

### 1. How do I apply for OHA scholarship?

For more information about OHA scholarships and detailed information about the application requirements, visit the program's <https://www.oha.org/scholarships/> page.

### 2. Can I get more information about OHA's scholarship program?

Thank you for your interest in the UH-OHA Ho'ona'auao Higher Education Scholarship Program. This scholarship is available to students of any of the University of Hawai'i's 10 campuses across the pae 'āina. The program is funded by the Office of Hawaiian Affairs and administered by the UH Manoa Science and Engineering Mentorship Program. The program provides scholarships and wraparound student services.

Applicants must meet the following:

- Be of Native Hawaiian ancestry and be verified;
- Be a Hawai'i resident or a resident of the continental United States;
- Demonstrate financial need based on Free Application for Federal Student Aid (FAFSA);
- Enrolled at any of the 10 UH System campuses (part-time or full-time).
- Maintain a minimum 2.0 GPA for undergraduate or 3.0 GPA for graduate students.

Priority Consideration will be given to applicants that meet the following:

- Non-traditional students (a) is considered financially independent for purposes of determining eligibility for financial aid; b) has dependents other than a spouse-usually children, but sometimes others; or c) is a single parent-either not married or married but separated and has dependents)
- First-generation college students
- Current UH-OHA Scholars in good academic & program standing.

UH OHA scholarship awardees will also receive mentorship and student services provided through established Native Hawaiian support programs at the student's primary home campus and are required to attend scholarship orientations, program advising, professional & leadership development, and cultural-based workshops & service activities.

For detailed information about the application requirements, visit the program's [How to Apply](#) page. The scholarship application deadline is \_\_\_\_\_.

If you would like more information on this scholarship, you can visit the [OHA Scholarships](#) page or email [ohastem@hawaii.edu](mailto:ohastem@hawaii.edu) or you may visit the [UH STEM Program](#) website.

### 3. How do I apply for a Hawaiian Registry card?

For information, a checklist of documents needed, and to download the application, please visit OHA's website <https://www.oha.org/registry>

### 4. What kinds of business loans does OHA offer?

Thank you for your interest in the Office of Hawaiian Affairs Business Loans Program. The Mālama Loan Program (also known as the Native Hawaiian Revolving Loan Fund, or NHRLF) is designed to help provide all people of Native Hawaiian ancestry better access to credit, capital,

financial services, and skills as part of a larger effort to create jobs, wealth, economic and social well-being for all the people of Hawai'i. OHA offers two types of business loans.

- **Mālama Business**, the basic loan product for Native Hawaiian business owners
- **Hua Kanu Business Loan**, provides established small businesses access to credit, and capital that allows them to grow

### **MĀLAMA BUSINESS**

This is the most popular loan OHA offers that supports Native Hawaiian business owners.

### **SOME USES OF THE LOAN:**

Establishing or building upon a small business and working capital.

### **AMOUNT:**

\$2,500 - \$100,000 (**Loan amounts over \$20,000 require non-real estate collateral**)

### **RATES & TERMS**

- 4.00% **APR**
- Up to a 7-year term

### **ELIGIBILITY**

- U. S. CITIZEN
- State of Hawaii Resident
- Applicant must be of Native Hawaiian ancestry
- At least 18 years of age
- Credit Score 600 or higher
- Debt to-income ratio is no more than 45%
- Business must be registered with DCCA and in good standing

### **REQUIRED DOCUMENTS**

- Proof of Hawaiian Ancestry: verified by current OHA Hawaiian Registry Card
- Proof of Hawaii residency: driver's license or state ID
- 2 years most recent federal tax returns with all schedules
- 2 years most recent W-2(s) if applicant is working as a wage earner
- 1-month current consecutive pay stubs if applicant is working as a wage earner
- Existing business (more than 2 years in business): current YTD profit and loss statement
- Startup business (less than 3 years in business): current business plan to include 3-year profit & loss forecast statement
- Document breaking down the use of funds for business working capital
- **If applying for more than \$20,00: itemized list of assets to use as collateral** (each item valued at \$5,000+ and can include personal items and business assets such as vehicles, equipment, inventory, accounts receivable, etc.)
- **ALL members of the business must be Native Hawaiian ancestry and provide the documents listed above**

### **APPLY**

Applying for a loan is as easy as 1, 2, 3: Create a secure user account, Gather your documents, and Complete the online application

The process typically takes 20-25 minutes. Once you complete the application, a lending associate will contact you within two business days. Once an application has been approved, documents can be signed, and funds disbursed usually within five to eight business days.

