

STATE OF HAWAII
DEPARTMENT OF HUMAN SERVICES
P. O. Box 339
Honolulu, Hawaii 96809-0339

February 28., 2011

MEMORANDUM

TO: The Honorable Marcus R. Oshiro, Chair
House Committee on Finance

FROM: Patricia McManaman, Interim Director

SUBJECT: **H.B. 739 H.D. 1 – RELATING TO COMMUNITY CARE FOSTER
FAMILY HOMES**

Hearing: Monday, February 28, 2011; 1:30 pm.
Conference Room 308, State Capitol

PURPOSE: The purpose of H.B.739 HD1 is to amend the current Community Care Foster Family Home (CCFFH) caregiver requirements to specify that in the CCFFHs approved for a maximum of three clients, the primary caregiver must be a certified nurse aide and the substitute caregiver must be a nurse aide.

DEPARTMENT'S POSITION: The Department of Human Services (DHS) respectfully opposes this bill.

HRS section 346-331 currently requires that all caregivers in homes certified for a maximum of three clients must be certified nurse aides. Experienced caregivers have expressed to our DHS designee for certification that the addition of a third client, who is at the nursing facility level of care, significantly raises the amount of supervision and care required by the caregiver. Because the substitute caregiver assumes the responsibilities of the primary caregiver whenever the primary caregiver is absent from the home, the substitute caregiver must have the same qualifications as the primary

caregiver in order to adequately care for the needs of the clients. The absence of the primary caregiver may be for short periods of time, or may be for as long as ten to twelve hours per day when the primary caregiver is employed outside of the home. For the health, safety and welfare of each client residing in the CCFFH, the substitute caregiver must be as knowledgeable and competent as the primary caregiver.

Certified nurse aides are required to seek certification from the Department of Commerce and Consumer Affairs (DCCA) and must obtain recertification every two years. This process ensures that the individual is able to demonstrate a skills competency commensurate with the responsibilities of a CCFFH caregiver. Nurse aides who choose not to become certified through DCCA have no requirements to demonstrate their skills following the completion of the State-approved training, even though the training may have been obtained years before.

For these reasons DHS is opposed to the proposed amendments in this bill.
Thank you for the opportunity to testify.

ALLIANCE OF RESIDENTIAL CARE ADMINISTRATORS

P.O. Box 758, Pearl City, Hawaii 96782

February 28, 2011

Testimony in **Strong Support of HB739** – FIN – 2/28/11 1:30 p.m. Rm 308

Chair Oshiro, Vice Chair Lee, and Members of the Committee:

The Alliance of Residential Care Administrators (ARCA) **strongly supports HB739**, which requires substitute caregivers in Community Care Foster Family Homes (foster homes) with 3 clients to be either Certified Nurse Aides (CNAs) or Nurse Aides (NAs).

Ironically, Adult Residential Care Homes (ARCHs) under the Department of Health with up to 6 clients, 3 of whom can be the same level of care as those in foster homes (expanded clients), may use NAs opposed to CNAs. HAR Chapter 100.1 of the DOH rules provide that ARCH operators and their substitutes need only be NAs. As we provide the same level of care as foster homes for our expanded clients, the standards should be applicable across the board. We believe our quality of care and patient safety are comparable with those of foster homes and in any event more than adequate, despite us using NAs for substitutes.

We have repeatedly observed the divergence between the standards of DOH with those of Department of Human Services (DHS). We find it peculiar in this case that DHS, which operates under a social model as opposed to DOH which operates under a medical model, requires CNA substitutes while DOH requires NA substitutes. We certainly want to preempt any attempt by DOH to require CNA substitutes.

Certainly, maintaining a CNA entails high costs, up to \$750 every two years to take a 24-hour test and to register with the Department of Commerce and Consumer Affairs. Although NAs must demonstrate their skills at least once a year to a RN case manager, NAs need not take the 24-hour examination, which costs an exorbitant amount, and need not pay to register.

Furthermore, the procedure to obtain a CNA remains convoluted and unclear, with no administrative rules promulgated. The very concept of a CNA is quite new. Prior to 2008, CNAs were unregulated, so any NA could call themselves a CNA. In 2008 after much debate, the 24-hour examination was imposed on CNAs wishing to recertify. There is still much confusion in the industry as to what is required to recertify as a CNA.

