



DHHL GIVES HOAP A Story of Family Kuleana

My sister and my mom (lessee) have a mortgage loan to pay for our home. Sadly, unknown to my family my sister fell on hard times and couldn't keep up with the payments. When we finally found out, we had already accumulated a lot of back debt. I was 17 years old at the time, and I had a job, so I felt it was my kuleana to help my family.

Even though I was contributing, we still couldn't catch up with the back debt. The payments were late, and since I was young, I didn't fully understand the situation. It was only when we received letters from the financial institution and a summons from DHHL, we realized we could lose the house.

Then we were introduced to Helen Wai who came to our house, talked to us, and looked at our bills. She helped us make a payment workout plan. However, we still couldn't make the payments DHHL asked for. So Helen contacted Sam Moku at HOAP to help us create a plan that we could afford.

Today, we are still paying off our back debt, but we are doing a lot better. We haven't had any problems keeping up with the payments we agreed on. My mom's original dream for the family was to have the house to leave to us and our mo'opuna. So I made it my kuleana to help make sure my mom's dream is realized.

— Naturalee Puou



LEFT: HOAP participant
Naturalee Puou.

RIGHT: consultant
Helen Wai.

When the Home Ownership Assistance Program (HOAP) first began in 2004, its primary goal was to prepare new lessees for residential developments DHHL has underway. Financial literacy classes and case management services were tailored to help our undivided interest lessees qualify for a mortgage and prepare for homeownership.

Since then, HOAP has changed in response to the nation's current economic climate, the high number of mortgage foreclosures across the nation, and current job market conditions, HOAP has expanded its services to directly serve our existing homestead communities as well.

For existing homesteaders, HOAP offers post-home ownership and lease cancellation prevention services that help lessees in situations of financial distress. The loss of a job, medical hardship, increasing debt, or other hardships that cause financial strain can be helped through HOAP.

HOAP contracts three service providers to assist our existing lessees: Consumer Credit Counseling Services of Hawai'i, Hawaiian Community Assets, and Helen Wai, LLC.

"We see people who are at the end of their ropes and hanging on by their fingernails," said Wendy Burkholder, Executive Director of Consumer Credit Counseling Services of Hawai'i (CCCS). "Their health,

marriages and family relationships are enormously stressed by the pressures they are facing. Their self esteem is often shaken to the core. More than half of our client families are in distress due to loss of income. They're afraid to answer their phones or open their mail for fear of collection agencies trying to reach them. They've basically given up hope."

"One lessee comes immediately to mind," recalls Burkholder. "This retired lessee had limited income then started having health troubles. Unfortunately, the health problems triggered medical bills, and the adult children living at home were not participating to the extent they should have been, mostly because she was ashamed to tell the kids she was

CONTINUED ON BACK.





Ka Nūhou

A publication of the State Department of Hawaiian Home Lands

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DHHL logo designed by Stacey Leong Mills. The lau and hōkū symbolize Papa and Wākea, the two cosmogonic creators of the Hawaiian people. Papa, Earth-Mother, is symbolized by the lau (kalo leaf). Wākea, Sky-Father, is symbolized by the hōkū (star).

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MESSAGE FROM THE CHAIRMAN

Aloha mai kākou!



Pride and Responsibility.

Words that are easily spoken yet sometimes forgotten in application, ha'aheo and kuleana are basic Hawaiian words learned from our ancestors. In the most difficult of times,

it is these words that we need to remind ourselves to seek opportunities which can provide hope and encouragement and moving forward.

Our lead story unveils how two families that were on the brink of losing their homes saved their homes thanks to our Home Ownership Assistance Program (HOAP). In hindsight, these stories would not have come true had it not been for the efforts of our Commission, HOAP Manager **Sam Moku**, the local providers and the efforts of the two families. While some of you may have heard about HOAP, there are many others who have limited or no knowledge of the program and its benefits. It is our wish that we can save many more families in distress.

