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# Turning Challenges into Opportunities

Enhancing Loan Servicing During Financial Strain

Presented by



# Turning Challenges into Opportunities:

## Enhancing Loan Servicing During Financial Strain

We will pinpoint the tough spots in loan servicing during financial strain and discover fresh, community-centered ways to turn these into opportunities. This will help us build stronger relationships, work more effectively, and boost our borrowers' financial health.



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## *About Hawai'i Community Lending*

Hawai'i Community Lending is a nonprofit Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. We were started in 2002 as a mortgage broker under Hawaiian Community Assets and founded as a subsidiary nonprofit in 2014, HCL funds affordable housing ecosystem from home buyers to home builders to homeowners.

## *Our Mission*

**Hawai'i Community Lending** increases access to credit and capital for the economic self-sufficiency of Hawai'i residents with a particular focus on Native Hawaiians.

## *Our Vision*

All Native Hawaiians will own a home and reconnect to 'āina for spirituality, food security, and healing from the systematic separation of our people from our ancestral lands. When we realize this vision together, our 'ohana will anchor a 21st century Hawaiian economy centered on Hawaiian values, and collective well-being.

## *Our Philosophy*

Our organization is rooted by a philosophy of **Kahua Waiwai**, meaning Foundation for Wealth. We view the home as a foundation (Kahua). Upon this foundation is built a family's spiritual values and teachings (Waiwai). It is the spiritual value of the home and its surroundings that provides stability and the opportunity for families to build a secure future. Opportunities that help stabilize family life help to create a more stable community. A strong foundation, if built property, will serve generations to come.

## *Our Values*

We embrace 3 core values.

'Ike – We empower our community and our team to be leaders in affordable housing and community development.

Ea – We motivate our community and our team through a Hawaiian way of being, thinking, and interacting with the world.

Pono – We establish and maintain relationships in our community and within our team that are mutually respectful.



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# Question Swap

What has been a challenge taking up a lot of space in your brain lately?

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What is a goal that you would like to accomplish by the end of the year?

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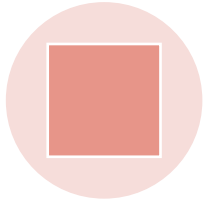
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# How to Explore Empathy-Driven Financial Solutions



WHAT IS  
FINANCIAL STRAIN  
AND WHEN CAN IT  
HAPPEN IN YOUR  
COMMUNITY



UNDERSTANDING  
BORROWER  
CHALLENGES AND  
NEEDS



IMPLEMENTING  
EFFECTIVE &  
CREATIVE  
COMMUNICATION  
STRATEGIES



DEVELOPING  
TAILORED PLANS  
AND SOLUTIONS



COLLABORATING  
WITH COMMUNITY  
RESOURCES



MEASURING  
SUCCESS AND  
OUTCOMES



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# How can we turn challenges into opportunities?

- Changing your borrowers' mindset and strategies. Having them view difficult situations not as roadblocks, but as chances for growth, learning, and improvement.
- Struggling to keep up with bills may lead the borrower to learn how to budget more effectively, seek financial counseling, or apply for assistance programs they may not have known existed. It becomes an opportunity to build long-term financial habits and tools.
- Facing the risk of losing housing might lead to connecting with community resources, learning a tenant rights, or working with HCL and other organizations like HCL that support long-term stability and self-sufficiency.



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# Understanding the Financial Strain Landscape

Build a Kahua (foundation) for understanding the macroeconomic and microeconomic factors contributing to financial strain.



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# What is Financial Strain?



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It's more than just being short on cash; it's a situation where individuals or entities struggle to meet their financial obligations comfortably and sustainably.

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Individuals or entities become overwhelmed with money problems, hindering their ability to live comfortably and meet their monthly financial obligations.

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Experiences stress or anxiety about money or future expenses.

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Relying on credit cards, short-term loans, and exhausting savings accounts.

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Financial strain can happen to all income brackets.