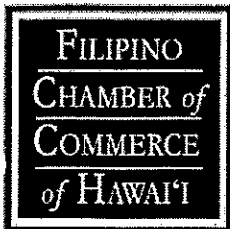
In light of the astronomical costs and the dreaded examination that lasts 24-hours, many NAs have chosen not to pursue CNA status. Yet, they possess the same skills.

For these reasons, ARCA reiterates its **strong support of HB739** that requires substitute caregivers in foster homes to be either CNAs or NAs.

Very truly yours,

Alliance of Residential Care Administrators

Medy DeLara, President



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FILIPINO CHAMBER OF COMMERCE OF HAWAII

Promoting Hawaii's Business Community since 1954

February 26, 2011

Testimony in Strong Support of HB 739 – FIN – 2/28/11 1:30 p.m. Rm 308

Chair Oshiro, Vice Chair Lee, and Members of the Committee:

The Filipino Chamber of Commerce (FCCH) **strongly supports HB 739**, which requires substitute caregivers in Community Care Foster Family Homes (foster homes) with 3 clients to be either Certified Nurse Aides (CNAs) or Nurse Aides (NAs).

As over 90% of foster home operators are of Filipino descent, HB 739 and its companion bill in the Senate (SB1360) are **the Chamber's #1 priority** for the 2011 legislative session. We will defer to those in the industry to point out the minor differences between a CNA and an NA. Our testimony focuses on: (1) the barriers for NAs of Filipino descent in becoming CNAs; and (2) the increase cost of doing business as a result of the CNA requirement.

First, the Chamber believes numerous barriers continue to exist that places Filipinos at a disadvantage in maintaining a CNA license. The cost to recertify as a CNA can cost up to \$750 every two years to take a 24-hour examination in addition to a \$50 registration cost. NAs do not face similar costs. The 24-hour examination is very daunting for many NAs, most of whom are Filipinos speak English as a second language. Many NAs, while skilled, experienced, and well trained in what they do, become very nervous with the thought of a 24-hour exam that is administered in a language that is not their own. As such, the CNA requirement disproportionately disadvantages Filipinos in the industry with no proven improvement in the quality of care or client safety.

Second, foster homes cannot afford to pay rates CNAs demand. Foster homes receive Medicaid reimbursement of approximately \$1,800-\$2,500 per month per client for nursing home level services. Similar services in a nursing home would cost at least \$7,000 per month per client. Thus, care in foster homes saves 65-75% of the cost of care in a full-service nursing home.

Although this cost saving is great for Medicaid, foster home operators struggle on basic expenses like making their mortgage payments and obtaining medical insurance for themselves. By requiring a CNA and not an NA substitute, operators are forced to dig even deeper. Foster home operators are well familiar with the current economic situation and the State's fiscal crisis, and appreciate that everyone must live with less. However, reimbursement rates have not been increased for many years, and operators have patiently refrained from asking otherwise.

We understand that client safety and quality of care is the overriding priority. Based on our experience working with care homes and foster homes for over 3 decades, however, there is no measurable improvement in the quality of care since the regulation of CNAs began in 2008 that would justify having exclusively CNAs as substitutes.

In summary, FCCH reiterates its **strong support of HB 739** requires substitute caregivers in foster homes to be either CNAs or Nurse Aides NAs.

Very truly yours,

Filipino Chamber of Commerce
By: Bryan P. Andaya

Filipinos for Affirmative Action

3432 B-1 Kalihii Street- Honolulu, HI 96819

TESTIMONY IN STRONG SUPPORT OF HB 739

RELATING TO COMMUNITY CARE FOSTER FAMILY HOMES.

House Finance Committee

Feb. 28, 2011, 1:30 p.m. | Hawai'i State Capitol | Room 308

Report Title: Community Care Foster Family Homes

Description: Amends previous caregiving requirements to specify that in Community Care Foster Family Homes approved for a maximum of three clients, the primary caregiver must be a certified nurse aide and the substitute caregiver must be a nurse aide. (HB739 HD1)

To: Honorable Rep. Marcus Oshiro, Chair
Honorable Rep. Marilyn Lee, Vice Chair
Honorable Finance Committee Members

From: Amy Agbayani, Co-Chair
Filipinos For Affirmative Action

My name is Amy Agbayani. As Co-Chair of Filipinos for Affirmative Action, a proponent of civil rights, I submit strong support for this bill.