Community pride is something we all desire. In Anahola Kaua'i, see how many different organizations and hundreds of volunteers came together to clean up their community beach park on two separate occasions. It is amazing to see what can happen when we do things unselfishly and work together on such a meaningful project. The benefit is we gain new relationships, work hard together, and earn respect for one another.

Capacity building through our Kūlia I Ka Nu'u program continues to be a vital component needed to equip our homestead association leaders and its organizations. Under the leadership of **Jan Burns** in our Planning Office and assistance from **Gigi Cairel**, witness how the program continues to emerge and support sustainability and community development objectives.

The Hale Maika'i Energy Program is a result of our energy policy, Ho'omalūō, which aims for us to be leaders in

the state's effort in renewable energy and sustainable living. This program will directly benefit approximately 400 lessee families statewide with savings up to 30% on their electricity bill. Combined with educational tips on how to live an energy efficient lifestyle, this new federal solar water grant program is targeted at our low income homestead families.

Our residential housing development goal continues with the excitement of lot awards in Waimānalo, O'ahu and La'i'ōpua, Hawai'i. The development of these turnkey affordable homes built with LEED certification truly exemplify how our families will enjoy the modern technological advances of green technology at an affordable price.

The story on Moloka'i about a 10-year old issue that was recently fulfilled for our homestead families, the surrounding community and in some respect for the island. Through the passionate efforts of former Moloka'i Commissioner **Milton Pa**, current Commissioner **Henry Tancayo** and Land Development project specialist **Patrick Young**, see how this project was really about ho'okō and kuleana.

Finally, our team was humbled and blessed with three separate community projects that the department was awarded by the American Planning Association. These projects were recognized for environmental/preservation, sustainability and community based planning. We take great pride in the work that we do for our founder Prince Kūhio, our administration Lingle/Aiona, and our beneficiaries. We share these awards with all of you.

May we continue to develop strong and healthy communities built on the values of aloha, ha'aheo and kuleana. E holomua kākou!

Me ke Akua pū,

Kaulana H.R. Park, *Chairman*
Hawaiian Homes Commission



July 10th Kūlia I Ka Nu'u training "Starting Smart: Navigating the Non-Profit Start Up Process" KS Learning Center Nānākuli Trainers: HANO; Attendees: Kapolei Community Development Corporation, Maluohai Residents Association, Papakolea Community Association, Princess Kahanu Estates, Waianae Kai Homestead Association.

Cultivating Homestead Communities

The concept of cultivating homestead communities launched Kūlia I Ka Nu'u—Strive for Excellence Program. Introduced in this format a year ago through a series of state wide Beneficiary Consultations, this Native Hawaiian Development Program Plan initiative has emerged as mentor to all involved.

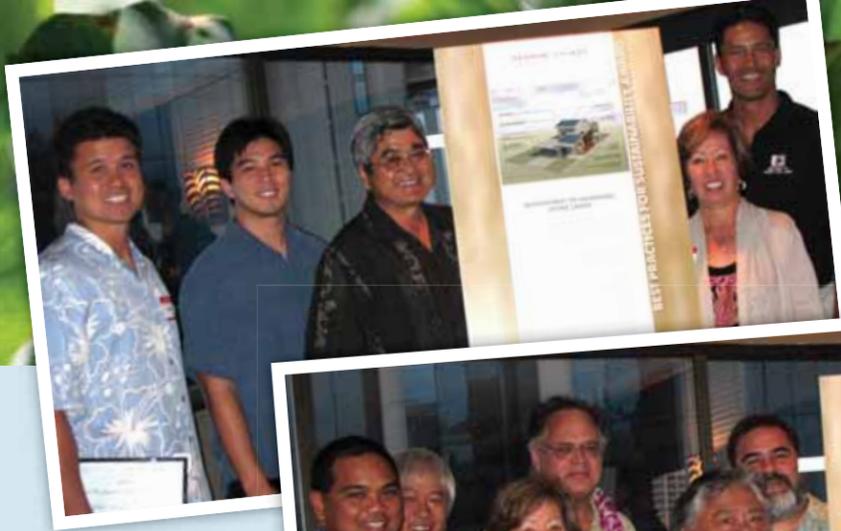
Cultivation is reciprocal. The obvious benefits Kūlia provides is capacity building training and resources to support sustainability and community development objectives. But most important is the benefits in building trusting relationships and partnerships. This process has established a positive shift—a sense of credibility that speaks to the integrity of hard work in maintaining program policies. Like cultivating a lo'i, there are different stages of growth. Nurturing growth for improvement takes recognition, courage, ownership and change.