# When and How Financial Strain Shows up in Our Communities

This occurs when financial events make managing money difficult, such as;

- Sudden job loss/decrease in work hours
- Unexpected medical expenses
- Significant life events
- Increase in expenses
- Poor budgeting
- Overspending
- Unable to maintain debt



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# Understanding Borrower Challenges & Needs

**Difficulty Navigating  
Complex Financial and  
Bureaucratic Systems**

***Major Life Events***

**ACCESS TO BUDGETING AND  
FINANCIAL COUNSELING**

**Support during hardships**

**FLEXIBLE &  
CUSTOMIZED WORK  
OUT OPTIONS**

**Limited Access –  
Technology,  
Transportation, and  
Resources**

Socioeconomic  
Challenges



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# Borrower Challenges

We will review some of the most common faced challenges when seeking help during financial crisis. Borrowers often encounter a range of challenges that make it difficult to access the support they need. As financial pressures mount, borrowers may experience rising debt and an increase in missed payments, which can negatively affect their credit and long-term financial stability.

In addition to the financial impact, many borrowers face emotional stress, anxiety, and uncertainty about their future. Navigating relief programs can be particularly overwhelming—eligibility requirements, complex application processes, and limited awareness of available resources often create barriers to receiving timely assistance. These obstacles not only delay recovery but can also deepen the borrower's financial hardship.

By understanding these common challenges, we can better design support systems that are accessible, responsive, and effective in helping borrowers regain control of their finances and move toward long-term stability



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# Limited Access – Technology, Transportation, and Resources

## A. Technology Access

- Limited broadband infrastructure in rural areas means many Native Hawaiian and local households lack fast, reliable internet.
- Difficulty accessing online loan applications, government aid, or budgeting tools creates digital exclusion. Lack of digital literacy or comfort with online platforms further compounds this barrier, especially for kūpuna (elders).

## B. Transportation Barriers

- Physical isolation on neighbor islands or rural communities restricts access to in-person banking and financial counseling.
- Public transit options are limited or unreliable, particularly on the other islands besides O‘ahu.
- High costs of vehicle maintenance and inter-island travel make it difficult to access essential financial services or attend meetings.

## C. Under-Resourced Communities

- Many Native Hawaiian and local communities have few or no nearby financial institutions, nonprofits, or culturally responsive service providers.
- Community centers and schools are often underfunded and may not offer regular financial literacy workshops or support programs.



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## *Lack of Trust with Financial Institutions*



**Historical Dispossession:** Centuries of land loss, broken treaties, and systemic marginalization have fostered deep mistrust of government and financial institutions.



**Discriminatory Practices:** Native Hawaiian and local borrowers have reported experiences of redlining, predatory lending, and loan denials at higher rates than secondary home, investment and military borrowers.



**Cultural Disconnect:** Traditional Hawaiian values emphasize collective well-being and resource sharing, which often clash with the individualistic, profit-driven model of modern banking.



**Perceived Exploitation:** Past and ongoing development on sacred or ancestral lands by financial backers adds to the sense of betrayal and exploitation



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# Difficulty Navigating Complex Financial and Bureaucratic Systems

- **Overwhelming Paperwork:** Applications for loans, rental assistance, and government aid often involve complex, English-only forms that are difficult to understand or complete—especially for elders or those with lower literacy levels.
- **System Fragmentation:** Services are scattered across agencies and platforms, requiring borrowers to deal with multiple offices, websites, or phone numbers, often with little guidance or coordination.
- **Lack of Culturally Competent Assistance:** Few financial counselors or caseworkers are trained to serve Native Hawaiian clients in ways that respect cultural values or communicate effectively.
- **Time Constraints:** Native Hawaiians and local often work multiple jobs or care for extended family, leaving little time to pursue support through time-consuming bureaucratic processes.



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# Major Life Events that Trigger Financial Strain

## Health Crises

- Sudden illness or chronic health conditions—exacerbated by limited access to healthcare—can lead to overwhelming medical debt.
- Caring for kūpuna or sick family members often means reduced working hours or job loss.

