Aloha United Way

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Cover Sheet

Testifying Agency: Aloha United Way
Kim Gennaula, President & CPO
Norm Baker, Vice President & COO

Senate Committee on Ways and Means
Sen. David Y. Ige, Chair
Sen. Michelle N. Kidani, Vice Chair

Thursday, February 28, 2013 at 9:40 A.M.

Conference Room 211

SB 301, SD1: Relating to Asset Building - Comments

Aloha United Way

200 N. Vineyard Blvd., Suite 700
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February 26, 2013

Senate Committee on Ways and Means
Senator David Y. Ige, Chair
Senator Michelle N. Kidani, Vice Chair
Thursday, February 28, 2013 at 9:40 a.m.
Conference Room 211

SB 301, SD1: Relating to Asset Building - Comments

Dear Chair Ige, Vice Chair Kidani and Committee Members:

Aloha United Way strongly encourages your favorable consideration of SB 301 which establishes a refundable state earned income tax credit.

In January 2009, The Department of Business, Economic Development & Tourism published a report titled "Self-Sufficiency Income Standard – Estimates for Hawaii 2007". This report looks at the critical issue of family and individual self-sufficiency. DBEDT defines self-sufficiency as the ability to meet basic needs without government or other subsidies. The report clearly shows the impact of the ever-increasing cost of living in Hawaii on a workforce as fully 24.8% of Hawaii's families have inadequate income to be self-sufficient.

The federal earned income tax credit has proven to be the most efficient and effective way of providing tax relief to low income working families. This credit has lifted over 4.4 million Americans out of poverty every year. SB 301 establishes a state earned income tax credit modeled after the federal credit and sets the state credit at 20% of the federal credit. While our current "income-support" based welfare system is important to ensure our most needy are cared for, moving families from support to self-sufficiency requires a comprehensive set of asset building strategies – and a state earned income tax credit and the associated financial education is a powerful tool to target those who are emerging from reliance on state support programs. In addition, a state EITC would put needed consumer dollars into our economy at this critical time.

SB 301 provides an excellent start on a comprehensive set of programs that will eventually enable more of our citizens to enjoy a self-sufficient life and Aloha United Way strongly encourages favorable consideration of this important legislation.

Sincerely,

Kim Gennaula

Kim Gennaula
President & Chief Professional Officer

CATHOLIC CHARITIES HAWAI'I

COMMENTS REGARDING SB 301, SD1: Relating to Asset Building

TO: Senator David Y. Ige, Chair, Senator Michelle N. Kidani, Vice Chair, Members of the Committee on Ways and Means

FROM: Trisha Kajimura, Social Policy Director, Catholic Charities Hawaii

Hearing: Friday, February 28, 2013 9:40 a.m. Conference Room 211

Thank you for the opportunity to provide comments on SB 301, SD1, which establishes a refundable state earned income tax credit, and financial education to applicants for and recipients of temporary assistance for needy families.

Catholic Charities Hawai'i has a strong commitment to decreasing poverty. Poverty is clearly linked to poor social and health outcomes. People living below the poverty line are especially hard hit in Hawaii, with the highest cost of living in the U.S. A family of four in Hawaii pays 61% more for food than families on the mainland. Our cost for housing is also the highest in the nation. 75% of people at or below the poverty line spend more than 50% of their income on housing. This population is frequently teetering at the brink of homelessness. Any change to their financial situation like a decrease in wages or increase in rent will tip them over into homelessness. Increasing their resources through this measure is much more cost-effective than trying to help them out of homelessness once they have lost everything

Catholic Charities Hawaii supports a State Earned Income Tax Credit (EITC) to help families in poverty and prevent homelessness. EITC is a direct incentive for low income workers since it targets workers with families. <u>Funding for education on this benefit is also critical</u> to reach those who are most in need. Many low-income earners in Hawaii may have low literacy levels or limited English and need education to understand and apply for the EITC. Funding the financial education and tax workshops are important to ensure those in most need can take advantage of this tax credit.

25 states and the District of Columbia already have enacted a state EITC. The federal EITC has been in existence for 37 years. Over time, it has helped millions of families escape the burdens of poverty. Studies of the federal experience have also shown that workers who receive the EITC immediately spend the money on daily necessities which adds money to the local economy.

We thank you for your concern and dedication to helping the working poor in our community. **We urge your support for SB 301**. Please contact me at (808)527-4810 or trisha.kajimura@catholiccharitieshawaii.org if you have any questions.

CLARENCE T. C. CHING CAMPUS • 1822 Ke'eaumoku Street, Honolulu, HI 96822
Phone (808)527-4810 • trisha.kajimura@CatholicCharitiesHawaii.org

Goodwill Industries of Hawaii, Inc.

CS13:010T:SF

To: The Honorable Senator David Ige, Chair
Senator Michelle Kidani, Vice Chair
Committee on Ways and Means

From: Laura Smith, President/CEO
Scott Fuji, Assistant Director of Community Services
Goodwill Industries of Hawaii, Inc.

Date: February 26th, 2013

Re: **Testimony in Support of SB 301 – Relating to Asset Building**

Goodwill Industries of Hawaii, Inc. (Goodwill) is among the largest human service non-profit organizations in Hawaii. Our mission is to help people find and succeed in employment. With a Statewide footprint, and offices on Oahu, Maui, Hilo, Kona and Kauai, last year Goodwill served over 15,000 people, placing more than 1,500 into jobs in our community.

Goodwill stands in strong support of SB301 for the immediate impact on poverty it would have for Hawaii's working poor. Goodwill's experience in working with the under and unemployed of Hawaii leads us to believe that there remains a strong impetus to work and improve the quality of life for themselves and their families. A state Earned Income Tax Credit (EITC) will act as an incentive for employment, not a handout, as the amount received increases with the amount of income received from work.

In addition, the tax revenue lost to the State government will not be lost to the state of Hawaii. Studies indicate that low-income wage earners spend a larger portion of their income on day-to-day survival needs such as food and shelter. The return on investment for every state level EITC dollar equates to an additional $1.67 in new earnings for the state. In times of economic recovery these are dollars infused directly into the economy to stimulate growth from the bottom up.

Thank you for this opportunity to provide testimony on this matter.

From:	mailinglist@capitol.hawaii.gov
To:	WAM Testimony
Cc:	bkakesako@hacbed.org
Subject:	*Submitted testimony for SB301 on Feb 28, 2013 09:40AM*
Date:	Tuesday, February 26, 2013 2:41:42 PM

SB301
Submitted on: 2/26/2013
Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Brent Kakesako	HACBED	Support	Yes

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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HAWAI'I APPLESEED CENTER
LAW AND ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting SB301 Relating to Asset Building
Establishing a State Earned Income Tax Credit
Senate Committee on Ways and Means
Scheduled for Decision-Making Thursday, February 28, 2013, 9:40 AM, Room 211

Thank you for an opportunity to testify in strong support of SB301, which would create a state Earned Income Tax Credit.

Hawai`i Appleseed Center for Law and Economic Justice (LEJ) 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 and to complement the assistance provided by existing legal services providers in the state. 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.

Hawai'i has the highest cost of living in the United States. A family of four in Hawai'i pays 61 percent more for food than those on the mainland. The cost of shelter in Hawai'i is also the highest in the nation, with 75 percent of those at or below the poverty level spending more than 50 percent of their income on housing. In addition, our residents earn the lowest adjusted income among all of the mainland states, while the tax rate in Hawaii for low-income households is among the highest in the nation.

The EITC is a work incentive for low income workers because it provides a direct wage subsidy targeted at low income wage earners with families. It is considered by many to be the most efficient anti-poverty program in existence today because it directly rewards low income workers and avoids government inefficiencies in the distribution and delivery of services. Over the 37 years since its inception, the federal EITC has helped millions of families escape the crushing reality of poverty in our country. In 2009 alone, the federal EITC helped raise over three million children from six million families out of poverty.

As of this year, 25 states and the District of Columbia have enacted a state EITC. All 25 states calculate the value of the state credit as a percentage of the federal EITC. Studies have indicated that wage earners immediately spend income received from the EITC program immediately on bills and basic necessities such as food and shelter allowing that spending to "churn" through the state economy. For every dollar spent on a state level EITC, an additional $1.67 is generated in new earnings for the state.

