



Resilience. Abundance. Kōkua.
10TH ANNUAL
Native CDFI Capital Access Convening



Welcome to the Hawaiian Islands

Ancestral Home of Every Native Hawaiian

Sponsors:



**Kaiser Permanente
Fund at East Bay
Community Foundation**



**Tamalpais Trust
Fund of RSF
Social Finance**



Native Hawaiians - Kanaka

- We.....Are Indian Country's **Youngest Sibling!** Here's How it Went Down
Damn That Manifest Destiny Policy
- **American Indians...**the **48** contiguous States – **FIRST** Contact: **1492/1620**
- **Alaska Natives.....**the **49th** State – **SECOND** Contact: **1741** (Titus Bering)
- **Native Hawaiians...**the **50th** State – **THIRD** Contact: **1778** (James Cook)



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May 13-15, 2025



Facts:

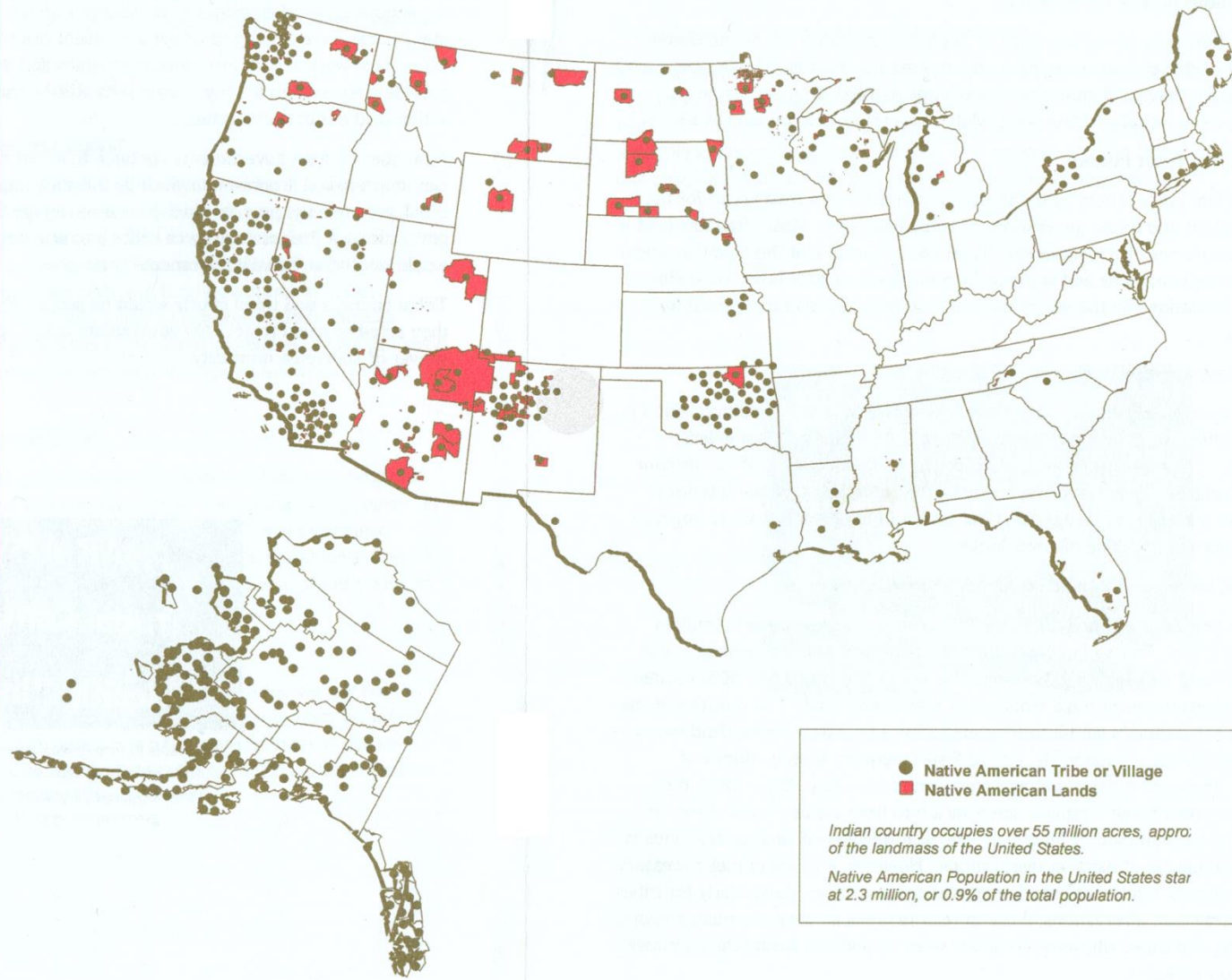
There are 557 federally recognized tribes in the U.S. 226 of these tribes are located in Alaska

The American Indian & Alaska Native population totals 2.3 million

Between 1887 and 1934, the U.S. government took over 90 million acres of land from tribes without compensation.