We believe that the provisions of this bill will protect our frail members of society. This bill also ensures quality service with the training received by nurses aides, while at the same time helps to keep Hawaii's most compassionate and noble social entrepreneurs solvent. We should support and enhance training of nurse aides, not block their services.

Thank you for hearing this bill, and for the opportunity to provide our support.

Respectfully submitted,

Amy Agbayani, Ph.D.
Co-Chair, Filipinos For Affirmative Action

THE PRIMARY CARE PROVIDERS

P.O. Box 2441, Honolulu, Hawai`i 96804

February 28, 2011

Testimony in Strong Support of HB739 - FIN – 2/28/11 1:30 p.m. Rm 308

Chair Oshiro, Vice Chair Lee, and Members of the Committee:

The Primary Care Providers (TPCP) **strongly supports HB739**, which requires substitute caregivers in Community Care Foster Family Homes (foster homes) to be either Certified Nurse Aides (CNAs) or Nurse Aides (NAs). This chart illustrates that the only difference between CNAs and NAs is the requisite examination upon certification and bi-annual recertification.

CNA Substitutes v. NA Substitutes In Community Care Foster Family Homes

	Nurse Aides (NA)	Certified Nurses Aides (CNA)
Education	State-approved nurse-aide training program including Kapiolani CC and Honolulu CC; skills taught include CPR, blood pressure, vital signs, transferring, bathing, assistance with daily living activities	Same education and coursework as NA, except must pass examination
Licensing	Registration with DHS contracted CTA; final approval from RN case manager after passing comprehensive skills check	Same as NA
Recertification – Continuing Education and Skills Check	8 Hours Continuing Education (CE) annually; completion of skills check administered by RN case manager during annual service plan	12 Hours CE annually (24 hours every 2 years) including skills examination
Adult Protective Service (APS) and Criminal Background Clearance	Annually – verification of ID, including SS#, date of birth, and fingerprinting	Same as NA
Tuberculosis Clearance	Every time you are named as a substitute for a home	Same as NA

In summary, TPCP reiterates its **strong support of HB739** requiring substitute caregivers in foster homes to be either CNAs or Nurse Aides NAs.

Very truly yours,

The Primary Care Providers (TPCP)

By: Maria Etrata

About TPCP

TPCP's mission is unite the home and community based care giving industry to improve the quality of care provided to elderly and developmentally disabled clients in various home and community based programs, as well as to improve the state of the industry. Together, members of the four organizations have a membership of about 500 and comprise about 35% of the home and community-based caregivers in the State of Hawaii.

Lou's Quality Home Health Care Services, LLC

95 212 Wailawa St.

Mililani, HI 96789

Phone 808 623-7109 Cell 808 754-3934

February 28, 2011

Testimony in Strong Support of HB739 – FIN – 2/28/11 1:30 p.m. Rm 308

Chair Oshiro, Vice Chair Lee, and Members of the Committee:

My name is Lourdes Vergara Marcelo, and I have been a trained professional Registered Nurse (RN) for approximately 30 years. I **strongly supports HB739**, which requires substitute caregivers in Community Care Foster Family Homes (foster homes) with 3 clients to be either Certified Nurse Aides (CNAs) or Nurse Aides (NAs). I founded Lou's Quality Home Health Care Services in 2005 and provide case management services, 24 hours Department of Human Services Nurse Aide Competency Proficiency Evaluation (DHS 1646) We visit our clients monthly and ensure substitutes, both CNAs and NAs, have the nursing skills adequate to deliver safe , quality nursing care.

I have worked with many CNAs and NAs. I believe the primary difference between them are the required examinations at the initial certification and bi-annual recertification. They perform the same duties, have the same educational requirements, and perform the same skills. Up until a few years ago, any NA could go to Red Cross and become a CNA but now have to pass an examination, including a 24-hour skills examination every two years. A CNAs is simply an NA who has successfully completed their exam. I personally know NAs who can perform just as well as a CNA.

All else being equal a CNA would appear to be more attractive but to require a CNA at this time simply because a foster home has 3 clients is unwarranted. Although I encourage all NAs to try to obtain certification, sometimes it is not feasible because of the cost to become a CNA or because of a language barrier. Some individuals do not test well under pressure and fail the exam even though they have good command of their skills. Given many caregivers do not speak English as their first language, I believe the language barrier is significant barrier for them not pursuing the CNA title.