Since the state EITC program piggybacks on the federal EITC program, calculating the state tax credit is simple. A taxpayer would take a set percentage of whatever was claimed for the federal EITC. We recommend that the state level be set at 20 percent of the federal EITC payment.

Implementation of a state EITC program will dramatically improve the ability of low wage families to overcome the many challenges they face to achieving stability and self sufficiency.

Again, thank you for providing us with an opportunity to testify in strong support of SB301.

HAWAIIAN COMMUNITY ASSETS

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February 1, 2013

Senate Ways and Means Committee
Thursday, February 28, 2013 at 9:40am
Conference Room 211

RE: Comments on SB301, SD1 – Relating to Asset Building

Aloha Committee Chair, Vice Chair, and Committee Members:

On behalf of Hawaiian Community Assets (HCA), a 501(c)3 nonprofit HUD-approved housing counseling agency and US Department of Treasury certified Native Community Development Financial Institution, I would like to submit the attached Annual Shelter Project Report for comments regarding SB301, SD1 – Relating to Asset Building.

Through the project, HCA's HUD-approved counselors have served 290 homeless individuals with budget/credit counseling to increase their transition into affordable, permanent housing. To-date 49 of these individuals have secured rental housing, however, a lack of affordable housing inventory has left the remaining individuals with few options for transitioning out of our shelters on the Waianae Coast.

Based on the income levels of the 290 homeless individuals served through this project, 100% would qualify for the State's Earned Income Tax Credit according to this legislation making them more likely to financially qualify for Hawaii's high priced rental housing.

I am writing to ask the Senate Ways and Means Committee to consider this as you come to decision making on this legislation.

Sincerely,

Jeff Gilbreath
Executive Director

(Enclosed) Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on Oahu's Waianae Coast Project Report

200 North Vineyard Boulevard, #A300
Honolulu, HI 96817
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Year 2: Annual Project Report

Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on Oahu's Waianae Coast

The Federal Administration for Native Americans promotes the goal of self-sufficiency and cultural preservation of American Indians, Alaska Natives, Native Hawaiians, and other Native Pacific Islanders organizations. ANA provides funding support for delivery of the Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on the Waianae Coast Project.

The State Office of Hawaiian Affairs (OHA) promotes mālama (protection) of Hawaii's people and environmental resources and OHA's assets, toward ensuring the perpetuation of the culture, the enhancement of lifestyle and the protection of entitlements of Native Hawaiians, while enabling the building of a strong and healthy Hawaiian people and nation, recognized nationally and internationally. OHA provides funding support for delivery of the Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on the Waianae Coast Project.

Alternative Structures International (ASI) is a 501(c)(3) nonprofit organization founded in 1974 and dedicated to the socioeconomic and cultural renewal through community building with the disenfranchised, people in recovery, and people with disabilities. ASI serves as a project partner, overseeing two transitional shelter sites – Ohana Ola O Kahumana and Ulu Ke Kukui - targeted for this project.

Honolulu Community Action Program, Inc. (HCAP) is a private, non-profit 501(c)(3) organization that has been serving Oahu's needy population since 1965. HCAP upholds a belief and philosophy that no individual should be denied the opportunity to share and contribute fully to the best of his/her capabilities in the social and economic well being and prosperity of our society. HCAP serves as a project partner, overseeing one transitional shelter site – Kumuhonua – targeted for this project.

The Council for Native Hawaiian Advancement (CNHA) is a national, member-base 501(c)(3) nonprofit organization dedicated to capacity building and providing support services to agencies and organizations focused primarily on Native communities in Hawaii and the Pacific. CNHA enhances the well-begin of Hawaii through the cultural, economic, and community development of Native Hawaiians. CNHA serves as a project partner supporting free tax preparation services for individuals and families residing in the targeted transitional shelters.

The information contained in this report reflects the input and data gathered from individuals and families residing in Ulu Ke Kukui, Ohana Ola O Kahumana, and Kumuhonua Transitional Shelters during the 2-year period between October 1, 2010 and September 30, 2012. Hawaiian Community Assets provided HUD-approved financial literacy/renter education and credit counseling services and facilitated focus groups to gather this information with the goal of giving voice to individuals and families living in transition, so they may inform the greater public of the barriers to permanent housing which they experience first-hand as well as the solutions they are able to see from their intimate perspective. Additional data has been gathered from outside sources, organized, and documented in the index in order to provide a more comprehensive picture of the housing issues facing our homeless Hawaii individuals and families.

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Chapter

1

Project Overview

The *Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on Oahu's Waianae Coast Project* is a 3-year project funded by the Federal Administration for Native Americans and the State Office of Hawaiian Affairs and delivered by non-profit, HUD-approved[1] housing counseling agency and Native Community Development Financial Institution[2], Hawaiian Community Assets.

The project's goal is to address the urgent need for financial literacy/renter education and credit counseling in homeless shelters with predominately Native Hawaiian populations in order to effectively and adequately prepare individuals and families for transition out of shelters and into permanent housing in a reasonable period of time and prepared for long-term success.

Objectives

Hawaiian Community Assets will achieve the project goal by meeting the following objectives by September 30, 2013:

1. **Financial Literacy/Renter Education and Credit Counseling.** Hawaiian Community Assets will serve at least 300 homeless residents living in 3 transition shelters on Oahu's Waianae Coast with free, culturally-appropriate financial literacy/renter education and individualized credit counseling. A secondary focus will be on increasing the ability of shelter staff to financially assess residents and develop individual financial work plans.

2. **Private Landlord Network for Affordable Rental Housing.** Hawaiian Community Assets will facilitate the creation of a network consisting of at least 3 private agents or landlords willing to accept referrals of residents from Oahu's transitional shelters and provide affordable rental housing to the transitional shelter residents based on successful completion of financial/renter education and credit counseling.

3. **Annual Project Reports.** Hawaiian Community Assets will compile data via surveys, focus groups, education workshops, counseling sessions, and informal conversations with homeless residents of the 3 target shelters regarding barriers to permanent housing and ideas for long-term solutions with effective and culturally-appropriate methods for service delivery for the purposes of submitting annual reports to key stakeholders statewide.

Statement of Need

> *Hawaii has the third highest homelessness rate in the nation, with an increase of 11% between 2010 and 2011. Of these homeless individuals, 42% are children.*
>
> ~ Hawaii Appleseed Center for Law and Economic Justice, 2012

Since transitional shelters in Hawaii have opened there has been much praise for the short-term solution that has been provided.

The goal in transitional shelters is for participants to attain permanent housing. Options are public or private housing, however, according to the Hawaii State Task Force on Homelessness, little consideration was given to what would happen to individuals and families who were not able to move on from transitional shelters. Instead, the drive has been to move families off the beach, into emergency shelters, and then into transitional shelters. The inability to financially qualify for permanent housing after transitional shelters was not seen as an obstacle until our ongoing economic and housing crises led to an influx of potential renters unable to meet financial qualifications for available housing inventory provided by public and private landlords.

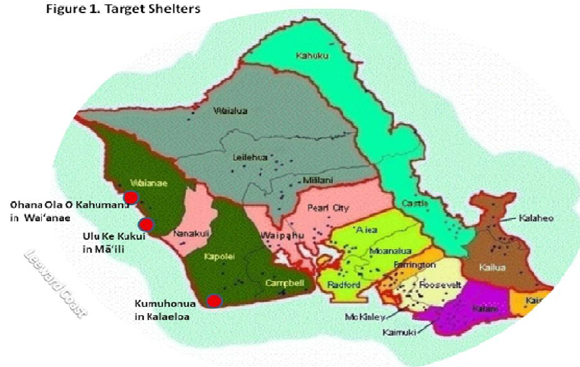
These current housing market conditions have led to Hawaii reporting the third highest homelessness rate in the nation, with an 11% increase between 2010 and 2011[3]. Of these homeless individuals, 42% are children with Native Hawaiians making up the largest percentage of homeless in transitional shelters[4]. As a result, our communities have been called on to develop holistic, long-term solutions to revive a sustainable path to affordable housing and once again build stability in the State's housing market if we are to address our homeless epidemic.