## Loss of Employment

- Many Native Hawaiians and locals work in tourism, hospitality, or gig economy sectors, which are highly sensitive to economic downturns (e.g., COVID-19 shutdowns).
- Job loss may lead to immediate housing and food insecurity, especially in multigenerational households.

## Death in the Family

- Funerals are deeply significant cultural events, often requiring substantial financial resources that can lead to debt.
- Loss of a primary breadwinner or family leader can destabilize entire 'ohana networks.

## Natural Disasters

- Events like wildfires, hurricanes, or floods disproportionately affect Native Hawaiian and local communities due to vulnerable housing and infrastructure.
- Recovery aid is often slow, bureaucratic, and difficult to access.



# Socioeconomic Challenges

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**LOWER WAGES & JOB INSECURITY:** MANY NATIVE HAWAIIANS AND LOCALS ARE OVERREPRESENTED IN LOW-WAGE WORK AND UNDERREPRESENTED IN HIGH-GROWTH INDUSTRIES.

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**HOUSING INSTABILITY:** HOMEOWNERSHIP IS OFTEN OUT OF REACH DUE TO RISING REAL ESTATE PRICES, WHILE RENTING IS INCREASINGLY UNAFFORDABLE.

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**CREDIT CHALLENGES:** MANY BORROWERS FACE POOR CREDIT SCORES OR THIN CREDIT HISTORIES, OFTEN THE RESULT OF SYSTEMIC INEQUITIES AND LIMITED FINANCIAL EDUCATION.

*ALWAYS REMEMBER THAT THESE CHALLENGES DON'T OCCUR IN ISOLATION—THEY'RE LAYERED. FOR EXAMPLE, SOMEONE DEALING WITH A HEALTH CRISIS MAY ALSO FACE TRANSPORTATION ISSUES, LACK OF INTERNET ACCESS, AND A SYSTEM THEY DON'T TRUST OR UNDERSTAND. ADDRESSING BOTH NATIVE HAWAIIAN AND LOCAL BORROWER HARDSHIPS REQUIRE SYSTEMIC SOLUTIONS GROUNDED IN CULTURAL RESPECT, EQUITY, AND ACCESS.*



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# BORROWER NEEDS

**These are the most common needs we see when our borrowers are facing financial strain: housing stability, utility assistance, and access to financial relief or guidance.**

During times of hardship, borrowers often experience significant stress trying to keep up with and cover basic living expenses. Many also lack the financial cushion to navigate unexpected emergencies or income loss.

**Meeting these needs is critical.** By providing timely support we help borrowers stay housed, maintain essential services and avoid deeper financial setbacks.

Additionally, connecting borrowers with trusted financial counseling and culturally relevant programs empowers them to rebuild stability, regain control over their finances, and work toward long-term recovery.

**Our goal is to offer both relief and a path forward,** ensuring that borrowers are not just surviving the crisis but equipped to emerge from it in a stronger financial position.



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# Access to Budgeting Tools and Financial Counseling

## Culturally Relevant Financial Education

- HCL centralizes our programs to be grounded in Native Hawaiian values and acknowledges traditional concepts of wealth, responsibility, and communal care.

## Personalized Financial Counseling

- Providing access to **one-on-one support** with trusted counselors who understand the unique economic pressures both Native Hawaiians and locals face, such as multigenerational household budgeting or caregiving responsibilities.
- Counselors being trained to help clients navigate both **mainstream banking systems** and **alternative or community-based resources**.

## Accessible Tools and Workshops

- We often offer and hold workshops in-community (schools, churches, civic clubs) and virtually, for our clients that are unable to make any in-person workshops.
- Budgeting apps or printed guides designed specifically with Native Hawaiian and local families in mind.



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# Support During Life Hardships



## Emergency Financial Assistance

Rapid-response aid for unexpected events like illness, death in the family, natural disasters, or job loss.

Programs HCL has provided have included **loan assistance, utility relief, and housing support** with flexible application processes.