I also know that foster homes are being singled out. In other programs offering the same services, substitutes can be CNAs, NAs, or even just CPR certified.

For these reasons, I **support HB739** that requires substitute caregivers in foster homes to be either Certified Nurse Aide (CNA) or Nurse Aide (NA) .

Very truly yours,

Lourdes "Lou" Vergara Marcelo, RN, CDN, CM
President , CEO
Lou's Qualilty Home health Care Services, LLC

ADULT FOSTER HOMECARE ASSOCIATION OF HAWAII

P.O. Box 970092, Waipahu, Hawai'i 96797

February 25, 2011

Thelma Ortal
President
*Adult Foster HomeCare
Association of Hawaii*

Lani Akee
Immediate Past President
*Adult Foster HomeCare
Association of Hawaii*

RE: **HB739 – Testimony in Strong Support – FIN 2/28/11 – Rm. 308 1:30 p.m.**

Dear Rep. Oshiro, Vice Chair Lee and Members of the Finance Committee:

I strongly support HB739, which requires substitute caregivers in Community Care Foster Family Homes (foster homes) with 3 clients to be either Certified Nurse Aides (CNAs) or Nurse Aides (NAs).

Indeed, the heart of the foster home program is the family. We take disadvantaged individuals into our home and make them a part of our family. Yet, it is neither realistic nor feasible for many of our family members to undergo the additional cost and expenditures to become a CNA. We want to ensure a "family" experience without any sacrifice.

Please be assured that the difference between CNAs and NAs is basically a 24-hour examination. Educational, training, and skills are identical between CNAs and NAs. Quality of care and client safety would not be compromised.

Furthermore, we face significant language and cost barriers in taking the CNA examination. We need our families to substitute when we are unable to be present, but the CNA examination makes unfeasible for our family members to become CNAs.

In today's economy, we cannot make it unless we get three clients. When one of our clients go to the hospital, we do not get paid. Ironically, if we have only 2 clients our substitutes as well as the primary caregiver need only be NAs. It is not that much more difficult to care for an additional client because clients often go to the hospital. When a client goes to the hospital, we do not usually fill their space, unless we know for sure they are not returning.

Expanded Adult Residential Care Homes (ARCH) under Dept. of Health need not use CNAs as substitutes. They can have up to 6 clients, whereas we can only have 3. For the expanded clients, we provide the exact same services.

Meanwhile, we are struggling to make our mortgage payments and other obligations. Please, we need your help.

For these reasons, **I strongly support HB 739.**

Very truly yours,

Thelma Ortal
President

About AFHA

The Adult Foster Home Association of Hawaii (AFHA) is the industry trade association of providers under the Community Care Foster Family Home program under the Department of Human Services, State of Hawaii. With a membership of almost 750 providers, AFHA's mission is to promote the interests of providers as well as resident clients. AFHA members provide 24-hour care to resident clients 7 days a week, 365 days a year.



TESTIMONY IN SUPPORT OF HB739, HD1
Relating to Community Care Foster Family Homes

Description: Amends previous caregiving requirements to specify that in Community Care Foster Family Homes approved for a maximum of three clients, the primary caregiver must be a certified nurse aide and the substitute caregiver must be a nurse aide.

To: Honorable Rep. Marcus Oshiro, Chair, House Committee on Finance
Honorable Rep. Marilyn B. Lee, Vice Chair
Honorable Finance Committee Members

From: Ron Menor, Chair, National Federation of Filipino American Associations
("NaFFAA") Region XII

My name is Ron Menor. I serve as the Chair of the National Federation of Filipino American Associations ("NaFFAA") Region XII which represents the interests of Filipinos in Hawaii, Guam and the Commonwealth of Northern Marianas Islands. NaFFAA Region XII is an affiliate of the national NaFFAA, Washington policy-makers, private industry and national advocacy groups recognize NaFFAA as the voice of Filipinos and Filipino Americans throughout the United States. We are a non-partisan, non-profit national affiliation of more than five hundred Filipino-American institutions and umbrella organizations that span twelve regions throughout the continental United States and U.S. Pacific territories.

I am submitting this testimony in support of the above-referenced bill because the vast majority of Hawaii's foster home operators, and a significant number of their patients, are persons of Filipino ancestry. The passage of this bill is necessary because the current requirement that only certified nurse aides can serve as substitute caregivers is cost prohibitive and would drive many foster care operators out of business at a time when a rapidly growing elderly population in Hawaii are in dire need of their services. Moreover, the current requirement is unnecessary because nurse aides possess the requisite skills and training that would enable them to provide quality care as substitute caregivers. Therefore, the passage of this measure will eliminate a significant cost burden for an important segment of our caregivers without effecting the health and safety of our elderly population.

