



**STATE OF HAWAII**

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT AND TOURISM  
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION  
677 QUEEN STREET, SUITE 300  
Honolulu, Hawaii 96813  
FAX: (808) 587-0600

IN REPLY REFER TO:

Statement of  
**Craig K. Hirai**  
Hawaii Housing Finance and Development Corporation  
Before the

**HOUSE COMMITTEE ON FINANCE**

March 31, 2014 at 2:00 p.m.  
State Capitol, Room 308

In consideration of  
**S.B. 2533, S.D. 1**  
**RELATING TO AFFORDABLE HOUSING.**

HHFDC **supports the intent** of S.B. 2533, S.D. 1, provided that its passage does not replace or adversely affect priorities indicated in the Executive Supplemental Budget.

Part III of S.B. 2533 appropriates an unspecified amount of General Obligation Bond funds for deposit into the Rental Housing Trust Fund (RHTF). Part IV appropriates an unspecified amount of General Obligation Bond funds for deposit into the Dwelling Unit Revolving Fund (DURF). Part V appropriates an unspecified amount of General Funds for the construction of micro apartment housing units. Part VII appropriates an unspecified amount of General Funds to build affordable housing projects for veterans.

The additional funding proposed in this bill would enable HHFDC to provide financing assistance for the development of new housing units, including units targeted specifically at homeless and vulnerable low-income populations.

Thank you for the opportunity to testify.

TESTIMONY BY KALBERT K. YOUNG  
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE  
STATE OF HAWAII  
TO THE HOUSE COMMITTEE ON FINANCE  
ON  
SENATE BILL NO. 2533 S.D. 1,

March 31, 2014

RELATING TO AFFORDABLE HOUSING

Senate Bill No. 2533, S.D. 1, authorizes, among other things, the issuance of general obligation bonds and the appropriation of funds for deposit into the rental housing trust fund and the dwelling unit revolving fund, for the purposes of financing affordable rental housing development and infrastructure development.

The Department has technical comments on this bill. Federal tax law requires, among other things, that tax-exempt general obligation bond proceeds be used to finance projects/programs that serve public purposes. As private entities will derive the benefit from this legislation, tax-exempt general obligation bonds cannot be used for this purpose. The State would need to issue taxable general obligation bonds at a higher cost in order to fund the rental housing trust fund and dwelling unit revolving fund.

In addition, as funding for these programs is not in the proposed Executive Budget, should this bill proceed or pass the Legislature, an amount for the corresponding annual debt service will need to be included in the Legislature's version of the budget.

Thank you for the opportunity to provide our testimony on this bill.



**STATE OF HAWAII**  
DEPARTMENT OF HUMAN SERVICES  
HAWAII PUBLIC HOUSING AUTHORITY  
1002 NORTH SCHOOL STREET  
Honolulu, Hawaii 96817

BARBARA E. ARASHIRO  
EXECUTIVE ASSISTANT

Statement of  
**Hakim Ouansafi**  
Hawaii Public Housing Authority  
Before the

**HOUSE COMMITTEE ON FINANCE**

March 31, 2014 2:00 P.M.  
Room 308, Hawaii State Capitol

In consideration of

**Senate Bill 2533, Senate Draft 1  
Relating to Affordable Housing**

Honorable Chair Luke and Members of the House Committee on Finance, thank you for the opportunity to provide you with comments regarding Senate Bill (SB) 2533, Senate Draft 1 (SD1), relating to affordable housing.

The Hawaii Public Housing Authority (HPHA) supports the enactment of this measure, which would appropriate an unspecified sum out of the general revenues of the State of Hawaii for fiscal year 2014-2015 to improve the existing public housing stock and increase the supply of public housing units in the State, provided that its passage does not adversely impact priorities indicated in the Executive Supplemental Budget. The HPHA respectfully requests the House Finance Committee to reinsert the original \$50,000,000 amount that was provided in the original bill, and to amend the source of funding to General Obligation Bonds.

