHL HUD	Short to Medium Term
C. Create opportunities for all Hawaiians to have access to land	1. Develop a residential land base using ceded lands	OHA Financial Inst.	Long Term
	2. Lower the blood quantum for DHHL	OHA DHHL State Entity Federal Agency	Long Term
D. Mandate the release of ceded land assets to all Hawaiians	Mandate the release of ceded land revenues to Hawaiians	OHA State Entity U.S. Congress Federal Agency	Medium Term
E. Create land tenure options relating to trust lands that could lead to equity build-up			



BARRIER #5: THE INFLEXIBILITY OF FINANCIAL INSTITUTIONS TO CONSIDER FINANCING ALTERNATIVES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create alternative financial sources to deal with higher risk	<p>1. Create financing partnerships between OHA and financial institutions</p> <p>2. Create “sweat equity” financing for consumer loans, housing, small business (i.e., Nanakuli and Hawaiian Homes has a Kupuna Council that helps families from the Waianae Coast with financial assistance to get them on their feet and going).</p> <p>3. Investigate and create alternate equity and debt financing; look at alternative programs that may be existence</p>	<p>OHA DHHL Financial Inst. HNP, OHA</p> <p>OHA Financial Inst. Federal Agency Private Institution</p>	<p>Short to Medium Term</p> <p>Short to Medium Term</p> <p>Medium Term</p>
B. Create an ongoing educational forum/ dialogue between financial institutions, borrowers and regulators; continue to present the long-term goals of the Hawaiian community to them	Maintain open dialogue between financial institutions, regulatory agencies, OHA and DHHL	OHA DHHL Financial Inst. Federal Agency	Short to Long Term



BARRIER #1: MISMANAGEMENT BY TRUST AGENCIES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Formalize HSIA (Hawaiian Services Institutions and Agencies) and establish a new system of accountability and collaboration with Hawaiians involved	Establish a new system of accountability and collaboration by formalizing HSIA and others; they will be required to provide public access via TV, Radio, etc. to meeting minutes, quarterly reports and agendas	HSIA Hawaii Nonprofit	Short Term
B. Develop a Hawaiian owned CDFI with funding from trusts	Persuade financial institutions such as OHA, DHHL, etc. to invest in a Hawaiian owned CDFI): <ul style="list-style-type: none"> • Develop a Native Hawaiian business plan (obtain similar plans to assist with this) • Identify well qualified leadership for the positions of CEO and board members • Buy or create a charter • Obtain successful models as examples (what works, what doesn't) 	Hawaii Nonprofit OHA DHHL Financial Inst. Federal Agency Fed. Reg. Agency	Medium Term
C. Establish a Native Hawaiian Housing Authority with funding from trusts and the Federal government			
D. Develop a Native Hawaiian leadership institution			
E. Create a Hawaiian ombudsman's office			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
F. Create a master plan for trust agencies directed toward self-determination	Create a statewide comprehensive master plan; build on OHA's master plan	Hawaii Nonprofit OHA & DHHL for funding Native Hawaiian Beneficiaries and Trust Agencies	Medium Term

BARRIER #2: ECONOMIC LITERACY

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create a master economic literacy program that involves an investment of all the trusts in providing education, information and training to Hawaiians and lenders: <ul style="list-style-type: none"> • Create a menu of choices and programs • Incorporate Hawaiian cultural values and practices • Sensitive to poverty issues • Include a mentoring element • Personal, familiar, societal • Financial institution process 	<ol style="list-style-type: none"> 1. Conduct a needs assessment 2. Develop culturally appropriate tools for marketing and education 3. Identify people with appropriate skills to hire and train 4. Target youth for business/Individual Development Account 5. Distribute the information 	Hawaii Nonprofits Beneficiaries OHA DHHL Trusts	Short to Medium Term



BARRIER #3: LIMITED GUARANTEE AUTHORITY BY DHHL AND THE FEDERAL GOVERNMENT

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Increase loan guarantee of DHHL, Federal and State agencies	Draft Federal and State legislation to increase guarantee capacity for DHHL (Department of Hawaiian Home Lands)	Hawaii Nonprofit Trusts	Short Term
B. Create a new Federal guarantee loan program for all Hawaiians	<ol style="list-style-type: none"> 1. Buy down the interest rate and buy tax exempt bonds 2. Collaborate with all financial institutions to expand capacity 3. Draft Federal and State legislation to establish loan guarantee program for all Hawaiians 	Hawaii Nonprofit Trusts	Short Term



BARRIER #4: LACK OF CAPACITY FOR ENTREPRENEURIAL TRAINING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Implement the Hawaiian Leadership Institute	1. Provide support and funds to launch and strengthen the Hawaiian Leadership Institute 2. Recruit and train indigenous trainers (Hawaiians training Hawaiians)	Federal Agency Foundations Trusts	Short Term
B. Increase capital to nonprofits to build capacity: <ul style="list-style-type: none"> • State/federal • Trusts • Financial institutions 	Fund leadership training to strengthen capacity needs of non-profit organizations that serve Hawaiian programs; Introduce legislation to enhance Community Business Economic Development/ HCDCH funding and support of Hawaiian non-profits	Financial Inst. Trusts HSIA Hawaii Nonprofit Foundations State Entity	Short Term
C. Develop Native Hawaiian “Train the Trainer” program using indigenous trainers	Recruit and train indigenous trainers (Hawaiians training Hawaiians)	Federal Agency Foundations Trusts	Short Term



BARRIER #5: FEDERAL AND STATE TRUST ISSUES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Appoint Native Hawaiian Attorney General	Develop legislation to elect an Attorney General and develop qualifications for candidates	Native Hawaiian Beneficiaries	Short Term
B. Increase the number of Native Hawaiian legislators	1. Form grassroots political groups and alliances	Native Hawaiian Beneficiaries	Short Term
C. Increase Native Hawaiian voter education and participation	2. Raise funds for political education		
	3. Reestablish the Hawaiian political party		
D. Create a new system of accountability and recall process	Create a new system of accountability and recall process	Native Hawaiian Beneficiaries	Short Term
E. Create Federally acknowledged Native Hawaiian status without relinquishing existing rights	Determine political status regarding international, national and domestic arenas	Native Hawaiian Community and Beneficiaries	Short Term
F. Preserve the Nation of Hawaii and its international status			
G. Create an Office of Native Hawaiian Trust Responsibility within the Federal government with representatives in Washington, D.C. and Hawaii	Create an Office of Native Hawaiian Trust Responsibility within the Federal government with representatives in Washington, D.C. and Hawaii		



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