The largest reservation in the U.S. is the Navajo Nation.

The smallest reservation is less than one acre.



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Federal Policy Era's on Native Peoples

A Great Democracy Built on Native Lands

It's Always Been a Question of What To Do with Natives

From Policy of Manifest Destiny to Self Governance

Contact – 1828: Discovery/Extermination Era

1828 – 1887: Treaty Era (Forced Removal to Reservations & Trust Lands)

1887 – 1934: Assimilation Era (Boarding Schools, Allotments, Citizenship)

1934 – 1945: Self Governance Era (Federal Recognition)

1945 – 1965: Repeat. Assimilation/Termination/Urbanization

1965 – Present: Self Determination/Self Governance



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U.S. Built Capitalism & Democracy.....

- **Through Land Dispossession of Indigenous Peoples**
 - The Land for Free Business Model!
- **Through Slavery of African Americans**
 - The Labor for Free Business Model!
- **Others.....Historical Racism, Bias, Redlining, Inequality**
- **Generational Impacts**
 - Severe Multi-Generational Detriments
 - **Requires Access to Capital. Plain and Simple.....and NCDFIs are Doing It!**



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We All Survived.....We Are Still Here

And....We Are Claiming and Exercising

Our Right to Decide Our Own Future



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Indian Country.....Its Vocabulary!

- **Federally Established Tribal Trust Lands.....**
 - You Say....Reservations. We Say Hawaiian Home Lands or Homesteads
 - Congress Set-Aside 203,000 Acres for our Tribal Land Trust
- **Self Governance on Trust Lands.....**
 - You Say.....Tribal Govts. We Say Homestead Beneficiary Associations (HBAs)
- **Blood Quantum.....**
 - Your Tribal Govts.....Get to Set Yours. We Are Stuck with Congress Setting Ours
 - For our Tribal Lands,,,,Enrollment its a 50% Blood Quantum w/ 25% Heirship
 - For All Other Programs Its Descendancy.....like NACA, Health, Education



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Indian Country..... Its Vocabulary!

- **Primary Federal Oversight of Trust Lands.....**

- You Say.....DoI Bureau of Indian Affairs. We Say DoI Office of NH Relations
- Same Bully Aloha.....

- **Enrolled & Unenrolled....**

- You Say.....Tribal Citizens or Members. We Say Homesteader/Waitlist/Beneficiary
- We All.....Serve our People Regardless of Enrollment, Especially NCDFIs!

- **Sovereignty.....**

- You Say....Sovereignty. We Say Sovereignty. Its All Community Development.
- You Have Part 83 if You Want Federal Recognition.....We Have Part 50 if We Do.



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Our Tribal Trust Lands in Hawaii - 1920

Prince Jonah Kuhio Kalanianaʻole, Territorial Delegate to Congress



1915

House Rep Glass (Virginia), House Rep Holstein, Delegate Prince Jonah Kuhio Kalanianaʻole, House Rep Campbell (Kansas) and Honolulu Mayor Lane



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Our Hawaiian Home Lands – Tribal Lands

- **203,000+ Acres on 6 Islands and 4 Counties**
 - Largest Concentration on Hawaii Island
 - 10,000 Lessees all Islands After 100 Years of Administration (**avg 100 Lots per yr**)
 - 29,000 on a Waitlist all Islands (**avg age is nearly 60 years old!**)
- **Enacted in 1920 – Same Policy Era as Other Native Allotment Acts**
 - To receive land allotments for Homes, for Farms, for Ranches
 - To receive land allotments for mercantile – business and commerce
- **Homestead Associations (self governance)**
 - 50 Individual Homestead Associations!
 - 2 Statewide Homestead Associations (**SCHHA** & **AHHL**)