Kūlia I Ka Nu'u combines technical assistance and training, land awards, and access to various grants available to democratically-elected homestead associations to support their sustainability and community development objectives.

Since its implementation, the Department has identified 50 Homestead organizations, 25 that have submitted letters of interest to participate, 13 that have completed organization assessments, 16 that have completed basic training sessions, 6 receiving technical assistance, and 2 that have received Commission approved certification.

The next phase of training is in development, and information is forthcoming.

Visit <http://hawaii.gov/dhhl> click on "Capacity Building" for details.



LEFT PHOTO: Kaupuni Village Left: Kimo Kai, DHHL; David Miyasaki, Group 70 International; George I. Atta, Group 70 International. Right: Anita S. Wong, Deputy DHHL; Kaulana Park, Chairman DHHL. **MIDDLE PHOTO: Anahola Town Center Plan** Back row: Rodney Lau, ASO DHHL; Darrell Yagodich, PLO DHHL; John W. Kaohelauii, Kaua'i. Front row: Scott Abrigo, PBR; Anita S. Wong, Deputy DHHL; Lorraine Rapozo, Kauai; Julie-Ann Cachola, DHHL. **RIGHT PHOTO: 'Āina Mauna Legacy Program** Left: Rodney Lau, ASO DHHL; Anita S. Wong, Deputy DHHL; Peter T. Young, Ho'okuleana LLC; Right: Bob Freitas, DHHL; Kaulana Park, Chairman DHHL; Darrell Yagodich, PLO DHHL

DHHL is a Triple Winner at APA Hawai'i Chapter Awards

The Hawai'i Chapter of the American Planning Association (APA) recently honored the DHHL, its Beneficiaries, and its Professional Consultants at their July 9, 2010 Pau Hana Chapter Meeting.

The annual awards are given to recognize individuals, communities, private organizations, public agencies, and professional planning and design firms whose work exemplifies the planning profession's highest goals and ideals as criteria for nominations. Furthermore, the awards program serves to raise public awareness of the benefits of good planning by showcasing significant contributions that planning practitioners, professionals and community groups make to the State of Hawai'i.

HO'OMAIKA'I to all contributors for your innovative, collaborative, and industrious efforts in striving to serve and deliver on our mission, and continuing the legacy of Prince Jonah Kūhiō

COMMUNITY-BASED PLANNING AWARD

Anahola Town Center Plan

State of Hawai'i Department of Hawaiian Home Lands

The Anahola Town Center Plan was born from an exemplary example of community-based planning. Set between two gulches in the ahupua'a of 'Aliomanu on the Island of Kaua'i, the Hawaiian Homestead community of Anahola lacked a unified core. As the landowner, DHHL long recognized the need for a gathering place that included a variety of recreational, educational, business, health and civic service opportunities that could bridge the ideological divide between various Anahola community groups.

Through a unique planning process built upon the concepts of a charrette, Anahola community members shaped the direction and vision of their future town center through a series of workshops.

The result of this community-based planning process was a master plan that incorporates sustainable development, new urbanism, and smart growth principles such as: 1) allowing easy access by bike, foot, or car from the homestead communities; 2) preserving unique natural areas; and 3) maintaining Anahola's unique character. But more importantly, the process energized community members and instilled a renewed sense of pride and hope for the future.

Visit www.hawaii.gov/dhhl/publications/regional-plans/kauai-regional-plans for details.