With these much needed funds, the HPHA will be able to address the extensive capital needs of the HPHA's aging housing stock. With approximately half billion (\$0.5 B) of needed capital improvements and an aging inventory, the HPHA needs this funding to repair our low-income housing properties quicker, and move more needy families into low-income public housing.

This measure will bring the HPHA one step closer to bringing its existing inventory up to current on its capital needs, and to contribute to the 50,000 new units needed by the year 2016, that has been indicated in the 2011 Hawaii Housing Planning Study.

The HPHA appreciates the opportunity to provide the House Committee on Finance with the agency's position regarding SB 2533, SD1. We respectfully request the Committee to pass this measure favorably, and we thank you very much for your dedicated support.



# Community Alliance for Mental Health

March, 31, 2014

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To: House Committee on Finance  
Re: SB 2533, SD 1

Aloha Chair Luke and the members of the committee,

On behalf of the Community Alliance for Mental Health along with United Self Help we strongly support the passage of SB 2533, SD 1. We believe that the single greatest problem facing not only the disabled community but all the people of these islands is a lack of housing. SB 2533, SD 1 is a good method to begin addressing our lack of housing.

Scott Wall  
Vice President for Policy  
Community Alliance for Mental Health  
808-349-9883  
robertscottwall@yahoo.com

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PROTECTING HAWAII'S OHANA, CHILDREN, UNDER SERVED, ELDERLY AND DISABLED

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TO: Representative Sylvia Luke, Chair  
Representative Scott Y. Nishimoto, Vice Chair  
Representative Aaron Ling Johanson, Vice Chair  
Members, House Committee on Finance

FROM: Scott Morishige, Executive Director, PHOCUSED

HEARING: **Monday, March 31, 2014 at 2:00 p.m. in Conf. Rm. 308**

**Testimony in Support of SB2533 SD1, Relating to Affordable Housing.**

Thank you for the opportunity to provide testimony in regards to **SB2533 SD1**, which appropriates funds to support the development of affordable housing in Hawaii. PHOCUSED is a coalition of health, housing human services agencies and individual advocates committed to strengthening policies and programs to support the marginalized and underserved in Hawaii. In particular, we **strongly support** Parts III and V of this bill respectively.

- **Part III** of this bill would authorize the Director of Finance to issue an unspecified sum of **general obligation bonds for deposit into the Rental Housing Trust Fund (RHTF)**. The RHTF has a proven record of creating new affordable rental units in Hawaii. As of June 30, 2013, **4,567 rental units** had been created with the assistance of the RHTF and other leveraged funding.
- **Part V** of this bill would appropriate an unspecified amount of general funds **for the construction of micro apartment units**. Micro units may range from 220 to about 300 square feet, and are a creative and cost-efficient new option for housing development. The estimated construction cost for a micro unit is roughly half that of the construction cost for a traditional rental unit – an estimated \$150,000 per unit vs. \$300,000 per unit.

As a community, it is critical that we support the development of housing, which is both safe and affordable for Hawaii's residents. Currently, many Hawaii families struggle to afford basic housing costs. According to the Corporation for Enterprise Development (CFED), over 56% of Hawaii's renters are housing-cost burdened – paying more than 1/3 of their income to housing costs – which is one of the highest percentages of cost-burdened renters in the nation. In addition, Hawaii has one of the highest rates of homelessness in the U.S., which is partly attributed to our high housing costs and lack of safe and affordable housing stock. The development of new affordable rental housing is critical to our community's ability to reduce homelessness for Hawaii's people, including our seniors and families with young children in the home.

Once again, PHOCUSED strongly urges your support of SB2533 and the appropriations detailed in Parts III and V of this bill. We appreciate the opportunity to provide testimony.