## Trusted Community-Based Navigation

HCL provides support delivered by Native Hawaiian practitioners or trusted community leaders. While most of our team members are from Native Hawaiian communities and can guide borrowers through public aid programs, loan deferments, or debt relief with cultural sensitivity and patience.

Helping to navigate applications for aid, loan forbearance, and government services in ways that respect privacy and dignity.

We also have provided centralized hubs for support, both physical and virtual. This will eliminate the need to navigate disconnected systems.



## Creative Listening & Trust-Building

**Creative listening** means meeting people where they are—listening with empathy, without judgment, and with cultural awareness. This includes:

- HCL will take the time to understand the borrower's full story, not just their finances.
- Holding space for emotional expression, grief, or spiritual hardship related to financial struggle.
- HCL holds conversations using talk-story methods, allowing borrowers to share in a way that feels natural and affirming.

HCL team members are trained in technical skills and to be **relational, trauma-informed, and have culturally respectful communication.**



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# Gold mine of goodness

Think about some really genius piece of advice, something that maybe a mentor or family member said to you or one of the most valuable lessons you learned, whether you received in your youth, young adulthood or even now. How may this advice have led you to where you are in your career today? Especially working in Native communities.



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# Implementing Effective & Creative Communication Strategies

## *Listening Is a Relationship, Not a Transaction*

*Creative and effective listening is **not about collecting data—it's about building trust, healing relationships, and co-creating solutions.** When done thoughtfully, it can transform the way services are delivered and empower borrowers to feel seen, heard, and respected.*



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# Talk Story: A Hawaiian Way to Meaningful Dialogue

## What is Talk Story?

**HCL bases communication with our borrowers to just talk story.** This is a way of engaging in informally, often spontaneous conversation that is relaxed, narrative-based, and rooted in relationship. It's a way of sharing life experiences, passing down wisdom, resolving conflict, and connecting with others through stories rather than facts or data.

In many Native Hawaiian and local families, talking story is how:

- Lessons are taught
- Feelings are processed
- Decisions are made
- Healing begins

It's not just what's said—it's *how* it's shared: patiently, personally, and with aloha.



## HCL Grounds Listening in Native Hawaiian Values

To build trust and connection, we align our approach with cultural values:

- ❖ Aloha – Approach each person with compassion, empathy, and kindness.
- ❖ Kūleana – Acknowledge shared responsibility between the listener and the speaker.
- ❖ Lōkahi – Listen for harmony and balance in what is said and unsaid.

## Practice Active and Compassionate Listening

- Be fully present: Eliminate distractions and give the person your undivided attention.
- Reflect and clarify: Repeat or rephrase what was said to confirm understanding.
- Validate feelings: Acknowledge the person's experience without judgment or rushing to solve the problem.
- Use silence as a tool: Give people time to reflect and share in their own rhythm.



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## Begin with Genuine Connection, then Ask Open and gentle questions

Share something about yourself, maybe an experience you may have had or specific memory:

*“My Tūtū used to talk about how when money was tight, but they always found a way to make it through.”*

This opens the door for mutual sharing, not interrogation.

Ask open and conversational questions to get the borrower comfortable with you so they don't feel like it is an interrogation but a conversation:

*“What's been going on lately?”*

*“Tell me a little about what is going on with your 'ohana.”*

*“How did you handle things the last time money was tight?”*

Let the person lead the direction of the conversation. Don't rush them to the “point.”

## Listen More Than You Talk and Honor the Mo'olelo (Story)

Let silences breathe.

When speaking face-to-face, make eye contact and stay engaged. On the phone, gently repeat keywords to show you're listening and understanding, demonstrating empathy and a willingness to help.

Don't interrupt—even if the story feels “off-topic,” it may hold emotional or cultural meaning.

Every story shared is a gift. Respond with respect:

*“That must've been hard.”*

*“Thank you for trusting me with that.”*

Do not dismiss or minimize what they've shared, even if it's not “solution-oriented.”