ENVIRONMENT/PRESERVATION AWARD

'Āina Mauna Legacy Program

Department of Hawaiian Home Lands – Ho'okuleana LLC

The 'Āina Mauna Legacy Program is a comprehensive, long-range planning program and implementation strategy to guide DHHL in its restoration of portions of its Humu'ula/Pi'ihonua lands located on the northeast slopes of Mauna Kea, Hawai'i Island, and to conserve these native forests and natural habitats for future generations.

The mission of the program and its implementation is to restore and protect approximately 56,000 acres of native Hawaiian forest that is ecologically, culturally, and economically self-sustaining for the Hawaiian Home lands trust, its beneficiaries and the community. By creating a sustainable plan for the area, the lands can be conserved and restored while also providing an economic resource for DHHL and its beneficiaries. The time commitment for the Legacy program and restoration of the land is long-term, essentially for the next 100 years and beyond.

Visit www.hawaii.gov/dhhl/beneficiary-consultation/aina-mauna-legacy-program-plan for details.

DHHL RECEIVES \$3 MILLION FROM OHA

The Department of Hawaiian Home Lands received its second installment of \$3 million from the Office of Hawaiian Affairs as part of the continued commitment and partnership between the two trusts to provide more housing for native Hawaiians. The OHA Board of Trustees approved a payment of \$3 million a year to cover the debt service for up to 30 years for revenue bonds that will be used for DHHL construction projects.

On March 19, 2009, \$42.5 million in revenue bonds were issued to establish infrastructure to build more homes for native Hawaiians, and help improve communities throughout the state. The bond issue was made possible when the State Legislature passed legislation authorizing DHHL to issue up to \$100 million dollars in revenue bonds.

On top of the funding for construction projects, \$5 million has been earmarked to fund planning, design and feasibility studies for community-driven projects in the 21 DHHL regions throughout the state.

BEST PRACTICES FOR SUSTAINABILITY AWARD

Kaupuni Village

Department of Hawaiian Home Lands

The DHHL creates communities by helping native Hawaiians return to their lands and promoting self-sufficiency, perpetuation of culture and sustainable lifestyles. DHHL is setting a new standard of sustainability with a 19-unit subdivision called Kaupuni Village. Located in Wai'anae, O'ahu, Kaupuni Village is an affordable community for residents that meet the income requirements below 80% of the area median income for the island of O'ahu. Expected to be the first net-zero, affordable, LEED Platinum community in the nation, Kaupuni Village was designed to be a true "Kaiāulu Ho'owaiwai" or prospering community, embodying mechanisms for sustainable living, self-sufficiency and cultural preservation.

The Hale Kumuwaiwai, a community center area, will provide residents with opportunities to produce and prepare their own foods, share knowledge and learn cultural traditions. Kaupuni Village aims to create one community rooted in traditional Hawaiian cultural values that can prosper generation after generation.

Visit www.hawaii.gov/dhhl/kaupuni for details.

DHHL & Kamehameha Schools Set Sail on the Journey to the Leeward Coast

Planning is underway for a Kamehameha Schools Learning Community in Mākaha Valley

The DHHL and Kamehameha Schools have recently partnered to plan the future development of Ka Pua Mākaha. DHHL desires to construct up to 400 homes on 230 acres in Mākaha for our Hawaiian beneficiaries, while Kamehameha Schools plans to build a 70-acre learning center within this new homestead community.

DHHL and Kamehameha Schools is embarking on an exciting new initiative — Ka Pua (the flower) — in Mākaha Valley. An initiative aimed at stimulating, supporting, and, ultimately, transforming educational outcomes on O'ahu's Leeward Coast.

A public collaboration, Ka Pua is seeking to serve as a catalyst to build on successful programs already in the community and to attract other resources to the Leeward Coast to help bridge any gaps that exist.

The success of Ka Pua will rely on the KS learning complex to serve as the "piko" — strengthening the foundation of each of the three DOE school complexes on the coast — Kapolei, Nānākuli and Wai'anae. This first step will build upon the "P-20" concept that is already gaining momentum among educators nationally. It envisions a model school complex that integrates available community education, health, housing, culture, language and arts.