> *(Homelessness) is a serious community problem that requires compassion and determination. What is needed is a great deal of community support for these people in need. They are our fellow citizens, our neighbors, our family. They're certainly not outcasts. They deserve a chance, a safe place to live, and programs to get them on their feet. What will drive this is community spirit.*
>
> *Aohe hana nui ke alu ia. No task is too great when we work together in concert.*
>
> ~ Kaulana Park, Chairperson of Hawaii State Task Force on Homelessness

Target Population

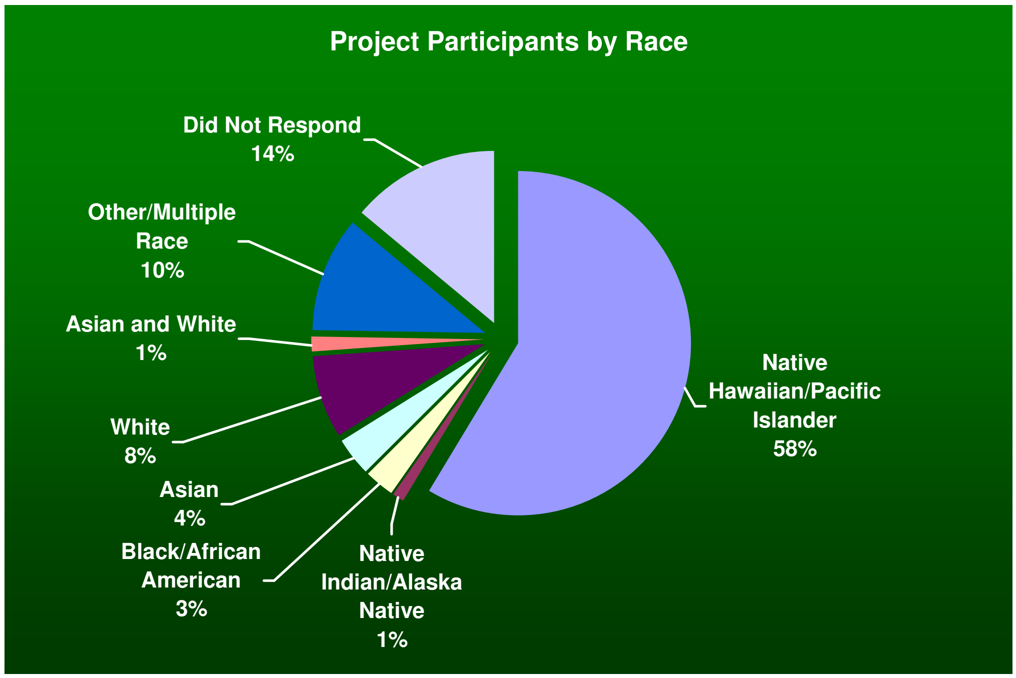
The project primarily targets the individuals and families living in 3 transitional shelters located on the Leeward Coast — Kumuhonua in Kalaeloa, Ulu Ke Kukui in Maili and ‘Ohana Ola O Kahumanu in Waianae.

Figure 1. Target Shelters



Project Participant Demographics

During the project's first two years, Hawaiian Community Assets worked in partnership with shelter staff and case managers to enroll individuals into the project. As a result, demographics surveys were collected from 290 individuals residing at the 3 transitional shelters and interested in receiving free, HUD-approved financial literacy/renter education and credit counseling services. The following is an overview of the race, ethnicity, household type, and average income of said individuals, referred to from here forward as *project participants*.



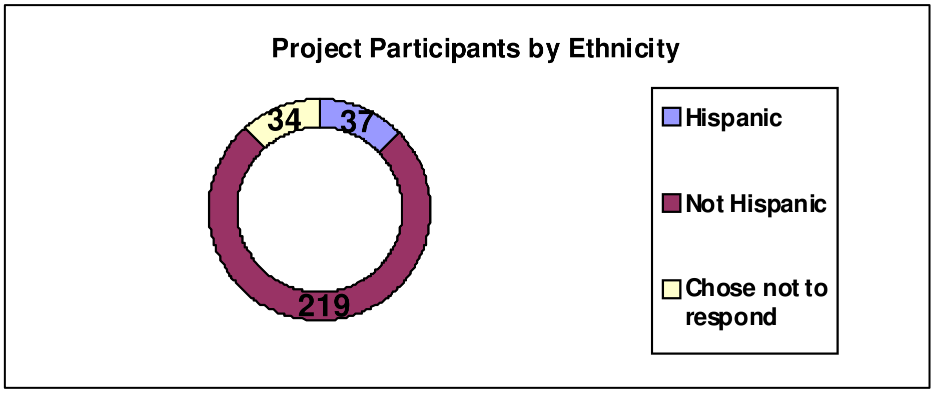
As highlighted above, the majority (58%) of project participants at the 3 partner transitional shelter facilities identify themselves as "Native Hawaiian/Pacific Islander".

A disproportionate percentage of Native Hawaiians reside in transitional shelters on the Waianae Coast (54% at targeted shelters) than reside in Hawaii (22%).

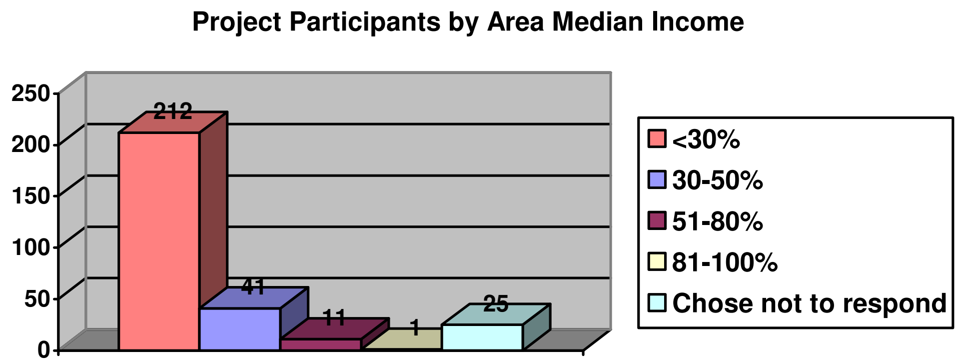
When disaggregated, data shows 157 of 290 total project participants identify themselves as "Native Hawaiian" with 28 also self-identifying as native Hawaiian Home Lands Beneficiaries. This data reinforces the fact that a disproportionate percentage of Native Hawaiians reside in transitional shelters on the Waianae Coast (54% at targeted shelters) than reside in Hawaii (22%).

Project Participants by Household Type		
Individuals	Couples	***Families (at least 1 dependent)***
91	68	***131***

Project participant households consist primarily of families with at least 1 dependent followed by individuals and couples (see above).



The majority of project participants (219) identified themselves as “Not Hispanic”.



During individualized credit counseling sessions, Hawaiian Community Assets counselors verify project participant income with copies of public benefits statements, bank statements, pay stubs, W2’s, and tax returns. Through implementation of this standard procedure, 212 project participants reported earning less than 30% Area Median Income (AMI), while 41 project participants earn 30-50% AMI (see above).

76% of homeless households at the 3 targeted transitional shelters earn less than 30% Area Median Income for Honolulu County.

The table below shows the annual income limits associated at the 30%, 50%, and 80% AMI levels as determined each year by the Department of Housing and Urban Development[5]. For instance, a family of four earning less than $29,350 annually would be considered *less than* 30% AMI.

Area Median Income (AMI) Limits for Honolulu County								
AMI Levels	Number of Persons in Household							
	1	2	3	4	5	6	7	8
30%	20,550	23,500	24,650	***29,350***	31,700	34,050	36,400	38,750
50%	34,300	39,200	44,100	***48,950***	52,900	56,800	60,700	64,650
80%	54,850	62,650	70,500	***78,300***	84,600	90,850	97,100	103,400

Chapter

2

Housing Barriers and Solutions

Through implementation of a comprehensive service delivery model, quantitative and qualitative project participant household data is collected via focus groups, group workshops, individualized counseling sessions, and administration asset building services and financial products. Data is then analyzed to reinforce barriers and solutions to permanent housing as identified by project participants. Training and technical assistance is also provided to partner transitional shelter case managers to identify their needs with regards to delivery of monthly budget counseling and financial education workshops.