## Follow Through with Respect and Transparency

- Listening is only meaningful if followed by **trustworthy action**.
- Be clear about what you can offer—and what you cannot.
- Always **follow up** when you say you will.
- If you need to refer someone, **offer to walk with them through the process** rather than handing them off coldly.

## Be Culturally Responsive and Trauma-Informed

- Be aware that financial trauma, systemic racism, and colonial history may affect how people communicate.
- Avoid rushing or interrupting.
- If someone becomes emotional, hold space rather than steering away—acknowledge and honor their courage in sharing.
- Offer choices: “Would you prefer to talk now, or would another time work better?”



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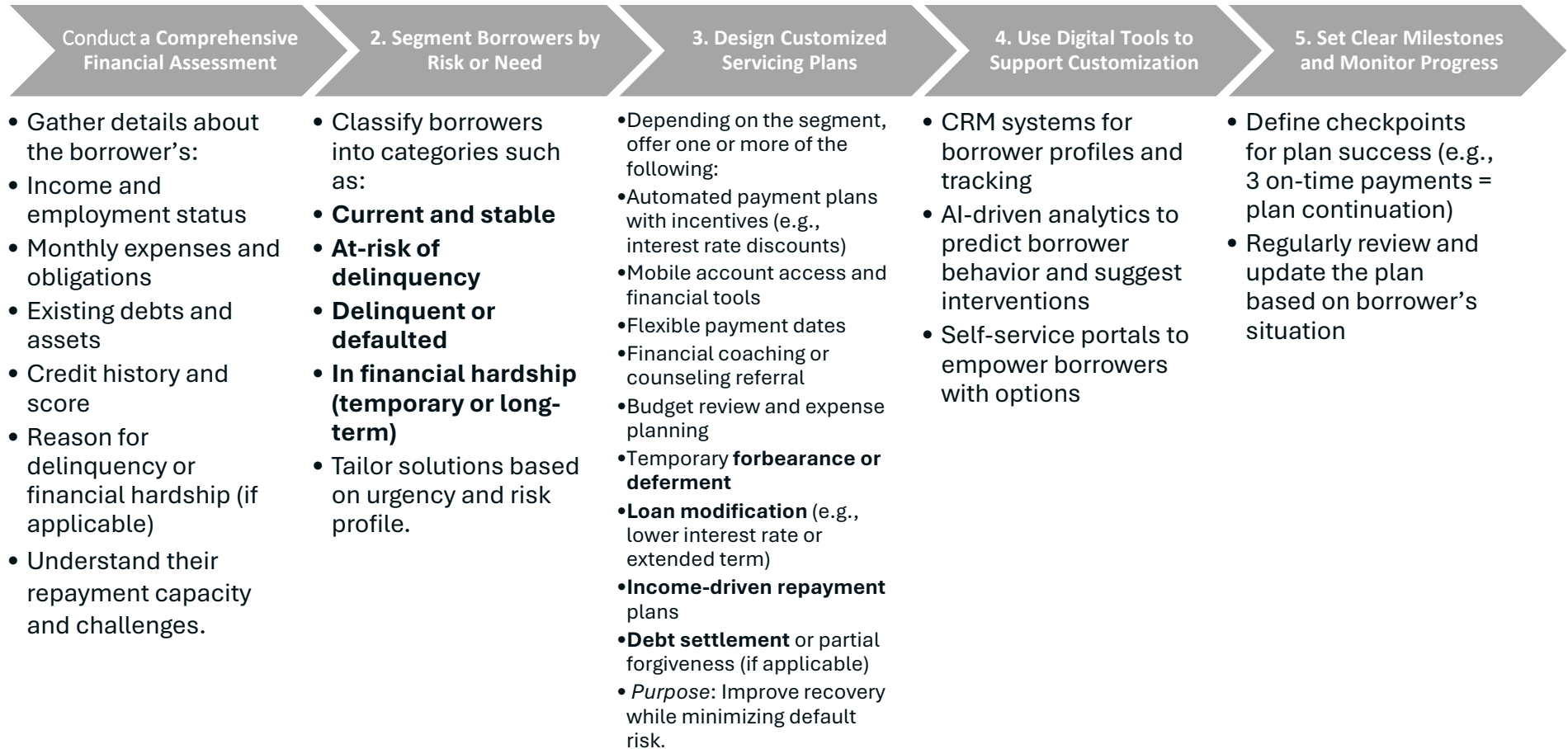
# Developing Tailored Plans and Solutions