## TESTIMONY IN SUPPORT OF SB 2533 SD1 RELATING TO AFFORDABLE HOUSING

TO: Rep. Sylvia Luke, Chair; Rep. Scot Nishimoto, Vice Chair; Rep. Aaron Ling Johanson, Vice Chair; and members of the House Committee on Finance

FROM: Fr. Robert Stark, Director of the Catholic Diocese Office for Social Ministry

**Hearing: Monday, March 31, 2014, 2:00 PM, Room 308**

Dear Chair Luke, Vice Chair Nishimoto, Vice Chair Johanson, and members of the committee,

Thank you for the opportunity to provide testimony in **strong support** of SB 2533 to help create more affordable housing. My name is Fr. Robert Stark and I am the Director of the Catholic Diocese Office for Social Ministry committed to addressing the needs of homeless persons and strategies to end homelessness. We strongly support an appropriation to the **Rental Housing Trust Fund (RHTF)** to create more affordable housing, which is needed to prevent homelessness and help people experiencing homelessness find a permanent place to live. We also support an appropriation to fund **micro-apartment development** so that we can create more affordable units by bringing down costs.

Hawai'i's severe affordable housing shortage places an immense strain on lower-income households, and the market is not building affordable rentals. Housing costs are twice the national average—the highest in the nation, and we will need 13,000 more rental units by 2016 to meet the need for affordable rentals. Hawai'i also has the highest rate of homelessness among the states. The 2010 Homeless Services Utilization Report found that 56 percent of homeless families were homeless because of their inability to pay the rent. If these households were able to live in affordable units, their stories may have turned out very differently.

The RHTF is a major tool for the creation of affordable housing and **4,567 rental units** have been created with the assistance of the RHTF and other leveraged funding as of June 2013. The RHTF also functions as an economic driver, because the public-private partnerships it produces help build broad strategies to address the need for affordable housing throughout our state. RHTF-subsidized developments must provide at least 5% of units at rents affordable to those earning less than 30% of the area median income. However, the RHTF can't fund many qualified projects due to lack of funds. It received \$37 million in project requests in 2012, but 5 out of 9 projects totaling 317 affordable rental units were left unfunded. In 2013, the Trust Fund received \$70.4 million in requests. Many projects are ready to be developed and only waiting on funding.

Micro-apartments are a promising way to help these dollars stretch farther. Very low rents are needed by seniors on Social Security, young working people, single homeless, small families, and other populations. New creative ideas are needed to solve their housing needs. The concept of micro units is a new pathway to house people in a small but well-designed, safe, and dignified unit of about 220–300 sq. ft. that include at minimum a small bathroom and kitchenette. Because of their smaller size and greater density, these units are likely to cost much less to develop than traditional larger affordable housing units.

We can only prevent and end homelessness with more affordable housing. Additional funds would support the creation of desperately-needed affordable rental units for individuals and families throughout Hawai'i. We greatly appreciate the legislature's recognition of affordable housing as a priority issue. Thank you for hearing this bill and the opportunity to testify in strong support.

Partners In Care, c/o Aloha United Way, 200 N. Vineyard Blvd. Suite 700  
Honolulu, Hawai'i 96817

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*Partners In Care is a membership organization of homeless service providers, other service professionals, units of local and state government, homeless consumers, and other community representatives located in Hawai'i on Oahu. It is a planning, coordinating, and advocacy body that develops recommendations for programs and services to fill gaps in the Continuum of Care on Oahu.*





## PARTNERS IN CARE Oahu's Coalition of Homeless Providers

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### TESTIMONY IN SUPPORT OF SB 2533 SD1 RELATING TO AFFORDABLE HOUSING

TO: Rep. Sylvia Luke, Chair; Rep. Scot Nishimoto, Vice Chair; Rep. Aaron Ling Johanson, Vice Chair; and members of the House Committee on Finance