In order to achieve the model's data collection goal in the project's first two years, Hawaiian Community Assets has:

- Coordinated and conducted 7 focus groups with 89 project participants to identify barriers and solutions to permanent housing;
- Delivered 40 financial literacy/renter education workshops using the its place-based curriculum, *Kahua Waiwai: Building a Foundation of Wealth©*;
- Engaged 275 project participants in at least 4 hours of individualized budget/credit counseling sessions;
- Prepared 24 Federal and State tax returns to assist project participants claim Earned Income and Child Tax Credits;
- Enrolled 11 project participants into Renters MATCH Savings Accounts;
- Originated and serviced 20 Credit Builder Micro-Loans; and
- Provided training and technical assistance to 8 transitional shelter case managers to better equip them to provide transitional families with budget counseling.

Project Participant Process

Project participants complete the following process to become certified as Financially Qualified Renters.

Case Manager Process

To sustain project activities beyond the 3-year funding period, HCA builds the capacity of partner transitional shelter case managers to deliver monthly budget counseling and support implementation of the comprehensive service delivery model from project participant intake to housing placement.

Focus Groups

During focus groups, Hawaiian Community Assets workshop trainers facilitate group discussions with project participants and prompt written comments identifying Barriers, Bridges, and Solutions to affordable, permanent housing. The following is an overview of 3 focus groups conducted in Year 2 of the project.

FOCUS GROUP #1

Venue	Ohana Ola O Kahumana
Date	7.10.12
Trainer	Lahela Williams, Community Services Specialist
Support Staff	Rose Transfiguracion, Community Services Specialist
Format	Group discussion, written comments, barriers-bridges-solutions group activity
Duration	60 minutes
Attendees	5

I. Barriers-Bridges-Solutions Activity

Barriers – What keeps you from securing affordable, permanent housing?
Bridges – What can you do today to move toward a solution?
Solutions – What solutions could help you secure affordable, permanent housing?

Barriers→	Bridges→	Solutions
Secured income	School	Good paying job
Support system	Find resources to get help guide and assist me	Networking
Credit (no credit score)	Go to financial literacy classes	Establish credit
Not enough income	Open a savings account	Build a budget and deposit at least $20 a paycheck into savings
Savings, Work, Childcare	Option planning (counseling)	Take any job I can get and research grants for child care

II. Written Comments

What is your largest barrier to secure permanent housing?
- Finances
- Work
- Stable income

What do you think is a potential solution?
- Keeping stable income
- Take any job I can get
- School

What are your thought on the lack of affordable housing in Hawaii?
- Ridiculous
- We need more & nicer affordable housing in good areas
- Income

Other notes/thoughts/suggestions?
- Getting more resources to help us be successful

FOCUS GROUP #2

Venue	Ulu Ke Kukui
Date	7.17.12
Trainer	Lahela Williams, Community Services Specialist
Support Staff	Rose Transfiguracion, Community Services Specialist
Format	Group discussion, written comments, barriers-bridges-solutions group activity
Duration	60 minutes
Attendees	7

I. Barriers-Bridges-Solutions Activity

Barriers – What keeps you from securing affordable, permanent housing?
Bridges – What can you do today to move toward a solution?
Solutions – What solutions could help you secure affordable, permanent housing?

Barriers→	Bridges→	Solutions
Income	Follow "doctors" orders	Change the % (blood quantum requirements) for Hawaiian Home Lands
Income	Keep in contact with a job	Stabilize income
Housing too expensive	Apply for a job and save $$	Save money
Lack of income	Set aside savings	Stabilize income
Housing too expensive	Put in an application for full-time employment	Get a job and further my education
Debt, debt, debt	Get a job, start a payment plan	Save, save, save

II. Written Comments

What is your largest barrier to secure permanent housing?
- Healthy, get GED, read, math
- Health and education
- At the moment I would have to say EMPLOYMENT
- Employment
- Debt, Credit and Lack of Income

What do you think is a potential solution?
- Working on paying it (debt) off/smaller payments/payment plan
- Urge partner to find a job
- Stabilize the income
- Not giving up, just keep trying. Continuing my education might help.
- Keep trying

What are your thought on the lack of affordable housing in Hawaii?
- Get help in every way you can
- Ridiculous, because there is a high rate of poverty/poor people in Hawaii
- People in the House of government should stop thinking about themselves. Help the community out with families in need who want to better the life they live.
- Get help in every way you can

Other notes/thoughts/suggestions?
- Setup an account aside from your spending one

FOCUS GROUP #3

Venue Kumuhonua
Date 7.24.12
Trainer Lahela Williams, Community Services Specialist
Support Mahealani Meheula, Community Services Specialist
Format Group discussion, written comments, barriers-bridges-solutions group activity
Duration 60 minutes
Attendees 13

I. Barriers-Bridges-Solutions Activity

Barriers – What keeps you from securing affordable, permanent housing?
Bridges – What can you do today to move toward a solution?
Solutions – What solutions could help you secure affordable, permanent housing?

Barriers→	**Bridges→**	**Solutions**
Waiting Lists	Get assistance. Help!	Get more info on work
Low income	Do automatic debit to savings account	Affordable housing
No low-cost rental	Temporary housing in transitional shelters	Pass a law for every multi-million $ home sold and use money to create affordable homes
Disability		Provide jobs and prevent disease
Elderly	Put in application for job…keep applying for housing…online research	Priority on waiting list for public housing or Section 8
Jobs	Create grants, programs like Section 8	Cheap rent-to-own
Income	Save money	Grow our own vegetables
Not enough financial	Financial timeline	Keep looking for jobs
Lack of affordable housing	Speak up!	More money for more affordable housing
Income	Money from the rich, give to the poor	Help for financial support
Decent, stable paying job	Register for GED	GED
Loss of income/job which created bad credit	Build credit and get my own place	Classes for $$ direction
Low-income, no support	Get a good job	Find a job
Not enough work, cost of living too high	Do my homework on the logistics of passing helpful laws	More jobs
Income/work	Rally for more land	Save money

II. Written Comments

What is your largest barrier to secure permanent housing?

- Credit, my GED, jobs
- Lack of work, not steady, rent is too expensive – food, gas, utilities, hygiene
- Lack of income, disabled
- No support system, low income. Cost of housing is too high! Wait list!
- A very excellent paying job

- Loss of income which created bad credit
- Saving money
- Lack of employment, affordable housing, opportunity for educational funds
- Outstanding balance
- Income/lost working
- Not enough money
- Low income
- Financial

What do you think is a potential solution?
- Need money, jobs
- Preventive housing maintenance. Cheap rent-to-own
- Don't know
- More help from the State, more money, more shelters
- Education - "good" computer workshops
- Finding a job. Resolving credit issues
- Save money
- More financial opportunities; grants, nonprofit funding
- Rent match (savings)
- Part-time work
- Job
- Subsidized housing or rental subsidy

What are your thought on the lack of affordable housing in Hawaii?
- Not enough housing for low income families and disabled people
- Too much outside ethnic groups get first choice
- I think there should be a lot more to help people in need
- I honestly think and feel that the state should give us more affordable housing due to the homeless!
- There is NO affordable housing in Hawaii. There needs to be more realistic affordable housing. Offer large tax breaks to companies that build affordable housing.
- Everyone wants to buy a piece of paradise, yet most that do possess property do not reside here, but expect others her to pay a high price to live in them and to pay for their mortgage
- Sad because there is land yet no voice to provides adequate growth
- Need more housing
- State government should build more affordable housing units
- What is affordable?

Other notes/thoughts/suggestions?
- Having support systems, outreach programs, lack of affordable housing
- The state needs to slow down changing too fast. Stop building housing no one can afford locally
- Help the homeless get into homes
- Build large family studios on Dole land
- Workshops for low-income housing with follow up of goals and step process
- Collecting social security monthly

Affordable Rental Housing Challenges

According to the Corporation for Enterprise Development, Hawaii families who rent pay an average of 56.2% of their income to housing[5]. Through research of Hawaii's rental housing industry, Hawaiian Community Assets identified a key set of challenges project participants face when accessing private and public rental housing:

Hawaii Public Housing Authority and Department of Hawaiian Home Lands, combined, have an estimated 34,000 individuals waiting to be approved for housing.

- Hawaii Public Housing Authority reported a waitlist of 9,000 potential renters for their public rental housing units with the average wait time of two to five years[6].
- Given Hawaii's competitive housing market, private landlords are likely to charge significantly more than public housing units.
- Landlords are likely to pull a credit report, which takes up to 5 points off an individual's credit score.
- Landlords are likely pull one credit report from one credit reporting agency when individuals have three different credit reports reflecting different credit scores.
- Landlords are also likely to screen potential tenants based on their personal ability to communicate, produce good references, and provide a deposit (plus first and last month's rent).