At its core, this approach recognizes that not all borrowers are alike. Financial circumstances can vary widely, and rigid, one-size-fits-all loan servicing models will often fail in preventing defaults or build long-term customer trust. Tailored servicing involves analyzing each borrower's specific financial situation and designing repayment strategies that balance two goals:

- Help the borrower stay on track or recover financially
- Ensure the lender can recover the funds owed, either fully or in part



# Finding a Pathway to Borrower Solutions



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# Flexible Loan Support Options

**Forbearance:** Offered for **short-term financial hardships**

**Loan Modification:** Available for **long-term challenges**, tailored to client situations and HCL policies

**Repayment Plans:** For clients who've missed payments but can resume making regular payments—this option **spreads past-due amounts over future months** to bring accounts current gradually

**Interest-Only Payments (4–6 months):** Short-term relief option where clients **pay only interest**, reducing monthly burden while they stabilize income or recover from hardship



# Loan Modification vs. Forbearance

## Loan Modification

- Loan Modifications are usually granted to clients whose hardship is considered long-term. Ex. Permanent decrease in income – change of job/occupation, divorce, loss of household member, etc.
- Loan modification involves making a permanent change to the original terms of the loan. This could include lowering the interest rate, extending the loan term, or reducing the principal balance, making the loan more affordable.

## Forbearance

- Forbearances are normally for short-term hardships but may be considered for special/curable forbearances depending on the client's hardship. Ex. Client has a medical bill that needs to be taken care of ASAP and is unable to move finances around to accommodate situation – short-term
- Special/Curable 6-12mons: Ex. 1. Client loss employment actively seek new employment, unable to qualify for unemployment. 2. Client becomes homeless or having long-term medical related reasons.



# Managing Loan Payments: Repayment Plans vs. Interest-Only

## Repayment Plan

Should borrower be coming out of a hardship and wanting to catch up - A way to break overdue balances into manageable installments without refinancing.

Ex. Client now has stable income, allowing them to repay missed payments over time.  
- Some request to pay twice a month, some request for a little more to be added into their regular payment amount.

## Interest-Only Payments

Client facing hardship but doesn't want to modify their loan and wants to continue making consistent payments at a lower amount. - Helps borrower free up cash temporarily

An alternative to full forbearance, easing payments without stopping them completely.

Ex. A temporary reduction in income after medical issue causing you to work part-time – can help with staying current and avoid DLQ.



## Scenario 1: Small Business Disruption

Client runs a food truck that has been temporarily closed due to permit delays. Their business may reopen in 4–6 months. They've used savings to keep up but are now falling behind. No other steady income.

- ☐ Forbearance
- ☐ Loan Modification
- ☐ Repayment Plan
- ☐ Interest-Only Payments (4–6 months)

 **Why?:**

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## Scenario 2: Sandwich Generation Caregiver

The borrower is now supporting their elderly parent and an adult child. Income is stable but stretched. They've started missing payments and don't know when relief will come. Client is currently 60+ days delinquent.

- ☐ Forbearance
- ☐ Loan Modification
- ☐ Repayment Plan
- ☐ Interest-Only Payments (4–6 months)

 **Why?:**

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## Scenario 3: Seasonal Work Gaps

Client works in tourism with 8 months of stable income per year. They struggle financially in the off-season and are looking for help balancing payments year-round.

