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**TESTIMONY BEFORE THE SENATE COMMITTEE ON
EDUCATION**

RE: SB 2918 – RELATING TO TEACHERS

January 30, 2008

**ROGER TAKABAYASHI, PRESIDENT
HAWAII STATE TEACHERS ASSOCIATION**

Chair Sakamoto and Members of the Committee:

The Hawaii State Teachers Association supports SB 2918, which will establish home loans for qualified public school teachers.

HSTA believes SB 2918 will help in the recruitment and retention of teachers from Hawaii, but will also provide an incentive for highly qualified out-of-state teachers to come to Hawaii. Teachers, especially those from out of state, often leave our public school system after only a few years of teaching, citing the high cost of living, and the cost of housing in particular.

Many teachers are unable to afford homes of their own. Should this bill pass, teachers will be able to obtain a loan that does not require any down payment or closing cost as a condition of the loan, thus lowering one of the highest barriers to attracting and retaining quality teachers. Enabling more teachers to stay in Hawaii will benefit the students and the overall quality of Hawaii's public school education system.

We urge the committee to pass this bill.

Thank you for the opportunity to testify.