Limited Affordable Homeownership Options

Project participants have identified the need for affordable homeownership options to establish a sustainable path for transition of Hawaii residents from homelessness into permanent housing. Through research of Hawaii's housing industry, Hawaiian Community Assets identified a key set of challenges project participants face when accessing affordable homeownership as a pathway to permanent housing:

- The median sales price for a single family home in Honolulu County was $489,000 in May 2012.
- Hawaii has a limited number of self-help homeownership programs available for Hawaii residents earning less than 80% AMI.
- Department of Hawaiian Home Lands, which administers the State's largest community land trust, has reported that 26,000 Hawaiian Home Lands Beneficiaries are currently waiting to secure their lease award for land and housing[7].

Foreclosure Crisis Continues

In a Foreclosure Program Report released April 2011[8], Hawaiian Community Assets found:

- 58% of its foreclosure prevention client households had dependents;
- 56% of its client households spent 50% or more of their monthly income on their mortgage payments, and;
- 68% of its clients identified "reduced income" or "loss of job" as their primary financial hardship.

These statistics highlight a "shared financial environment" among foreclosure prevention clients and project participants that could indicate a potential threat to Hawaii's housing market in terms of a rise in potential renters with children and limited income.

Solutions Identified

During Hawaiian Community Assets facilitated focus groups, project participants identified the following solutions as ways to mitigate the two primary barriers to permanent housing – income and credit.

1. **Make "affordable housing" affordable.** Limit rental and housing costs at 30% of household income for all affordable housing units.[4]

2. **Need more affordable housing.** Housing costs are too high for what families get paid. More affordable housing = faster transition = families off the beach.

> *Why not make the abandoned buildings (in Kalaeloa) available for us to rent?*
> ~ Kumuhonua Project Participant, Focus Group 12.10.10
>
> *There are houses outside here (Ohana Ola O Kahumana) that belong to Hawaiian Home Lands. They could be housing for us.*
> ~ Ohana Ola O Kahumana Project Participant, Focus Group (date)

3. **Prioritize housing, not Safe Zones.** Safe Zones do not address the homeless situation and could put people back into an environment they worked so hard to get away from.

4. **2 years is not long enough in transitional housing.** Families need more time to make major transitions in their lives, especially with the high cost of living in Hawaii, the lack of jobs paying a living wage, and other personal/social factors.

5. **On-site job/career training.** Create job/career training opportunities on-site at the shelters to help families without transportation or opportunities in times of extreme job loss.

> *I lost my construction job. We could be hired to do maintenance here (Ulu Ke Kukui).*
> ~ Ulu Ke Kukui Project Participant, Focus Group 11.5.10

6. **Asset limit too low for public assistance.** It's hard to save for transition (into rental or home ownership) if you cannot have enough money in savings to transition before losing public assistance.

7. **Easier access to public assistance.** Multiple, long applications and lack of transportation make it tough to apply for public assistance even when it is a major need. Combine multiple applications into one for all public assistance.

8. **Revise public housing to accommodate those with drug/felony record who have had a history of being clean.** Recognize that people can change for the good regardless of bad decisions they've made in the past.

> *It's hard when people look at your record and won't rent to you, even though I've been clean for years. Maybe public housing can open up to people who've been clean for 10 or 15 years.*
> ~ Kumuhonua Project Participant, Focus Group 12.10.10

9. **Rent control.** Create rules that protect families renting rights by making sure their rent costs are stable, not raised suddenly.

10. **More opportunities for singles and couples without children.** Too few public housing options for singles and couples without children.

Chapter

3

Income

> *On average, residents at the 3 targeted transitional shelters would have to make 13% more income than per month to simply pay rent on a studio apartment located in Honolulu County, leaving no money left over for food, clothing, and other basic necessities.*

According to the Corporation for Enterprise Development 2009-2010 Assets and Opportunity Scorecard, Hawaii families rank last in the nation in average annual pay earning $24,203/year, or $20,255 less than the average United States families[9]. Furthermore, the United States Department of Agriculture Economic Research Service estimated in 2009 that rural Hawaii families, including those residing at the 3 targeted shelters, earn an average of $11,175/year less than their urban counterparts throughout the State[10].

Extremely Low Income

According to verified income data, it has been determined project participants' average gross income is $987.75/month or $11,709.00/year.

Average Income Per Project Participant

Monthly: $987.75

Yearly: $11,709.00

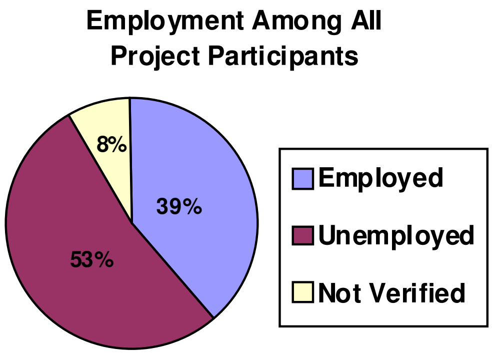
Based on the 2013 Fair Market Rent analysis (see below), the average project participant would have to make 13% more income per month to simply pay rent on a studio apartment located in Honolulu County, leaving no money left over for food, clothing, and other basic necessities.

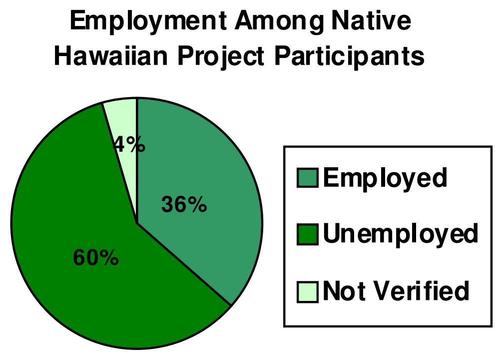
FY2013 Fair Market Monthly Rent
Honolulu County

Efficiency/Studio: $1,276	**1-Bedroom: $1,392**
2-Bedroom: $1,833	**3-Bedroom: $2,701**

Alarming Unemployment Rate

An alarming unemployment rate of 53% was reported among all project participants, while only 39% have been verified as being employed (see below, left).





Native Hawaiian project participants reported the highest unemployment rate (60%) and lowest employment rate (36%) as compared to all project participants served (see above, right).

Public Benefits Prevent Homelessness

Of all "unemployed" project participants:

- Nearly one-half (1/2) receive Social Security Assistance and;
- 9 out of 10 have verified they receive some form of public assistance including Med-Quest/Medicare, Disability, Unemployment Insurance, Welfare, or Veterans Benefits.

Access to public benefits is the primary factor preventing an estimated 164 of 290 project participants (57%) from becoming homeless.

Living Wage Crisis

112 project participants have been verified as being employed at an average annual pay rate of $19,291.44, or $1,607.62/month. Currently, a Hawaii resident working full-time at minimum wage ($7.25/hour) earns $1,160/month or $13,920 annually.

On average, homeless individuals served by Hawaiian Community Assets would have to work 104 hours/week, the equivalent of 2.6 full-time jobs, for 52 consecutive weeks to secure and sustain an "affordable" 1-bedroom rental located in Honolulu County

Based on the Department of Housing and Urban Development definition of "affordable housing" as a home with "housing costs at or below 30% of overall household income", employed project participants would have to work 104 hours per week, the equivalent of 2.6 full-time jobs, for 52 consecutive weeks in order to secure and sustain an "affordable" 1-bedroom rental located in Honolulu County (see Fair Market Rent Analysis, page 15).

A Hawaii resident earning the State's minimum wage would have to work 150 hours per week, or 3.75 full-time jobs, for 52 consecutive weeks to afford the same rental.

Renters MATCH Savings Increases Income

100% of homeless individuals who successfully graduated Hawaiian Community Assets' Renters MATCH Savings Account secured rental housing within 12 months of enrollment.

To address extremely low incomes of project participants, Hawaiian Community Assets established its Renters MATCH (Managing Assets to Change Hawaii) Savings Account in August 2011 with an initial investment from the State Office of Hawaiian Affairs. The Renter MATCH Savings Account provides Native Hawaiian project participants a 5:1 match on savings up to $500 for a total of $3,000 to cover the costs of securing affordable rental housing.