FROM: Peter K. Mattoon, Advocacy Committee Co-Chair, Partners in Care

**Hearing: Monday, March 31, 2014, 2:00 PM, Room 308**

Dear Chair Luke, Vice Chair Nishimoto, Vice Chair Johanson, and members of the committee,

Thank you for the opportunity to provide testimony in **strong support** of SB 2533 to help create more affordable housing. My name is Peter K. Mattoon, and I am an Advocacy Committee Co-Chair for Partners in Care, a coalition focusing on the needs of homeless persons and strategies to end homelessness. We strongly support an appropriation to the **Rental Housing Trust Fund (RHTF)** to create more affordable housing, which is needed to prevent homelessness and help people experiencing homelessness find a permanent place to live. We also support an appropriation to fund **micro-apartment development** so that we can create more affordable units by bringing down costs.

Hawai'i's severe affordable housing shortage places an immense strain on lower-income households, and the market is not building affordable rentals. Housing costs are twice the national average—the highest in the nation, and we will need 13,000 more rental units by 2016 to meet the need for affordable rentals. Hawai'i also has the highest rate of homelessness among the states. The 2010 Homeless Services Utilization Report found that 56 percent of homeless families were homeless because of their inability to pay the rent. If these households were able to live in affordable units, their stories may have turned out very differently.

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Micro-apartments are a promising way to help these dollars stretch farther. Very low rents are needed by seniors on Social Security, young working people, single homeless, small families, and other populations. New creative ideas are needed to solve their housing needs. The concept of micro units is a new pathway to house people in a small but well-designed, safe, and dignified unit of about 220–300 sq. ft. that include at minimum a small bathroom and kitchenette. Because of their smaller size and greater density, these units are likely to cost much less to develop than traditional larger affordable housing units.

We can only prevent and end homelessness with more affordable housing. Additional funds would support the creation of desperately-needed affordable rental units for individuals and families throughout Hawai'i. We greatly appreciate the legislature's recognition of affordable housing as a priority issue. Thank you for hearing this bill and the opportunity to testify in strong support.

Partners In Care, c/o Aloha United Way, 200 N. Vineyard Blvd. Suite 700  
Honolulu, Hawai'i 96817



# BIA-HAWAII

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THE VOICE OF THE CONSTRUCTION INDUSTRY

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simplicityHR by ALTRES

## TESTIMONY TO THE HOUSE COMMITTEE ON FINANCE

Monday, March 31, 2014

2:00 p.m.

State Capitol - Room 308

### **RE: S.B. 2533 S.D. 1, RELATING TO AFFORDABLE HOUSING**

Dear Chair Luke, Vice-Chairs Nishimoto and Johanson, and members of the Committee:

My name is Gladys Marrone, Government Relations Director for the Building Industry Association of Hawaii (BIA-Hawaii), the Voice of the Construction Industry. We promote our members through advocacy and education, and provide community outreach programs to enhance the quality of life for the people of Hawaii. BIA-Hawaii is a not-for-profit professional trade organization chartered in 1955 and affiliated with the National Association of Home Builders.

BIA-Hawaii **supports** S.B. 2533 S.D. 1, which provides for government assistance in developing affordable rentals in Hawaii. The bill proposes to:

- Appropriate funds to improve and increase the existing public housing stock in the State.
- Authorize the issuance of general obligation bonds and the appropriation of funds for deposit into the rental housing trust fund and the dwelling unit revolving fund to finance affordable rental housing development and infrastructure development.
- Appropriate funds for the construction of micro apartment housing units.
- Appropriate funds to build housing for beneficiaries on Hawaiian home lands.
- Appropriate funds to build affordable housing projects for veterans.

As a participant on the Housing & Homeless Task Force during the legislative interim, BIA-Hawaii has consistently advocated for government to create incentives to attract private developers to help address public needs such as affordable rentals. Affordable rentals, especially for those at the lower income levels, require some type of government subsidy. The traditional model has been through direct funding, providing land, and/or developing infrastructure for the project. The Department of Housing and Urban Development's low income tax credit program is a great example of how government subsidies have been successful in helping to develop affordable rentals.