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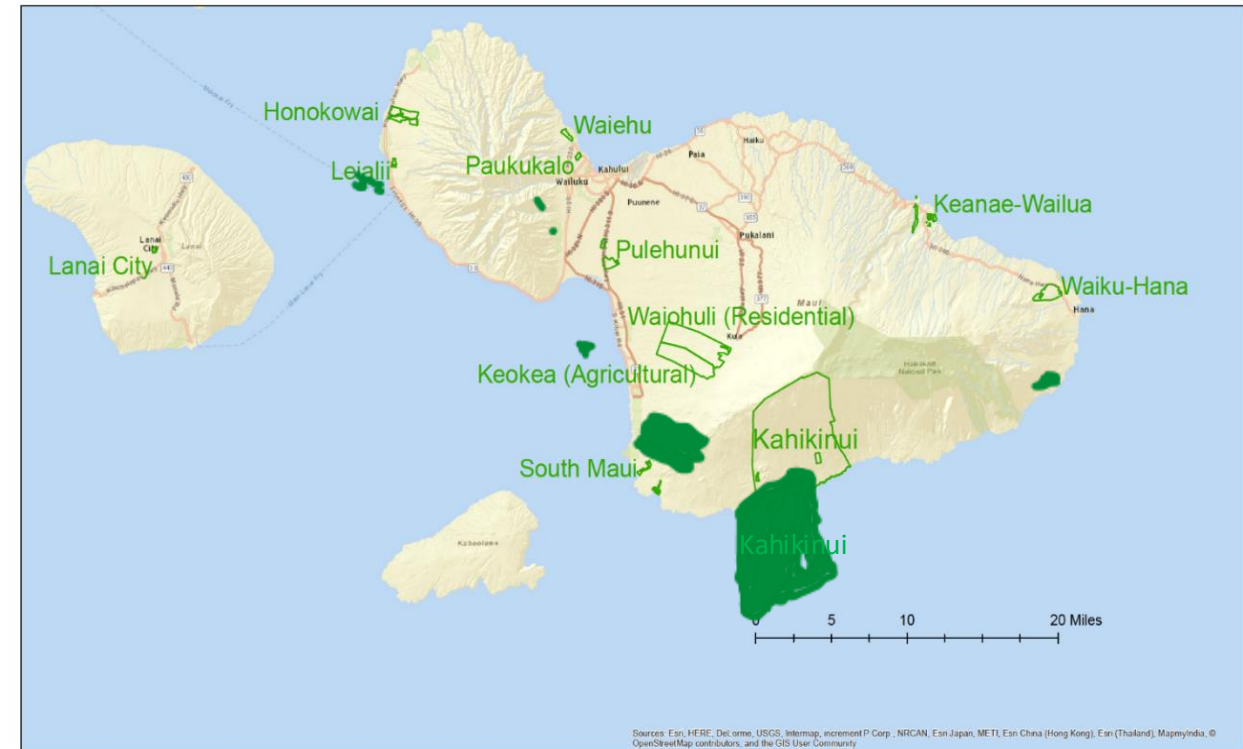
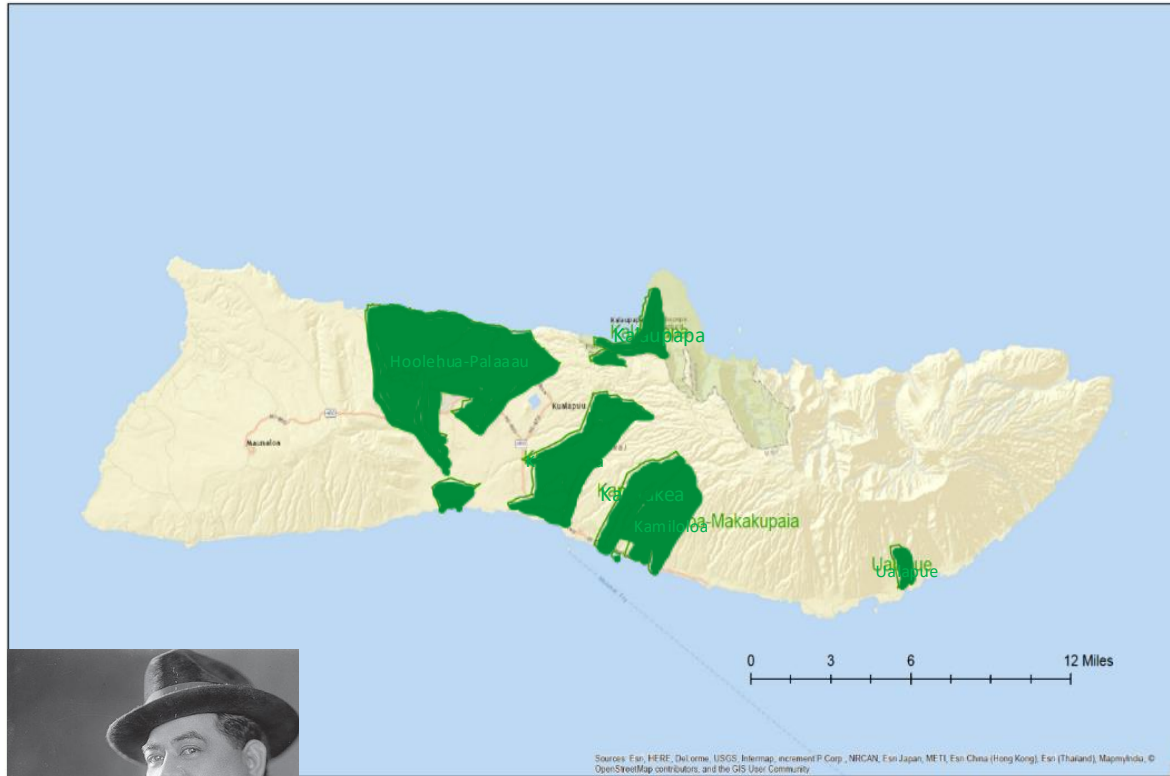


