

# PROMISED LAND

To reclaim ancestral land  
all Native Hawaiians need  
is a \$300,000 mortgage  
and to wait in line for dec

INVESTIGATIVE SERIES



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*A 100-year-old program created to provide Native Hawaiians —  
especially poor ones — land to live on after the U.S. annexed the*

**EDITOR'S**  
*This story w*



Zalie Kamaile had been on the homestead waitlist for 23 years when she passed on a home in Kapolei. Jade Miyazaki, pictured below, was able to afford the mortgage on a homestead there and waited only a quarter of the time.

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Continued from A1

Kamaile, however, couldn't qualify for a mortgage.

During that period, she lost her job, declared bankruptcy and spent two years homeless, part of it living in a tent on the beach. Kamaile passed on each offering, tossing the letters in the garbage. "I cried an awful lot," she said.

Today, Kamaile, 68, still doesn't have a homestead. She's about 3,500 applicants deep on a waitlist, 33 years after she first applied. She lives in a cramped rental apartment in a low-income housing project and serves as caregiver for a disabled family friend who lives with her. Kamaile's mother died last year, 10 days shy of her 91st birthday. Kamaile still regrets not being able to provide her with a homestead. "That was my one wish for her."

The Honolulu woman's story reflects what has been a decades-long failure of the state Department of Hawaiian Home Lands to fulfill its mission.

Under state law, anyone who is at least half Hawaiian and 18 or older is considered a beneficiary of the land trust and entitled to get a homestead in a "prompt and efficient manner." Qualifying for financing is not listed as a requirement, but that has essentially become one because of the way the program is run. As a result, Hawaiians with the financial means and knowledge to navigate the complicated system are able to get homesteads with relative ease while thousands of others continue a generations-long wait for the land that is their birthright, an investigation by the Honolulu Star-Advertiser and ProPublica has found.

Over the past 25 years, the department, known as DHHL, has largely invested in building sprawling subdivisions. Instead of satisfying a crushing demand for housing, the remedy has exacerbated the problem, as the homes have proved too expensive for many applicants.

The result has been an ever-lengthening waitlist, now 23,000 people long, as Native Hawaiians struggle in one of the country's most expensive housing markets. At the average rate the department has developed residential lots since 1995, it would take 182 years to meet demand — before figuring in expected waitlist growth.

State and federal watchdogs have long criticized the department for its failure to deliver homesteads in a timely fashion, and this year, the Hawaii Supreme Court concluded that "the state of Hawaii has done little to address the ever-lengthening waitlist" over the past 30 years.

Under the current model, the department often goes thousands



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deep to find interested and qualified buyers, effectively bypassing low-income Hawaiians who have been waiting longer.

Since 1995, for example, DHHL has awarded about 2,200 residential leases to Oahu residents. Sixty percent of them went to beneficiaries who came from census tracts with median household incomes higher than \$75,000, the two news organizations found through an unprecedented analysis of tens of thousands of lease transactions, waitlist records and other documents.

Jade Miyazaki was one of them. A hotel marketer, she already owned a small townhouse, but she applied for the homesteading program hoping to get more space for her family of five.

She got a home in 2010 in Kanehili, one of the subdivisions that Kamaile, the ukulele player, passed on. Miyazaki had waited only a

quarter of the time even though she was more than 2,000 places deeper on the waitlist. But unlike Kamaile, Miyazaki could afford the mortgage.

She was among the last of the so-called waitlisters to be awarded land leases in the 375-home subdivision, where home prices at the time averaged about \$345,000 in today's dollars.

Today, the median household income for Kanehili and two other nearby homestead subdivisions is about \$100,000. That is nearly double the approximately \$55,000 median income for waitlist households, according to a 2017 federal study on Native Hawaiian housing.

"This program creates a division among Hawaiians," said Vanessa Garcia Phillips, a beneficiary leader who has been on the waitlist a relatively short three years. "You have the haves and the have-nots."



An analysis showed the homesteading program has benefited those with the means to navigate the complex system while leaving many low-income Native Hawaiians behind. Read about how we uncovered this at [staradvertiser.com](http://staradvertiser.com).

Pictured below are the state Department of Hawaiian Home Lands' offices in Kapolei.



In the meantime, more Hawaiians will continue to die waiting. Analyzing trust records, the Star-Advertiser and ProPublica found that more than 2,000 beneficiaries already have died while on the waitlist without receiving homesteads — a number that has not been previously reported but that many agree is a severe undercount. The department records the death of a beneficiary only if the family provides a death certificate.

The investigation by the news organizations marks the first time DHHL's subdivision strategy has been extensively examined, and many of the findings are new — even to DHHL. The agency said it didn't have the staff or tools to replicate the analysis, but it acknowledged its model produced housing prices beyond the reach of many waitlisters.

Still, officials defended the approach, saying they were doing what they could to deliver on what waitlisters consistently rank in surveys as their top choice: single-family homes. When the department built duplexes about two decades ago, it got a lackluster response from beneficiaries, some of whom believe the law promises them land, not just housing.

About 8,400 residential leases have been awarded since 1921, said William J. Aila Jr., who serves as department director and chairman of the Hawaiian Homes Commission, which oversees the agency and the land trust. To address the affordability problem, he said, the department has provided a greater number of less-costly lease options, such as empty lots where beneficiaries can build their own homes. It also