Substantial investment of funds and other resources are underway to improve the housing and education in communities where many Hawaiians live. Building



LEFT: Chairman Kaulana Park, CEO Dee Jay Mailer, and developer Jeff Stone.



the strength of community schools and educational providers will not only serve Hawaiian families, but also lift the level of education and well-being for the entire community.

"Kamehameha Schools is proud to be part of this collaboration," said Kamehameha CEO Dee Jay Mailer. "Our trustees are excited about bringing Pauahi's resources to Hawaiian communities and the possibilities of building learning excellence driven by the strength of community."

"The vision is of a double-hulled canoe with DHHL on one side and Kamehameha Schools on the other," said Chairman of the Hawaiian Homes Commission Kaulana H.R. Park. "Together we will bring the resources of housing and education based on the practices of our past and in time, Ka Pua will be our second Kaiāulu Ho'owaiwai."

DHHL Awards Affordable Green Homes in Waimānalo

DHHL has awarded single-family lots to 45 native Hawaiian families at Kumuhau Street in Waimānalo. The lot selection took place on July 10, 2010 at the Blanche Pope Elementary School.

The Kumuhau Subdivision is located on approximately 9.4 acres of Hawaiian Home Lands. Lot size is a minimum of 5,000 square feet. This project was being developed to coincide with the expansion of the Waimānalo Wastewater Treatment facility. The additional funding appropriated by the 2006 Legislature for the treatment facility allowed the department to proceed with this project.

Construction on the turnkey lots is anticipated to start in July 2010 and anticipated to have the first series of homes completed by the ending of the year. All homes are scheduled to be completed by August 2011.

DHHL continues to implement its energy initiatives in accordance with the Lingle-Aiona Administration's Hawai'i Clean Energy Initiative and its own Energy Policy known as Ho'omalūō. The



LEFT: Deputy Anita S. Wong observes first Waimānalo lessee Wilfred Gumapac-McGuire selecting his lot.

BELOW: Mr. Gumapac-McGuire standing proudly with his wife and Lt. Governor Duke Aiona and Chairman Kaulana Park.



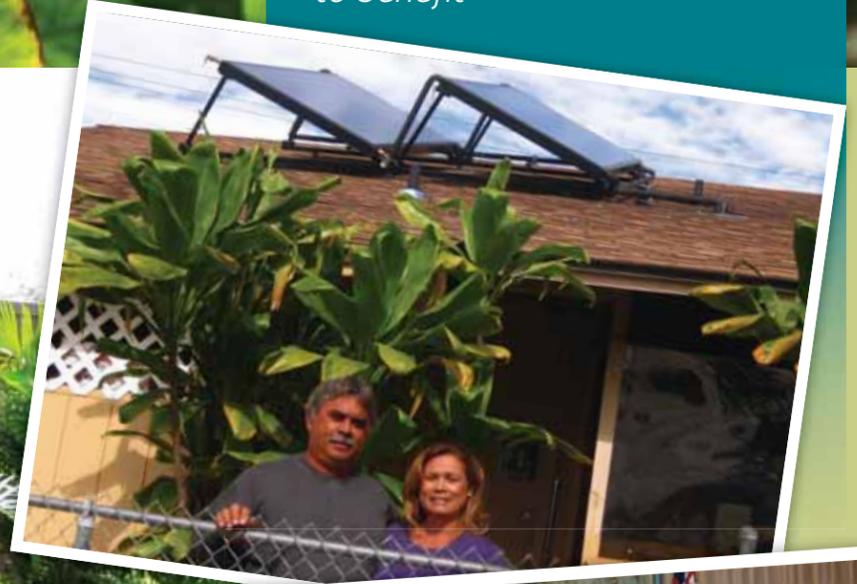
Kumuhau Subdivision is another LEED (Leadership in Energy and Environmental Design) Silver project that will contain notable green features, which are standard in all homes. These features include solar water heaters, rainwater catchment systems, and solar photovoltaic panels. Armstrong Builders is the builder of the homes that come in two-, three-, four-, and five-bedroom models with prices ranging from approximately \$224,000 for a two-bedroom, two-bath model to \$323,000 for a five-bedroom, three-bath model.