Thank you for the opportunity to submit testimony in support of this bill.

c/o 220 So. King Street, Suite 1770 · Honolulu · Hawai'i 96813 · Phone/Fax: (808) 524-7773 ·

E-Mail: hnaffaa2006@yahoo.com

Ron Menor, Chair · Amy Agbayani, Vice Chair · Michael Dahilig, Vice Chair · Rouel Velasco, Youth Leader
Leslie Cabingabang, Treasurer · Charlene Cuaresma, Secretary

Filipino American Citizens League

Jake Manegdeg, President
P. O. Box 270126 * Honolulu, Hawai'i 96827

TESTIMONY IN STRONG SUPPORT OF HB 739 RELATING TO COMMUNITY CARE FOSTER FAMILY HOMES.

House Finance Committee
Feb. 28, 2011, 1:30 p.m. | Hawai'i State Capitol | Room 308

Report Title: Community Care Foster Family Homes
Description: Amends previous caregiving requirements to specify that in Community Care Foster Family Homes approved for a maximum of three clients, the primary caregiver must be a certified nurse aide and the substitute caregiver must be a nurse aide. (HB739 HD1)

To: Honorable Rep. Marcus Oshiro, Chair
Honorable Rep. Marilyn Lee, Vice Chair
Honorable Finance Committee Members

From: Jake Manegdeg, President, Filipino American Citizens League

My name is Jake Manegdeg. I am the president of the Filipino American Citizens League. The Filipino American Citizens League was formed over ten years ago to contribute to the advancement of civil rights and social justice for minority groups, underserved populations, and vulnerable communities through education, advocacy, and social action.

I submit this testimony to strongly support this bill because Filipinos comprise 90 percent of Hawai'i's foster home operators. The Coalition believes that this bill addresses concerns raised by the Dept. of Human Services to ensure patient safety and accountability in the competence and monitoring of nurses aides to serve as substitute caregivers. The unintended consequence of requiring certified nurse aides to serve as substitute caregivers will result in prohibitive costs that would put a significant segment of our foster care providers out of business. Hawai'i's humble foster care providers should be respected and supported for their noble and compassionate work of caring for the most needy in our civil society.

Thank you for the opportunity to support this bill.

Very Sincerely,

Jake Manegdeg
President
Filipino American Citizens League

Filipino Coalition for Solidarity

A HAWAII RIGHTS ADVOCACY GROUP • FOUNDED IN 1990

c/o 728 Nunu St. • Kailua, HI 96734 • <http://www.philippinesonline.org/thecoalition/>

TESTIMONY IN STRONG SUPPORT OF HB 739 RELATING TO COMMUNITY CARE FOSTER FAMILY HOMES.

House Finance Committee

Feb. 28, 2011, 1:30 p.m. | Hawai'i State Capitol | Room 308

Report Title: Community Care Foster Family Homes
Description: Amends previous caregiving requirements to specify that in Community Care Foster Family Homes approved for a maximum of three clients, the primary caregiver must be a certified nurse aide and the substitute caregiver must be a nurse aide. (HB739 HD1)

To: Honorable Rep. Marcus Oshiro, Chair
Honorable Rep. Marilyn Lee, Vice Chair
Honorable Finance Committee Members

From: Charlene Cuaresma, Past President, Filipino Coalition For Solidarity

My name is Charlene Cuaresma, past president of the Filipino Coalition for Solidarity. The Coalition strongly supports this bill. Since its inception in 1990, the Coalition has represented more than 50 Filipino community leaders, whose aim is to work for social justice issues to empower Filipinos to make socially responsible contributions to Hawai'i and our global neighbors through education, advocacy, and social action. The Coalition is committed to an ongoing resolution to address health disparities as a social justice issue.

With the increase in Hawai'i's aging population, it is important to not only protect the public safety of people in need of foster home care, but also strengthen the network of providers of foster home care services. This bill does both. Many of the Coalition's leaders and members have contributed decades of dedicated and compassionate service to care for the most vulnerable and frail in our society. They continue to work diligently and to seek collegial working relationships with long term care stakeholders for greater accountability and quality of care. Hawai'i cannot afford to weaken this vital network of foster care operators with well-intentioned, but economically devastating regulations.