### **UNALLOWABLE LOAN ACTIVITIES**

- Investing in high-interest accounts
- Certificates of deposit (CODs) or other investments
- Relending of the loan amount by the borrower
- Purchasing land or buildings
- Construction buildings
- Purchasing or financing equity in private business

**If you have any questions, please contact us at (808) 594-1888, [NHRLF@ohaloanfund.org](mailto:NHRLF@ohaloanfund.org), or contact your OHA Neighbor Island Office.**

### **HUA KANU BUSINESS LOAN**

The Hua Kanu Business Loan Program is available to Native Hawaiians who own established businesses. Created on July 17, 2013, the low-cost loans are intended to help these small businesses expand. It is meant to provide them access to credit and capital that allows them to grow as well as remain financially viable.

#### **SOME USES OF THE LOAN:**

- Purchase equipment or inventory
- Working Capital

#### **AMOUNT:**

\$150,000 – 1,000,000

### **APPLY**

To inquire about the Hua Kanu loan, please contact us at (808) 594-1924, [NHRLF@ohaloanfund.org](mailto:NHRLF@ohaloanfund.org) or contact your OHA Neighbor Island Office.

## **5. How do I apply for a OHA Business loan?**

To apply for a Mālama Business Loan, [Click Here!](#) and follow these three steps to apply: Create a secure user account, gather your documents, and Complete the online application.

For more detailed information on how to apply for a Mālama Business Loan, please visit <https://loans.oha.org/business/malama-business/>

To apply for a Hua Kanu Business Loan, please contact NHRLF at (808) 594-1924, email [NHRLF@ohaloanfund.org](mailto:NHRLF@ohaloanfund.org), or contact your nearest OHA island office at <https://loans.oha.org/about/contact/>.

For more detailed information on Hua Kanu Business Loan, please visit <https://loans.oha.org/business/hua-kanu-business-loan/>

**6. How do I apply for OHA emergency financial assistance?**

Mahalo for your question. OHA's **Ka Wailele Emergency Financial Assistance Program** offers grants up to \$1,500 for past due rent, mortgage, utilities, and rent deposits for those that can prove Native Hawaiian ancestry, Hawaii residency, financial hardship, and need for housing or utility assistance. Please visit our website for detailed information on how to apply and other information at <https://www.oha.org/emergencyaid/>

**7. What kinds of personal loans does OHA offer?**

OHA offers four types of personal loans: consumer micro loans, education loans, debt consolidation loans, and home improvement loans. Please visit our loans site to for more detailed information at <https://loans.oha.org/>

**8. How do I apply for an OHA grant?**

Thank you for your interest in the Office of Hawaiian Affairs Grant's Program. Before you consider applying for an OHA grant, you may refer to some helpful information about OHA's Grants Program:

Purpose: The purpose of OHA's Grants Program is to support projects, programs and initiatives that address OHA's four Strategic Directions in OHA's Mana I Maui Ola Strategic Plan, 2020-2035 <https://www.oha.org/strategicplan>.

The OHA grant application is an online process. The application period is posted online when available at [www.oha.org/grants](http://www.oha.org/grants) .

**9. How can I testify at an OHA board meeting?**

There are two ways you can submit public testimony for an OHA board meeting be either: (1) email written testimony at least 24 hours prior to the scheduled meeting, or (2) as live, oral testimony online during the Public Testimony portion of the virtual meeting. Public testimony must be limited to matters listed on the meeting agenda.

You may also testify on Community Concerns **if** this is listed on a meeting agenda. Community Concerns allows the public to provide testimony on matters that are not listed on the meeting agenda.

If you would like to submit public testimony, please [Click Here](#) for more details.