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A map of the island of Oahu, Hawaii, with numerous locations labeled in green text. The labels include Upolu, Waimanu, Kapiolani-Kapuleana, Keoniki, Honokaia, Kawaihae, Pauahi, Lalamilo, Nienie, Puukapu, Homouka, Piihonua, Keaukaha, Waiakea, Panaewa (Agricultural), Panaewa (Residential) Kaumana, Maunaloa, Keolu, Keahulu, Kealahou, Haleakala, Kaho-Olaa, Mountain View, Wailau, Waichinu, Kamahele, Puueo, and Kamahele. A scale bar at the bottom right indicates distances from 0 to 60 miles. The map also shows major roads and geographical features like Maunaloa Peak and Haleakala National Park.



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Our Tribal Trust Lands in Hawaii

The Very First to Settle Our Trust Lands on Molokai - 1923



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Federal Land Trusts for AI/AN/NH

Congress
Native Trust
Responsibility – AI/AN

Tribal Members



Tribes



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Federal Land Trusts for AI/AN/NH

Congress
Native Trust
Responsibility – AI/AN

Federal Agency
BIA at DOI
Oversight

Tribal Members



Tribes



Federal Land Trusts for AI/AN/NH

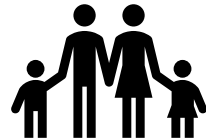
Congress
Native Trust
Responsibility – AI/AN

Congress
Native Trust
Responsibility - Hwns

Federal Agency
BIA at DOI
Oversight

Tribal Members

Tribes



Beneficiaries Homestead Assocs



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Administer as a Condition of Statehood

Congress
Native Trust
Responsibility – AI/AN

Federal Agency
BIA at DOI
Oversight

Congress
Native Trust
Responsibility - Hwns

State Govt
Administration - DHHL

Tribal Members



Tribes



Beneficiaries Homestead Assocs



Senator Akaka – Clarifies DoI Obligation

Congress
Native Trust
Responsibility – AI/AN

Federal Agency
BIA at DOI
Oversight

Tribal Members



Tribes

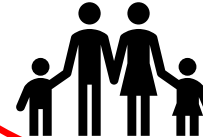


Congress
Native Trust
Responsibility - Hwns

Federal Agency
ONHR at DOI
Oversight

State Govt
Administration - DHHL

Beneficiaries Homestead Assocs

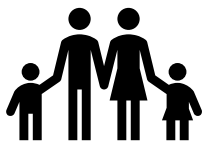


Senator Inouye Adds Us to NAHASDA

Congress
Native Trust
Responsibility - Indians

Federal Agency
BIA at DOI
Oversight

Tribal Members



Tribes



Congress
Native Trust
Responsibility - Hwns

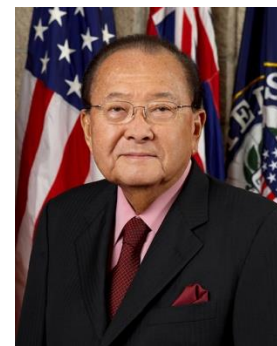
Federal Agency
ONHR at DOI
Oversight

State Govt
Administration - DHHL

Beneficiaries Homestead Assocs



Added
NAHASDA



President Obama Defines Homestead Associations

Congress
Native Trust
Responsibility - Indians

Federal Agency
BIA at DOI
Oversight

Tribal Members



Tribes



Congress
Native Trust
Responsibility - Hwns

Added
NAHASDA

Federal Agency
ONHR at DOI
Oversight

1st Two Rules
96 Years After Land Trust
Defines HBAs

State Govt
Administration - DHHL

Beneficiaries Homestead Assoc



Indian Country.....35 States with Tribal Lands

Welcome to our Tribal Trust Lands in the Hawaiian Islands!