On a personal note, my father has benefitted from community care foster family homes. My family and I have the deepest gratitude and respect for their profession. Anything to help them clearly helps our loved ones in their care. Training of nurse aides who provide substitute care is adequate to protect the public safety.

Thank you for hearing this bill and for allowing the Filipino Coalition For Solidarity to provide testimony.

Respectfully,

Charlene Cuaresma, MPH
Past President
Filipino Coalition for Solidarity

Testimony in Strong Support of HB 739
2/28/2011 1:30 pm Room 308

To: Honorable Rep. Oshiro, Chair
Honorable Rep. Lee, Vice Chair
And Members of the Finance Committee:

From: Margie Agliam
President, Adult Foster Homes of the Pacific

I Strongly Support HB 739, which requires substitute caregivers in Community Care Foster Family Homes (Foster Homes) with a maximum of 3 clients to be either Certified Nurse Aid (CNA) or Nurse Aid (NA's).

Please be assured that the difference between CNA's and NA is that NA is attending State Approved School taking 100 hours and CNA is also attending State Approved School taking 100 hours and challenge the test at Red Cross.

Furthermore, we face significant language and cost barriers in taking the CNA exam. We need our families to substitute when we are unable to be present, but the CNA exam. makes unfeasible for our family members to become CNA's.

In today's economy, we can't afford to hire CNA to come and watch our client because its expensive the rate per hour is \$12 to \$15 an hour not only that it is hard to find CNA because we cannot afford to give them good benefit like medical insurance just like us we don't have medical insurance unless we have to buy our owned. Foster Homes received

Medicaid reimbursement of approximately \$1800 for level 1 and \$2500 for level 2 per month per client for nursing home level services. Similar services in a Nursing Home would cost at least \$7,000 per month. Thus, care from Foster Homes saves 65-75% of the cost of care in a full-service Nursing Home.

Comparing to the Expanded Adult Residential Care Homes (EARCH) under Department of Health need not to use CNA's as their substitute which they have 5 to 6 clients and we provide the exact same care and services to our residents.

Several of our demands as CAREGIVERS have not been granted like our demand for increase of pay. Prices of commodities have sky-rocketed yet the increase we got was just mere fraction of the high prices, almost negligible, meanwhile, we are struggling to make our mortgage payment and other obligation because of not getting paid on time, Hopefully, this time, we will not fail please we need your help.

Thank you for giving me the opportunity to testify, I strongly support HB 739

Yours Truly

Margie Agliam
677-2201 or 381-3629
94-1494 Kahualoa St. Waipahu, HI 96797

February 28, 2011


Testimony in Support of HB # 739

To the Honorable Members of the Committee:

I am testifying and support HB 739. Currently I have my Mother in a Foster Home setting for almost 3 years and I am extremely pleased with her care. The substitute caregiver (NA) has been more than capable in making sure my Mom is comfortable and is able to look out for my Mom's best interest.

Daily care such as checking on her vitals, washing, cleaning, administering medication; feeding, and talking with Mom are all well done by the (NA). Please strongly consider this bill.

Mahalo,



Gail Hayashi

Daughter of Mom in Foster Home

HB 739

**About 200 Form
Testimony in
Strong Support**

February 25, 2011

Via Fax (586-6001)

RE: HB739 - Testimony in Strong Support - FIN 2/28/11 - Rm. 308 1:30 p.m.

Dear Rep. Oshiro, Vice Chair Lee and Members of the Finance Committee:

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Expanded Adult Residential Care Homes (ARCH) under Dept. of Health need not use CNAs as substitutes. They can have up to 6 clients, whereas we can only have 3. For the expanded clients, we provide the exact same services.

Foster homes cannot afford to pay rates CNAs demand. Foster homes receive Medicaid reimbursement of approximately \$1,800-\$2,500 per month per client for nursing home level services. Similar services in a nursing home would cost at least \$7,000 per month per client. Thus, care in foster homes saves 65-75% of the cost of care in a full-service nursing home.

Meanwhile, we are struggling to make our mortgage payments and other obligations. Please, we need your help.

For these reasons, I **strongly support** HB 739.

THELMA C. AGANUS, NA.

91-835 HANAKAHI ST., EWA BEACH, HI, 96706

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