**10. How can I subscribe to the Ka Wai Ola?**

Ka Wai Ola, a Hawaiian community newspaper, covers news, features, and events about the lāhui. Get your own, free e-newsletter or print subscription by visiting our website and completing the form. <https://kawaiola.news/subscribe/>

### **11. How can I learn about upcoming OHA events?**

For information on upcoming OHA events, please visit our events calendar at <https://www.oha.org/events/> or visit any of our social media accounts on [Facebook](#) or [Instagram](#). You can also subscribe to our Ka Wai Ola, our free, monthly newspaper (and e-newspaper) that serves the Hawaiian community by reporting on critical issues that impact not only Hawaiians, but the community at-large.

### **12. How can I apply for a job at OHA?**

For a listing of available employment opportunities with OHA, please visit our website at <https://www.oha.org/jobs>, download an application and submit it along with your resume to:

Office of Hawaiian Affairs, 560 N. Nimitz Hwy., Suite 200  
Honolulu, Hawaii 96817  
Attention: Human Resources  
  
or email [ohahr@oha.org](mailto:ohahr@oha.org).

If you have any questions, please contact our office at: 808-594-1888. Mahalo for your interest.

### **13. How do I apply for a kuleana land tax exemption?**

Mahalo for your interest in the kuleana lands. The kuleana land tax exemption helps Native Hawaiians keep their ancestral lands by reducing the rising costs of property taxes. Kuleana land holders in Maui County may be eligible to pay no property tax. On Kaua'i, kuleana landowners may be eligible for a flat \$150 tax. Qualified kuleana holders in Hawai'i County pay a \$100 flat tax rate. In Honolulu, kuleana owners may be eligible to pay the minimum \$300 property tax.

The Office of Hawaiian Affairs successfully advocated for tax relief to kuleana landowners.

Eligibility for the tax relief requires current day kuleana land holders to be directly descended from the person who originally received title to the land. Ancestry verification can be accomplished through the Office of Hawaiian Affairs. For genealogy verification requests, please contact (808) 286-8033 or e-mail [kuleanasurvey@oha.org](mailto:kuleanasurvey@oha.org).

Kuleana land tax exemption form and county office phone numbers

- [Hawaii County](#) – Hawai'i County office (808) 961-8354
- [Honolulu County](#) – City & County of Honolulu office (808) 768-3799
- [Kauai County](#) – Kaua'i County office (808) 241-4224
- [Maui County](#) – Maui County office (808) 270-7297

### **14. How do I use the Papakilo database?**

Mahalo for your interest in the Papakilo Database. The Papakilo Database is the ongoing development of a cutting edge and comprehensive "Database of Databases" consisting of varied collections of data pertaining to historically and culturally significant places, events, and documents in Hawai'i's history. This online repository of data will greatly increase OHA's ability to preserve and perpetuate cultural and historical information and practices, thus providing an

invaluable resource to educate other regulatory agencies, OHA's Native Hawaiian beneficiaries, and the public.

A video tutorial on how to use the database and detailed information on searching the database can be found on the Using the Database tab. Please do not hesitate to reach out if you have any questions.

**15. How do I use the Kipuka database?**

Mahalo for your interest in the Kipuka Database. The Kipuka Database is a geographical information system (GIS) that utilizes the latest mapping technologies to provide a window into Native Hawaiian land, culture, and history. The mission of Kipuka is to create a repository of knowledge where information about Hawai'i's land, culture and history can be easily accessed, to develop a virtual mo'oku'auhau of land tenure in Hawai'i, and to provide an opportunity for individuals to forge new relationships between themselves and the 'āina (land) that is most important to them.

Video tutorials on how to use the database can be found on the Tutorials tab. Please do not hesitate to reach out if you have any questions. You can also reach out directly to Kipuka Database staff at [kipukainfo@oha.org](mailto:kipukainfo@oha.org).

**16. How do I apply for an emergency loan?**

Please visit [www.oha.org/cmip](http://www.oha.org/cmip). The Consumer Micro Loan Program offers loans up to \$7,500. Direct inquiries to [nhrif@ohaloanfund.org](mailto:nhrif@ohaloanfund.org). Mahalo.

**17. What is the balance of my OHA loan?**

Please direct your inquiries to [nhrif@ohaloanfund.org](mailto:nhrif@ohaloanfund.org). Include your name, contact information, type of loan, and account number. Mahalo.

**18. How do I contact my island's trustee?**

Please visit our website at <https://www.oha.org/about/leadership/oha-trustees/> to find your island Trustee and their contact information.