By the end of September 2012:

- 11 project participants had been enrolled in Renters MATCH Savings Accounts;
- 7 project participants had graduated, collectively saving $4,436;
- Graduates had secured $19,724 in leverage funds (i.e. Rent-to-Work and additional savings or rental subsidies) to supplement their Renters MATCH Savings Account to secure affordable rental housing;
- Renters MATCH graduates, on average, had increased their annual household income by $5,318 using MATCH and leverage funds.

# of Participants Enrolled	# of Graduates	Amount Saved ($$)	Leverage Funds ($$)	Match Funds ($$)	Secured Affordable Rentals
11	7	$4,416	$19,724	$17,500	7

Renters MATCH Savings Graduates Profile

The table below is a profile of the 7 Renters MATCH graduates for the 24-month period between October 1, 2010 and September 30, 2012.

Renters MATCH Savings Graduate Profile

	1	2	3	4	5	6	7
Hawaiian Home Lands Beneficiary?	Yes	No	No	Yes	No	No	No
Household Members	1	1	5	1	1	2	6
Monthly Income	$620	$684	$1593	$660	$1600	$2650	$3150
Employed?	No	No	No	No	No	Yes	Yes
Total Savings	$666	$805	$760	$548	$619	$500	$518
Total MATCH	$2500	$2500	$2500	$2500	$2500	$2500	$2500
Leverage Funds	$4800	$4656	$0	$0	$5600	$0	$4668
Savings Term (months)	6	9	6	10	6	8	12
Monthly Rent	$64	$87	$675	$218	$386	$675	$1850
Housing Cost Burden (rent as % of monthly income)	10%	13%	42%	33%	24%	25%	59%

100% of Renters MATCH project graduates secured rental housing within 12 months of enrollment in the product (see above). A total of 18 household members have been supported with Renters MATCH Savings funds.

Expanding Access to Affordable Rental Housing
Stories of Renters MATCH Savers

Alice Amina ~ In Her Own Words

Whom would ever have thought that by moving to a Transitional Shelter I could meet someone who cared enough to take the time to share about what Hawaiian Community Assets has to offer me.

On fixed income, no nothing to show after all the years I've been a care giver - Mother and Grandmother of a lot. I lived month to month, not going anywhere but broke all the time. I asked the question: Can you please help me start a New Life?

One on one case management to get ahead is what I received by attending the workshop for financial independence. I have received my certificate of completion and so did 10 other family members who also attended and lived at the shelter! One on one, I loved working with Ms. Meheula over the last 8 months to help me save money, that, I would have never ever had done. Once a month appointments where I would deposit money and forget about it. I had to show my receipts to Ms. Meheula and she would say "great job. Keep up the good work."

And now that I have received my home with Hawaii Public Housing! My (Renter) match saving will help pay my rent and electricity for about a year or a little more than 11 months so that I may continue paying other bills to stay on track being debt free and so in the future I may be able to build my own home!

Thank you Ms. Meheula and Hawaiian Community Assets for always being there for me. Mahalo Nui Loa. Please continue to help others just as you helped me!

Tua Ohana

The Tua Ohana enrolled in renter education/financial literacy and credit counseling with HCA in May 2011. Residing in a transitional shelter in Kalaeloa, the husband and wife both worked but bottom line - they could not find affordable rental housing.

An initial financial assessment found that the family had no credit or savings. The Tuas started to build an affordable budget, established a savings goal, and stopped taking on debt, but unfortunately, the husband got hurt on the job, giving the family even less income to transition into rental housing.

In December 2011, HCA counselor, Mahealani Meheula became the Tua's cheerleader, helping them better understand their credit, enroll in HCA's Renters MATCH Savings Account, and engaged them in positive discussions about money and their goal of having a place to call home. By June 2012, the Tuas had saved $811, $311 more than their initial savings goal. With a $2,500 match through Renters MATCH, the Tuas secured a partially furnished studio in Waianae and paid 4 months rent in-advance.

When asked about their experience with HCA, the Tuas shared, "It feels good (to save money to meet a goal). We have never had a chance to save (money) and look forward to a goal. All the classes about how to budget, save, and how to spend...they gave us excellent tools for our future living."

Chapter

4

Credit

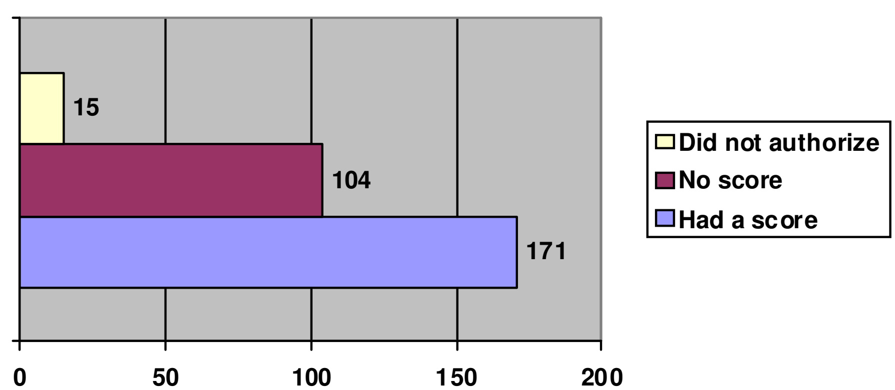
Credit opens up doors to safe, affordable capital so we can obtain assets, manage emergencies and move ahead into financial self-sufficiency. Building, re-building, and maintaining a good credit score may be the single most important factor in obtaining long term assets – care to get to work, homes, education, and capital for business.

However low and moderate income communities often face the negative side of our credit system – lack of access to mainstream lenders keep them locked out of the mainstream credit system and drags them into predatory lending traps.

~ Credit Builders Alliance, CreditBuildersAlliance.org

Credit Report Reviews

During the project's first two years, Hawaiian Community Assets counselors worked with project participants to review and understand their credit reports, identify steps to build/improve credit, and communicate with existing creditors and lenders to setup payment plans and dispute inaccurate negative information. As a HUD-approved housing counseling agency, Hawaiian Community Assets pulls a tri-merge credit report (all 3 credit reporting bureaus on one report) *without* impacting individual's credit score.



275 of 290 project participants authorized Hawaiian Community Assets to pull their credit. Of the 275 project participants whose credit was pulled, 170 had a credit score while 104 reported having no score due to insufficient credit history.

Credit and Debt

The goal in transitional shelters is for residents to attain permanent housing, however, poor or no credit continues to be a key barrier to permanent housing for project participants. The following tables provide an overview of credit and debt of 275 project participants with and without credit scores and according to household type.

Project Participants		**Individuals**	**Couples**	**Families (at least 1 dependent)**
With Credit Scores	Credit Score	586	585	***576***
	Total Debt	$24,358	$18,326	$15,045
Without Credit Scores	Credit Score	-	-	-
	Total Debt	$2,420	$6,327	$5,167

Project participants residing in family households with at least 1 dependent report the lowest credit scores among project participants by household type (see above).

Qualifying for Affordable Rental Housing

During the project's second year, Hawaiian Community Assets contacted 1 private property management company to determine project participants' ability to financially qualify, without a co-signer, for rental units based on specific tenant qualifications and project participant household types.

	Requirements	**Qualifications**
Income	***Rent-to-Income Ratio***	***< 28%***
	Job Time	24+ months
Credit	***Credit Score***	***696***
	Recent Late Payments	No more than 6 in last 12 months
	Derogatory Accounts	40% of credit lines

Based the above minimum tenant qualifications for rent-to-income and credit score alone, 0% of project participants would financially qualified, without a co-signor, to rent a $750 studio/1-bedroom rental unit (single/couples households) or a $1,500 2-bedroom rental unit (family household) from the identified private property management company.

Low Mortgage Affordability

Viewing affordable homeownership as tool to address homelessness, Hawaiian Community Assets calculated average mortgage affordability of project participants according to household type and based on a 5% interest, 30-year fixed rate loan using 31% front-end and 43% back-end debt-to-income ratios.

Mortgage Affordability of Project Participants by Household Type

Individuals	**Couples**	**Families**
$27,619	**$17,312**	**$61,059**

As highlighted above, project participant households are unable to qualify for mortgage lending to afford a single family home in Honolulu County based on the median sales price $489,000 (May 2012).