- You Say Reservations or Tribal Allotments.....
 - We Say Hawaiian Home Lands, Homesteads
- You Say Tribes.....
 - We Say Homestead Associations
- You Say Tribal Leader.....
 - We Say Homestead Leader
- You Say Tribal Member.....
 - We Say Beneficiary, Homesteader, Waitlister



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Housing & Economic Development
2009 – 16 Years



Policy Advocacy & TA
2022 – 3 Years



Native CDFI
2020 – 5 Years

SOVEREIGN COUNCIL
OF



HAWAIIAN HOMESTEAD
ASSOCIATIONS

Homestead Association - Statewide

1987 – 38 Years



H·C·D·C

HOMESTEAD COMMUNITY
DEVELOPMENT CORPORATION

Housing & Economic Development

2009 – 16 Years



TiLEAF GROUP

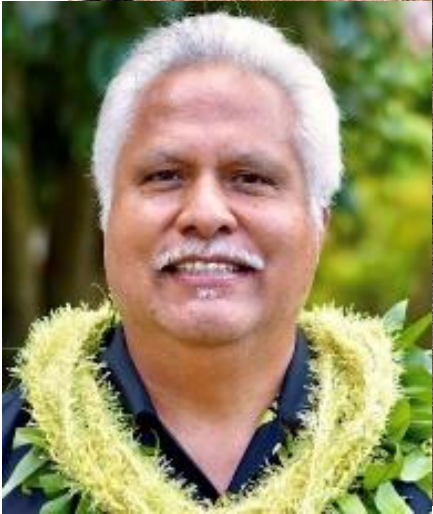
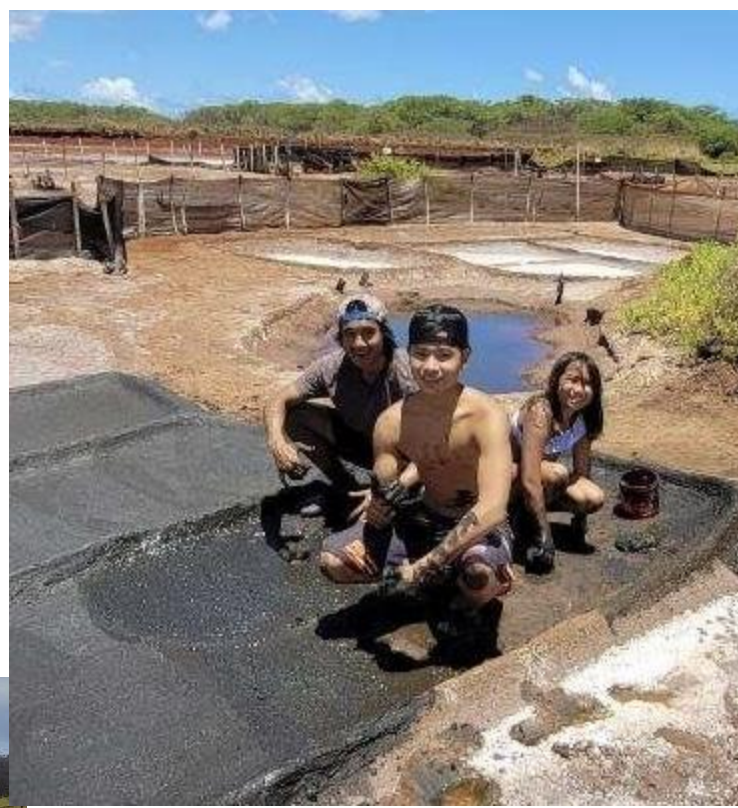
Policy Advocacy & TA

2022 – 3 Years



Native CDFI

2020 – 5 Years



Mahalo.....

**On Behalf of the SCHHA, Our Tribal Land Communities and
All Kanaka**

Our Hearts Are Full Because You See Us....All These Years



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