"The Kumuhau Subdivision is another example of how DHHL continues to positively impact our economy with the building of more affordable homes, leading the way for our families to have

a new energy-efficient home, and continuing to build strong a community based on the values of our ancestors," said Chairman of the Hawaiian Homes Commission Kaulana H.R. Park. "Today we celebrate the blessing of putting more beneficiaries on the 'āina, fulfilling their life-long dreams of homeownership, and promoting a more efficient and greener lifestyle for Hawai'i."

Energy Efficiency Retrofits:

400 low-income lessees to benefit



The Kamaka Family (upper left) and the Pelletier Family (above) with their new solar water heaters.

On July 19, 2010, the Department of Business Economic Development and Tourism (DBEDT), DHHL, and Department of Labor and Industrial Relations (DLIR) attended a press conference at the Governor's office announcing their partnership to provide low-income Hawai'i residents with energy efficient retrofits.

DHHL HALE MAIKA'I PROGRAM Offers Free Solar Water Heaters and CFL Light Kits

Find out if you are a qualified DHHL Lessee

Approximately 400 low-income DHHL lessees statewide will be able to receive free solar water heating systems and/or CFL light kits.

Through a partnership between the Department of Hawaiian Home Lands (DHHL), the Department of Business Economic Development and Tourism (DBEDT), and the Department of Labor and Industrial Relations (DLIR), the State of Hawaii received \$2.9 million in economic stimulus American Recovery and Reinvestment Act (ARRA) funds to provide DHHL lessees with energy efficiency retrofits to their homes to reduce energy consumption and costs.

Four contractors were hired to provide these services to DHHL lessees. The Council for Native

Hawaiian Advancement services the islands of Kaua'i and O'ahu, Honolulu Community Action Program services O'ahu, Maui Economic Opportunities services Maui, and Dowling Corporation services the islands of Hawai'i, Lāna'i and Moloka'i.

DHHL lessees are eligible for this program if their household income is at or below the income levels listed in the table to the right. Priority is given to seniors (ages 60 and over), people with disabilities, families with young children, high residential users, and households with high energy burdens.

If you are a DHHL lessee and would like to apply for free solar water heating systems and/or CFL light kits, please contact the service provider for your island listed at right.

Energy Retrofit Eligibility Chart

| NUMBER IN HOUSEHOLD | HOUSEHOLD INCOME AT OR BELOW |
|---------------------|------------------------------|
| 3 | \$42,120 |
| 4 | \$50,720 |
| 5 | \$59,320 |
| 6 | \$67,920 |
| 7 | \$76,520 |
| 8 | \$85,120 |

Add \$8,600 for each additional household member.

Maui

Bishop Pahia of Maui Economic Opportunities, 243-4369

O'ahu

Cerell Rivera of Honolulu Community Action Program, 521-4531

O'ahu and Kaua'i

Lilia Kapunia of Council for Native Hawaiian Advancement, 596-8155

Hawai'i, Lāna'i, and Moloka'i

Mei Lee Wong of Dowling Corporation, 270-0516

Community Pride Anahola Beach Park

In a three-part effort to clean Anahola Beach Park, approximately 300 Kaua'i community members gathered on two separate occasions to show their community pride and lend their efforts to make Anahola a cleaner, safer, and better place for everyone. On March 13 and June 5, 2010, students and coaches of the Kamehameha Schools Kapālama campus football team, students and coaches of the Kapa'a high school cheerleading squad, Department of Hawaiian Home Lands' staff, volunteers from the Queen Lili'uokalani Children's Center, Ka Hale Pono, Partners in Development Foundation, Kaua'i County, KKOFA Foundation, and other members of the Anahola community contributed to make these events a success.