- ☐ Forbearance
- ☐ Loan Modification
- ☐ Repayment Plan
- ☐ Interest-Only Payments (4–6 months)



**Why?:**

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## **Scenario 4: Partial Disability Claim Pending**

Client was injured and applied for partial disability. Approval is pending. They can't work full-time and don't know how long they'll need relief. Client is currently 30+ days delinquent.

- ☐ Forbearance
- ☐ Loan Modification
- ☐ Repayment Plan
- ☐ Interest-Only Payments (4–6 months)

 **Why?:**

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# Collaborating with Community Resources: A Loan Servicing Perspective

The purpose of collaboration is to strengthen borrower support systems to improve loan performance, align servicing practices with culturally grounded community values, and advance the mission of Native CDFIs in fostering financial empowerment and sovereignty.



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# Key Community Resource Partners

<u>Partner Type</u>	<u>Examples</u>	<u>Value to Loan Servicing</u>
Native CDFIs	Oweesta, Four Bands, Neighborworks, etc.	Shared cultural mission; technical assistance; aligned servicing goals
Housing Counselors	Hawaiian Community Assets, HHOC, Nanakuli Housing,	Early delinquency intervention; borrower education
Workforce Development Programs	Alu Like, Kamehameha Schools' career services	Improve borrower income stability
Legal Aid Services	Native Hawaiian Legal Corporation and Legal Aid	Support with foreclosure prevention, heir property issues
Social Service Agencies	State and County programs, Local non-profits	Address financial hardship through wraparound services



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# Strategies for Effective Collaboration

- Establish MOUs or referral protocols with key community partners.
- Train servicing staff on cultural competencies and partner capabilities
- Incorporate community feedback into servicing policies and hardship solutions



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# Call to Action



Build Bridges, Not Barriers: Reframe servicing as a community stewardship role.



Honor the Lāhui: Serve borrowers in a way that uplifts ‘ohana, ‘āina, and culture.



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# Talk Story

- Q & A



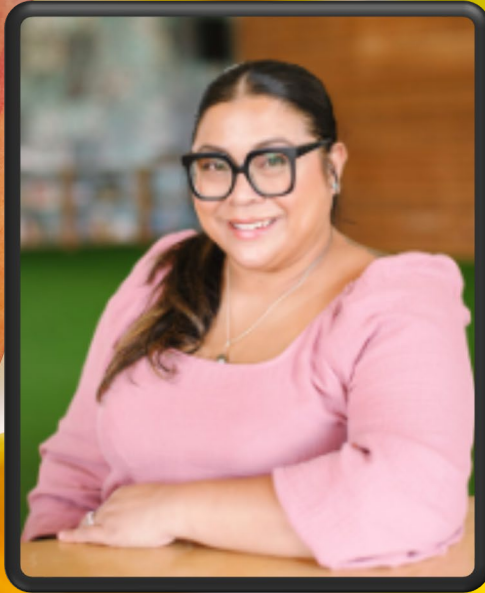
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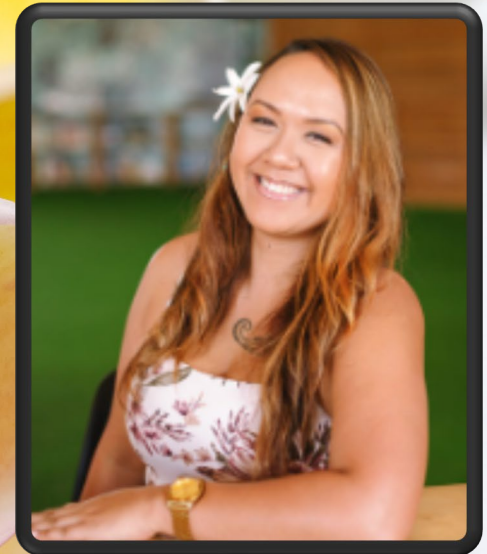
# Mahalo!



*Trisal Luna-Calvin*  
Home Preservation  
Manager



*Kahaunani  
Mahoe-  
Thoene*  
Servicing Director



*Shareese  
Haiola*  
Loss Mitigation  
Analyst/Servicing  
Assistant



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