BIA-Hawaii respectfully recommends the State consider:

- Expanding the 201H, HRS, process to allow on-site commercial or revenue generating opportunities in conjunction with an affordable rental project.
- Establishing, depending on location, through the HHFDC, a minimum number of units or minimum percentage of the overall parcel that would be dedicated to affordable rentals.
- Allowing a developer to develop or sell development rights for the commercial or revenue-generating portion of the parcel to help offset some



Honorable Sylvia Luke, Chair  
House Committee on Finance  
March 31, 2014  
S.B. 2542 S.D. 1  
Testimony of BIA-Hawaii

of the development costs.

This may attract more developers to help develop affordable rentals and provides HHFDC with another “tool” in creating incentives for developing affordable rentals in Hawaii. Moreover, these mixed-use developments may be more attractive to renters, especially at locations in close proximity to proposed rail stations.

We appreciate the opportunity to share with you our views.

**Board of Directors**

Sherry Broder, Esq.  
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Naomi C. Fujimoto, Esq.  
Patrick Gardner, Esq.  
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Nathan Nelson, Esq.  
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Victor Geminiani, Esq.

Testimony of Hawai'i Appleseed Center for Law and Economic Justice  
Supporting SB 2533 Relating to Housing  
House Committee on Finance  
Scheduled for Hearing Monday, March 31, 2014, 2:00 PM, Room 308

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*Hawai'i Appleseed Center for Law and Economic Justice is a nonprofit, 501(c)(3) law firm created to advocate on behalf of low income individuals and families in Hawai'i on civil legal issues of statewide importance. Our core mission is to help our clients gain access to the resources, services, and fair treatment that they need to realize their opportunities for self-achievement and economic security.*

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Thank you for an opportunity to testify in **strong support** of Senate Bill 2533 and its provisions to appropriate funds to the **Rental Housing Trust Fund** and **micro-apartments**, which can serve a variety of populations in critical need. Because modern micro-apartments are an innovative model, subsidies for their development are particularly important to demonstrate outcomes, especially potential cost reduction.

Hawai'i's severe affordable housing shortage places an immense strain on lower-income households. Our cost of shelter is the highest in the nation, and about 75 percent of extremely low-income households spend more than half their income on housing. The consequences of this shortage are clear: Hawai'i has the highest rate of homelessness among the states, and without adequate affordable housing, this crisis will only continue to worsen.

We strongly support increased funding for the Rental Housing Trust Fund, which is a major tool for the development of affordable housing and has created 4,567 rental units that would otherwise not be financially viable. It is the only fund that mandates units at rents affordable to those earning 30 percent or less of median income—the population at greatest risk of homelessness—and creates public-private partnerships that function as economic drivers. However, the Trust Fund is not able to fund many qualified projects due to lack of funds.

Micro-apartments are one way to potentially help its dollars stretch farther. These units are smaller than traditional apartments but have all the necessities a tenant would need inside the unit. They can be built in smaller buildings with greater density, easily replicable floor plans, and simpler construction methods. They also meet the needs of groups who are underserved by current affordable housing efforts. Out of the state's general population, almost one out of four households are composed of one occupant, and 81 percent of people experiencing homelessness are single. Micro-apartments work for a wide variety of populations: elders, students, youth transitioning out of foster care, young professionals starting their careers, and people experiencing homelessness, 81 percent of whom are single individuals. Micro-apartments are also popular for Housing First programs, which is an evidence-based best practice that provides permanent housing and supportive services to people who have been chronically homeless.

Hawai'i's lack of affordable housing and resulting rates of homelessness form a social crisis that the state must address. Meanwhile, the shortfall is only worsening. Funding for affordable housing is the answer.

Thank you again for the opportunity to testify in strong support. We truly appreciate the committee hearing this bill and thank you for recognizing affording housing as a priority issue.