Beautification efforts included trash collection, clearing of green waste, and removal of over 100 feet of hau bush from the park. Beyond this, clean-up efforts also contributed to the safety of the community. Volunteers painted over 40 boulders and a 400-foot long silver fence to make these barriers more visible to traffic and thereby prevent roadway accidents. Volunteers also trimmed the high shrubbery along the Anahola Road to make an overgrown guardrail visible.

To better inform the Anahola community of upcoming public events, a bulletin board was constructed at the park entrance for public use.

The third clean-up at Anahola Beach Park is scheduled for October 2010. Community members will also be planting various native plants to beautify the park within a cultural setting more appropriate to the natural landscape of the area.



kōkua

Next clean-up
Anahola Beach Park
October 2010



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Ho'okō Fulfilling the Commitment in East Mo'omomi

DHHL held a dedication ceremony on July 20, 2010 for the improvements to the East Mo'omomi Road in Moloka'i. The improvements include the paving of approximately 2 miles of roadway from Pu'upe'elua Avenue to the top of the ridge.

"The dedication and completion of this roadway marks a milestone in the development of Ho'olehua

Moloka'i," said Chairman of the Hawaiian Homes Commission Kaulana H.R. Park. "For the past decade the East Mo'omomi Avenue lessees have lobbied the Hawaiian Homes Commission for this project, and today is an example of how we fulfilled our commitment to our beneficiaries."

Maui Master Builders, Inc. began construction on the road improvements on April 1, 2010 with completion of the project and final inspection conducted on June 24, 2010. The roadway is 14-foot wide, and allows emergency vehicles to safely attend to the community's needs in this area. School bus service will also be able to utilize this paved roadway.

This project received funding thru the Hawaiian Homes Trust Fund in 2007 through the efforts of former Commissioner Milton Pa and saw its completion thru current Commissioner Henry Tancayo. The project costs totaled approximately \$590,000.



HOAP HELPS CONTINUED FROM FRONT.

struggling. We helped her talk with the family so that they could better support her, and worked out a Debt Management Plan with DHHL that addressed both her mortgage and her medical bills. Today, she is managing much better."

Another lessee, Nalani Perreira, had done all the right things preparing for homeownership. She planned well. She paid off all of her debt through CCCS prior to being awarded her home. She built the house, moved in and stuck to her budget. Everything was great, but then she got sick, so sick that she had to give up her two part-time jobs, reducing her income substantially and making the mortgage unaffordable.

"After I got the house, I was diagnosed with breast cancer," she said. "My brother also had health issues, and it was hard for me to take care of my brother and myself. I tried to hang on, but with my medical bills, I couldn't keep up with my mortgage."

Nalani went back to CCCS for help, who in turn tried to work with her bank. However, the bank was unwilling to modify her loan. Fortunately she approached CCCS early—CCCS has already communicated her difficulties to DHHL so that DHHL knows of Nalani's situation and can begin the loan restructuring to accommodate her current income and budget.

"There are always answers, but acting early gives folks more options rather than fewer. Waiting to get help until things are at a boiling point always results in fewer choices and less positive outcomes. The worst thing you can do is nothing and be plagued with the mind-numbing fear of losing the roof over your head." stated Burkholder.

"There are many people willing to help you," said Sam Moku, HOAP Manager. "When you've accumulated a lot of debt that you cannot pay, you get depressed, overwhelmed, almost paralyzed over the situation. It is not DHHL's desire to remove Hawaiians from the land. But if you continue to ignore your debt, you could lose your lease. We don't want that to happen. **Don't be embarrassed or ashamed to call. HOAP will help you.**"

HOAP also helps existing lessees to find jobs by partnering with Goodwill Industries of Hawai'i to coordinate job training and placement services statewide. Through Goodwill, interested native Hawaiians will be trained and placed in employment opportunities that best suits their needs.

If you are experiencing financial hardships, having difficulties paying your mortgage, or need employment, don't wait to ask for help, please contact HOAP at 1-877-512-HOAP.