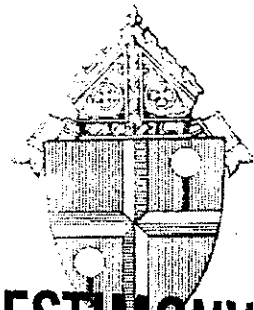


# ROMAN CATHOLIC CHURCH IN THE STATE OF HAWAII

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St. Stephen's Diocesan Center of the Roman Catholic Diocese of Honolulu  
6301 Pali Highway, Kaneohe, HI 96744 • Phone: (808) 203-6718



## LATE TESTIMONY

Testimony of Kent Anderson  
April 1, 2011, 5:00 pm; Conference Room 308  
Support for SB 651, SD2, HD1

Good Evening Committee Chair Oshiro, Vice Chair Lee, and Members of the Committee on Finance.  
Thank you for the opportunity to testify on behalf of **SB 651 SD2 HD1**.

My name is Kent Anderson, and I testify on behalf of the Diocese of Honolulu. I serve as the newly appointed Housing Development Director for the Office of Affordable Housing for the Diocese. We are your partners and among your strongest supporters in providing supportive services and permanent housing opportunities for those at the lowest levels of income who are either homeless or dangerously close to becoming homeless. We have and will continue to be your partners because we know that the government cannot and should not be the sole caretaker for our whole community.

Homelessness will impact over 15,000 of our neighbors this year statewide. Many of the victims will be keiki and kupuna. Many working families are unable to make ends meet since we experience the highest housing costs in the country. According to HUD statistics, fair market rent for a two-bedroom apartment is \$1,610. In order to afford this level of rent without paying more than 30% of income on housing, an employee must earn \$30.96/hr. Unfortunately, the average renter only earns \$12.89/hr in Hawaii. At this wage, two full time jobs are not sufficient to sustainably support a family. For minimum wage earners, the outlook is heartbreaking. A minimum wage earner would need to work 171 hours/week to support a family of four without any time off for sickness or vacation. An individual who could achieve this workload would be miraculous, especially since there are only 168 hours in a week.

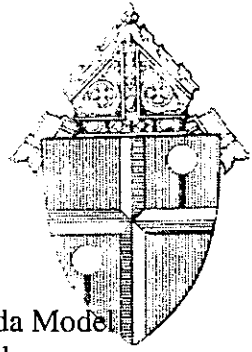
We understand that times are tough right now; therefore, we must step forward to assist those most in need. Affordable housing is a basic need for our entire Ohana. It helps provide the basis of a healthy workforce, healthy children, healthy kupuna, and healthy economy. We ask that you prioritize your legislation to ensure that homeless services and affordable housing are priorities during this legislative session. We appreciate and highly applaud your past efforts and look forward to partnering with you to provide a home for each member of our Ohana.

SB651, SD2, HD1 will keep families in their homes, thereby eliminating their risk of homelessness. Diocesan parishes have hosted a number of workshops related to foreclosure awareness and loan modifications. This bill will allow Hawaii's families the respect and dignity they deserve by giving them the right to request a face to face meeting with their mainland lender or mortgage servicer where both parties must try in good faith to avoid foreclosure. SB651, SD2 HD1 is based on the very successful Nevada Foreclosure Mediation Model. According to ABC News, 47% of families who chose to participate in the Nevada Foreclosure Mediation Program in the first year were able to come to an agreement with their bank or mortgage servicer that avoided foreclosure and kept the family in their home.

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The Roman Catholic Church believes that a mandatory mediation program based on the Nevada Model gives homeowners a fair opportunity to save their homes from foreclosure. We urge you to make sure that the program applies to all families facing foreclosure on their owner-occupied home and that you will hold the lenders to a high standard in proving their legal standing to pursue a foreclosure.

Please support SB651, SD2, HD1 and help us create a stronger community. We urge your support for this essential bill.

Thank you again for this opportunity to testify. Please contact me at [kentanderson@rcchawaii.org](mailto:kentanderson@rcchawaii.org) or by phone at 808-203-6718 if the Office of Affordable Housing may be of assistance.

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Sent: mrscarinio@captor.hawaii.gov  
Friday, April 01, 2011 7:16 PM  
To: FINTestimony  
Cc: mrscarinio@yahoo.com  
Subject: Testimony for SB651 on 4/1/2011 5:00:00 PM

Testimony for FIN 4/1/2011 5:00:00 PM SB651

Conference room: 308  
Testifier position: support  
Testifier will be present: No  
Submitted by: Michelle Carinio  
Organization: FACE  
Address:  
Phone:  
E-mail: [mrscarinio@yahoo.com](mailto:mrscarinio@yahoo.com)  
Submitted on: 4/1/2011

## **LATE TESTIMONY**

### Comments:

I have struggled since 2008 to try to modify my loan. I have went thru trial periods, and told at the end that I didn't qualify because I missed a payment, though I never did. I have spent several thousand dollars on Loan Mod. Companies who have ripped me off, leaving me suffering. my family has suffered so much that it's unexplainable. BOA continues to lie to HUA Rep. after talking with me stating I said I didn't want a modification. These people should loose there comfortable jobs, then maybe they would be more careful when dealing with peoples lives. I can'ttake much more..

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, April 01, 2011 2:37 PM  
**To:** FINTestimony  
**Cc:** jeanie@jeanievance.com  
**Subject:** Testimony for SB651 on 4/1/2011 5:00:00 PM  
**Attachments:** Vance Testimony rev April 1.doc

Testimony for FIN 4/1/2011 5:00:00 PM SB651

Conference room: 308  
Testifier position: support  
Testifier will be present: No  
Submitted by: Jeanie Vance  
Organization: Individual  
Address:  
Phone:  
E-mail: [jeanie@jeanievance.com](mailto:jeanie@jeanievance.com)  
Submitted on: 4/1/2011

**LATE TESTIMONY**

Comments: