

HLI Programs & Services on or near Hawaiian Home Lands

Hawaiian Lending & Investments (HLI) founded in 2020 by the *Sovereign Council of Hawaiian Homestead Associations (SCHHA)*, is a statewide nonprofit community development financial institution (CDFI), supporting access to financial resources through loans and grants and financial education to families and businesses on or near Hawaiian Home Lands. HLI is focused on the tribal trust lands established under the Hawaiian Homes Commission Act of 1920 (HHCA), located on Oahu, Kauai, Molokai, Maui/Lanai and Hawaii Island.

HLI Lending Programs

1. **Consumer Loans** – HLI originates consumer purpose loans, including Transportation, Clearing Traffic Violations, and Credit Building Loans.
2. **Home Improvement & Retention Loans** – HLI originates Home Improvement/Additions, Additional Dwelling Units, Septic System Upgrades, ADA Access, and other Purposes, as well as Homeownership Retention Loans.
3. **Home Mortgage Support Services** – HLI connects families to mortgage lenders in the HUD 184a, FHA 247, USDA 502 and VA loan program areas to purchase or build a home on Hawaiian Home Lands. HLI also originates contingency financing and will originate interim construction loans in January 2025.
4. **HBA, Farming & Ranching Loans** – HLI originates loans to support Homestead Beneficiary Associations (HBA) projects, as well as loans to Farmers and Ranchers for Fencing, Livestock, Equipment and other Agricultural Related Purposes, including assistance to access USDA Farm Service Agency loans.
5. **Clean Energy Loans** – HLI originates loans to promote clean energy uses and cost savings in homestead communities with individual households, homestead business owners and/or Homestead Beneficiary Associations (HBAs). Examples of eligible purposes include electric vehicles, photovoltaic systems, community energy facilities, energy efficient appliances, and other clean energy systems/technologies).

HLI Grants and Financial Education Assistance

1. **Financial Stability Grants** – HLI partners with funders to deliver financial stability grants for down payment assistance to achieve homeownership, farming and ranching support, and periodically, micro business support. These grants are subject to funding availability.
HLI operates the State Department of Hawaiian Home Lands (DHHL) Down Payment Assistance program for HHCA Waitlist families & UIP Lessees to advance homeownership.
2. **Financial Assessment & Technical Assistance** – HLI delivers financial assessments and technical assistance on loan qualification criteria for its lending products, and best practices in household finance.
3. **Homeownership Retention & Foreclosure Prevention Technical Assistance** – HLI delivers supportive services to avoid foreclosure or lease cancellations on Hawaiian Home Lands to retain homeownership and continue generational family wealth building, including periodic trainings on pre/post home purchases.
4. **Hawaiian Homes Commission Act (HHCA)** – HLI delivers training sessions on the tenets of the HHCA to support HHCA enrolled/eligible families for land allotments for homes, farms, ranches and mercantile purposes, in compliance with the State DHHL and the framework of the HHCA. HLI also delivers periodic training sessions on other relevant components of the HHCA.

HLI was founded as a Native CDFI to provide consistent services on the Tribal Trust Lands of the HHCA. Its 6-Member Statewide Board, represent SCHHA Mokupuni regions across 6 islands and 4 county jurisdictions where Hawaiian Home Lands are located.

Contact hli@hawaiianhomesteads.org to sign up to receive information and/or services.