CATHOLIC CHARITIES HAWAII

**TESTIMONY IN SUPPORT OF SB 2533: RELATING TO AFFORDABLE HOUSING**

TO: Representative Sylvia Luke, Chair, Representative Scott Y. Nishimoto, Vice Chair, and Members, Committee on Finance

FROM: Betty Lou Larson, Legislative Liaison, Catholic Charities Hawaii

Hearing: **Monday, March 31, 2014; 2:00 PM; CR 308.**

Chair Luke, Vice Chair Nishimoto, and Committee members:

Thank you for the opportunity to **strongly support** SB 2533, which appropriates funds to increase the existing public housing stock in the State. I am Betty Lou Larson, Legislative Liaison for Catholic Charities Hawaii. We strongly support:

**Funding for the Rental Housing Trust Fund (RHTF):** The Trust Fund is a critical tool in the State's efforts to promote the creation of new affordable rental housing inventory. The need is great. Over \$70 million in applications for new projects were received by the Trust Fund in 2013. As of June 30, 2013, **4,567 affordable rental units statewide** have been created with the assistance of the RHTF and other leveraged funding.

We know these are challenging times and your committee must weigh all the benefits to the State in considering the budget. The Rental Housing Trust Fund is funding that "keeps on giving". The multiplier effect is great. Not only does it create a legacy of affordable rental units for often 60 + years, but it is an economic driver. The \$20.7 million awarded to 4 projects in FY 12, will leverage \$70,352,124 in overall development costs, creating 213 direct construction jobs and 500 indirect jobs. Furthermore, not only jobs are created but these projects enable low-mod income renters to lower their housing costs. They then can put this "extra" money right back into the economy, buying clothes, food, transportation, entertainment, etc. Consumer spending is critical to the Hawaii economy and additional disposable income goes back into the economy, strengthening local businesses and State revenues

**Funding for the construction of micro apartment units.** Our housing crisis is NOW. Hawaii has the highest rate of homelessness in the USA. Almost 75% of extremely low income households pay more than half their income for rent. The market is not building affordable rentals. Many seniors, single people and small families lack the income to pay for a market rent. New creative ideas are needed to solve their housing needs. The concept of micro units is a new pathway to house people in safety, dignity and in a small, well-designed unit, but at half the cost of a regular "affordable" rental unit. This funding would challenge developers to design new prototypes that could be used for very low income singles, seniors and small families.

We urge your support of this bill to provide a legacy of housing for generations to come, and to fund this economic driver to help keep the State's economy improving.





**finance8-Danyl**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, March 30, 2014 1:14 PM  
**To:** FINTestimony  
**Cc:** Gladys.peraro@yahoo.com  
**Subject:** Submitted testimony for SB2533 on Mar 31, 2014 14:00PM

**SB2533**

Submitted on: 3/30/2014

Testimony for FIN on Mar 31, 2014 14:00PM in Conference Room 308

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Gladys Peraro	Individual	Comments Only	No

Comments: Dear Chair Luke, Vice Chair Nishimoto, Vice Chair Johanson, and members of the committee, Thank you for the opportunity to provide a comment in strong support of SB 2533 SD1 to help create more affordable housing opportunities which is needed to prevent homelessness. SB 2533 SD1 has the potential to ensure that affordable units, including creative projects such as micro-apartment developments, become available to low-income individuals and families with children, which can dramatically prevent and even end homelessness in Hawai'i. Respectfully, Gladys Peraro

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**LATE**

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, March 31, 2014 7:52 AM  
**To:** FINTestimony  
**Cc:** lfinlays@my.hpu.edu  
**Subject:** \*Submitted testimony for SB2533 on Mar 31, 2014 14:00PM\*

**SB2533**

Submitted on: 3/31/2014  
Testimony for FIN on Mar 31, 2014 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Laura	Individual	Support	No

Comments:

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