Micro-Loans Assist Families Secure Housing

As a Native Community Development Financial Institution, Hawaiian Community Assets developed its Credit Builder Micro-Loan product in the project's first year to serve the credit and savings needs of project participants with the goal of securing permanent housing.

Credit Builder Micro-Loans are fixed rate, low-interest loans that serve as "forced savings" vehicles that allow homeless individuals and families to build credit and savings at the same time. Borrowers do not receive money up front, but instead receive a secured line of credit they agree to pay into monthly. Upon successful payment of the full loan balance, the borrower receives their money back, minus the interest which goes toward the delivery of free financial education to low- and moderate-income Hawaii families statewide.

70% of homeless individuals who successfully graduated from Hawaiian Community Assets' Credit Builder Micro-Loan product secured rental housing.

By the end of September 2012, Hawaiian Community Assets had:

- Secured a $20,000 investment from the State Office of Hawaiian Affairs to establish a revolving Credit Builder Micro-Loan Fund for homeless individuals and families residing in Hawaii transitional shelters with a particular focus on Native Hawaiians;
- Originated and serviced 20 Credit Builder Micro-Loans, and;
- Assisted borrowers to decrease their debt, on average, $3,783 (borrowers with credit scores at intake) and $2,330 (borrowers without credit scores at intake).

The table below provides an overview of Hawaiian Community Assets' Credit Builder Micro-Loan portfolio and the impacts of the innovative financial product over the 24-month period between October 1, 2010 and September 30, 2012.

<table>
<tr><th>At Intake</th><th># of Borrowers</th><th>Average Score Increase</th><th>Average Debt Decrease</th><th># Graduated</th><th># Secured Rental Housing</th></tr>
<tr><td>Borrowers w/ Credit Score</td><td>9</td><td>9 points</td><td>$3,783</td><td>5</td><td rowspan="2">7</td></tr>
<tr><td>Borrowers w/out Credit Score</td><td>11</td><td>246 points</td><td>$2,330</td><td>5</td></tr>
</table>

70% of project participants who successfully graduated the Credit Builder Micro-Loan product secured rental housing. The remaining 30% transitioned into emergency shelters to better improve their financial situation before attempting to secure rental housing.

While Hawaiian Community Assets has originated a total of 20 Credit Builder Micro-Loans, an additional 4 borrowers are in the organization's underwriting pipeline with an additional 99 project participants with credit scores below 500 who are eligible to access the product upon completion of required financial literacy/renter education workshops and individualized budget/credit counseling.

Providing Access to Credit
Story of Credit Builder Micro-Loan Borrower

When TJ Cedric first met with Hawaiian Community Assets (HCA) she wanted to keep her finances to herself.

At her first Kahua Waiwai Financial Education workshop, she sat along the side of the wall away from the rest of the group. As workshops continued, TJ became more comfortable and soon was one of the most active participants.

During individualized counseling sessions, she worked with her Community Services Specialist, Rose Transfiguracion, to create an affordable budget and review her credit.

Upon seeing her credit report for the first time, TJ found out she had no credit score and was $3,905 in debt. With public and private rental housing requiring minimum credit scores for their tenants she knew she had a long road to go if she planned to transition out of the shelter.

Luckily, HCA was able to offer her a financial product that would meet her unique needs. As an emerging Native Community Development Financial Institution, the organization established its Credit Builder Micro-Loan product, a low-, fixed interest rate, secured loan of up to $250 that functions as a "forced savings" vehicle and also builds credit. TJ applied and in 2 weeks received an approval letter from HCA!

While enrolled in the Credit Builder Micro-Loan she continued to meet with Ms. Transfiguracion, established a savings goal, made small deposits into her savings account regularly, and slowly paid down her debt; all while on a fixed social security income.

When asked if she needed assistance contacting her creditors to dispute inaccurate charges and establish repayment plans for her existing debt, TJ chose to do it on her own. Once TJ's brother saw the amazing progress she was making, he offered to help pay her outstanding $1,000 storage debt.

12 months after starting with HCA, TJ has nearly paid off all her debt and seen her credit score improve from 0 to 604!

Chapter

5

Project Outcomes

To determine success in meeting the project goal, Hawaiian Community Assets has reported the following project outcomes achieved between October 1, 2010 and September 30, 2012.

Project Activities Increase Income

1. 275 project participants developed affordable household budgets and financial action plans to cut spending and increase income.
2. Renters MATCH Savings Account holders increased their annual income, on average, by $5,318 using MATCH and leverage funds.
3. 24 project participant households were assisted in claiming $36,446 in Earned Income and Child Tax Credits.

Project Activities Build Credit

1. 275 project participants reviewed their credit report and established financial action plans to improve/repair credit and decrease debt.
2. Credit Builder Micro-Loan borrowers with and without credit scores at intake increased their credit scores, on average, 9 points and 247 points, respectively.
3. Credit Builder Micro-Loan borrowers with credit scores and without credit scores at intake decreased their debt, on average, $3,783 and $2,330, respectively.

Project Activities Enhance Community Involvement

1. 89 project participants were engaged through focus groups to identify barriers and solutions to permanent housing.
2. 163 project participants received HUD-approved financial literacy/renter education through Hawaiian Community Assets.
3. 8 case managers received training to improve ability to provide monthly budget counseling.

Project Activities Streamline Housing Placement

1. 1 Memorandum of Agreement has been secured with a private landlord company to streamline placement of project participant households in affordable rental housing at no-cost to said households.
2. 1 partnership with the Leeward Housing Coalition, a coalition of homeless service providers on Oahu's Leeward Coast, has been established to support the development of a Private Landlord Network.

Participants Secure Permanent Housing

39 project participants (13%) have successfully secured rental housing during the project's first two years. Of these 39 project participants, 27 Native Hawaiian households secured rental housing through the project.

The table below highlights housing outcomes for all project participants for the period between October 1, 2010 and September 30, 2012.

Housing Outcome	Native Hawaiian	Overall
Secured Rental Housing	27	39
Moved in with Family	5	7
Transitioned into Emergency Shelter	3	3
Evicted	2	7
Unknown	31	76
Still Residing in Transitional Shelter	89	158

Due to abrupt transitions by project participants at the shelters, 26% of project participants' housing outcomes are currently "Unknown" by Hawaiian Community Assets. In order to enhance data collection efforts necessary to identify housing outcomes for project participants, monthly meetings between Hawaiian Community Assets counselors and transitional shelter case managers have been established to identify transition schedules of project participants including those who have submitted a 10-day "Notice to Vacate".

13% of homeless individuals who received HUD-approved financial literacy/renter education and credit counseling from Hawaiian Community Assets secured rental housing within 24 months.

Chapter

6

Summary

Key findings identified during the first two years of the *Financial Literacy/Renter Education and Credit Counseling for Families Living in Transitional Shelters on the Waianae Coast Project*, include the following:

1. Project participants identified the two primary barriers for transition into permanent housing as 1) Income and 2) Credit.

2. A disproportionate percentage of Native Hawaiians reside in transitional shelters on the Waianae Coast (54% at targeted shelters) than reside in Hawaii (22%).

3. Project participant households consist primarily of families with at least 1 dependent followed by individuals and couples.

4. The average annual pay rate of project participants is $987.75/month, or $11,709.00/year, which is less than the State's poverty level threshold.

5. Employed project participants would have to work 104 hours per week, or 2.6 full-time jobs, for 52 weeks to secure and sustain an "affordable" 1-bedroom rental at Fair Market Rent for Honolulu County.

6. Native Hawaiian project participants report an alarming unemployment rate of 60%; highest among all demographics served.

7. 9 out of 10 unemployed project participants rely on public benefits to prevent homelessness.

8. 100% of homeless individuals who successfully graduated from Hawaiian Community Assets' Renters MATCH Savings Account secured rental housing within 12 months of enrollment.

9. 70% of homeless individuals who successfully graduated from Hawaiian Community Assets' Credit Builder Micro-Loan product secured rental housing within 12 months of enrollment.

10. 13% of homeless individuals who received HUD-approved financial literacy/renter education and credit counseling secured rental housing within 24 months.

Index

[1] HUD-approved housing counseling agencies are approved by the United States Department of Housing and Urban Development to deliver housing counseling and financial education. HUD-approved housing counseling agencies are required to adhere to a comprehensive Housing Counseling Plan and quarterly reporting and quality control requirements to maintain certification.

[2] Native Community Development Financial Institutions are community-based financial institutions overseen by the United States Department of Treasury to provide development services and financial products to predominantly low-income, native communities. Native Community Development Financial Institutions must submit annual reports to the Department of Treasury to maintain certification.

[3] "The State of Poverty in Hawaii and How to Restore Our Legacy of Fairness". Hawaii Appleseed Center on Law and Economic Justice. April 2012.

[4] Star Bulletin, 2008

[5] Department of Housing and Urban Development Area Median Income Calculation Methodology, Huduser.org 2013

[5] Corporation for Enterprise Development, Assets and Opportunities Scorecard 2012

[6] "State Auditor: With 9,000 Hawaii Families Waiting for Public Housing, Housing Authority Needs Better Management". Hawaii Reporter. June 2011

[7] "Kaili, Taryn and Montgomery, Paoakalani. "Hawaiian Hope: Native Hawaiian Issues Project Report".

[8] Foreclosure Prevention Program Report. Hawaiian Community Assets. April 2012

[9] United States Department of Agriculture - Economic Research Service, 2009

[10] Corporation for Enterprise Development, Assets and Opportunities Scorecard 2009-10

LEEWARD HOUSING COALITION

COMMENTS REGARDING SB 301, SD1: Relating to Asset Building

TO: Senator David Y. Ige, Chair, Senator Michelle N. Kidani, Vice Chair, Members of the Committee on Ways and Means

FROM: Cynthia K.L. Rezentes, Coordinator Leeward Housing Coalition

Hearing: Friday, February 28, 2013 9:40 a.m. Conference Room 211

Thank you for the opportunity to provide comments on SB 301, SD1, which establishes a refundable state earned income tax credit, and financial education to applicants for and recipients of temporary assistance for needy families.

The Leeward Housing Coalition is a loosely-knit organization of shelter and service providers on the Leeward Coast who deal daily with the issues related to poverty. While most of our work is done with the homeless we are also very interested in addressing those living below the poverty line as they may become unintended clients of the future. Poverty is clearly linked to poor social and health outcomes. People living below the poverty line are especially hard hit in Hawaii, with the highest cost of living in the U.S. A family of four in Hawaii pays 61% more for food than families on the mainland. Our cost for housing is also the highest in the nation. 75% of people at or below the poverty line spend more than 50% of their income on housing. This population is frequently teetering at the brink of homelessness. Any change to their financial situation like a decrease in wages or increase in rent will tip them over into homelessness. Increasing their resources through this measure is much more cost-effective than trying to help them out of homelessness once they have lost everything

The Leeward Housing Coalition supports a State Earned Income Tax Credit (EITC) to help families in poverty and prevent homelessness. EITC is a direct incentive for low income workers since it targets workers with families. <u>Funding for education on this benefit is also critical</u> to reach those who are most in need. Many low-income earners in Hawaii may have low literacy levels or limited English and need education to understand and apply for the EITC. Funding the financial education and tax workshops are important to ensure those in most need can take advantage of this tax credit.

25 states and the District of Columbia already have enacted a state EITC. The federal EITC has been in existence for 37 years. Over time, it has helped millions of families escape the burdens of poverty. Studies of the federal experience have also shown that workers who receive the EITC immediately spend the money on daily necessities which adds money to the local economy.

We thank you for your concern and dedication to helping the working poor in our community. **We urge your support for SB 301**.

OFFICE OF HAWAIIAN AFFAIRS
Legislative Testimony

SB301 SD1
RELATING TO ASSET BUILDING
Senate Committee on Ways and Means

February 28, 2013 9:40am Conference Room 211

The Office of Hawaiian Affair's (OHA) **SUPPORTS** SB301 SD1, which would establish a refundable state Earned Income Tax Credit (EITC), and appropriates grants for financial education and tax workshops. OHA supports this bill as it fits within our strategic priority of improving the conditions of Native Hawaiians toward greater economic self-sufficiency.

According to a 2011 American Community Survey (ACS) data report, 20.9% of Native Hawaiians with children live in poverty compared to 13.2% for the state. Although there are many ways to address poverty, SB301 SD1 proposes a pragmatic and sure way to reform our tax system to benefit our neediest populations, while creating a mechanism to educate families to manage their finances, and on to the path of self-sufficiency.

The Institute on Taxation and Economic Policy (ITEP) is a non-profit, non-partisan research organization that works on federal, state, and local tax policy issues. **According to a report by ITEP, Hawai'i is one of the ten states with the highest taxes on the poor.** By establishing a state EITC and providing financial education and tax workshops to low income families, we can address economic disparities in a holistic and systemic way. A meaningful state EITC refund for low income families would provide the necessary funds to purchase basic necessities and contribute to Hawaii's economy. At the same time, these families would have the opportunity to take advantage of financial education and tax workshops.

Currently, there are 42 states that have an income tax and 24 of those states have enacted a state EITC. To be eligible to receive a state EITC, an individual must utilize the federal EITC. The individual would receive a set percentage of what was claimed for the federal EITC. If the state EITC was 20% of the federal EITC, a family receiving a federal EITC of $2500 would be refunded $500 for the state EITC.

OHA urges this committee to **PASS** SB301 SD1. Mahalo nui for the opportunity to testify.

PARTNERS IN CARE
Oahu's Coalition of Homeless Providers

COMMENTS REGARDING SB 301, SD1: Relating to Asset Building

TO: Senator David Y. Ige, Chair; Senator Michelle N. Kidani, Vice Chair; and Members of the Committee on Ways and Means

FROM: Gladys Peraro, Partners In Care, Co-Chair Advocacy Committee

Hearing: Thursday, February 28, 2013, 9:40 a.m., Conference Room 211

Thank you for the opportunity for Partners In Care (PIC) to provide comments on SB 301, SD1, which establishes a refundable state earned income tax credit, and financial education to applicants for and recipients of temporary assistance for needy families. I am Gladys L. Peraro, Advocacy Committee Co-Chair for Partners In Care (PIC), a coalition of care providers focusing on the needs of homeless persons and strategies to end homelessness.

Partners In Care has a strong commitment to decreasing poverty. Poverty is clearly linked to poor social and health outcomes. People living below the poverty line are especially hard hit in Hawaii, with the highest cost of living in the U.S. A family of four in Hawaii pays 61% more for food than families on the mainland. Our cost for housing is also the highest in the nation. Seventy-five percent (75%) of people at or below the poverty line spend more than 50% of their income on housing. This population is frequently teetering at the brink of homelessness. Any change to their financial situation such as a decrease in wages or increase in rent will tip them over into homelessness. Increasing their resources through this measure is much more cost-effective than trying to help them out of homelessness once they have lost everything.

Partners In Care supports a State Earned Income Tax Credit (EITC) to help families in poverty and prevent homelessness. EITC is a direct incentive for low income workers since it targets workers with families. <u>Funding for education on this benefit is also critical,</u> which will reach those who are most in need to ensure they have the tools to help themselves. Many low-income earners in Hawaii may have low literacy levels or limited English proficiency and need education to understand and apply for the EITC. Funding the financial education and tax workshops are important to ensure those most in need can take advantage of this tax credit.

Twenty-five states and the District of Columbia already have enacted a state EITC and the federal EITC has been in existence for 37 years- over time, it has helped millions of families escape the burdens of poverty. Studies of the federal experience have also shown that workers who receive the EITC immediately spend the money on daily necessities which adds money to the local economy.

We thank you for your concern and dedication to helping the working poor in our community. Partners In Care strongly urges your support for **SB 301**.

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

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 O'ahu. It is a planning, coordinating, and advocacy body that develops recommendations for programs and services to fill gaps in the Continuum of Care on O'ahu.

PHOCUSED

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

P13:013T:LKR

February 25, 2013

TO: Senator David Y. Ige, Chair
Senator Michelle N. Kidani, Vice Chair
Members, Committee on Ways and Means

FROM: Laura Kay Rand, Interim Executive Director, PHOCUSED

HEARING: Committee on Ways and Means
February 28, 2013 at 9:40 a.m.

Testimony in Support of SB301, Relating to Asset Building

Thank you for the opportunity to provide testimony in support of SB301, which establishes a refundable state earned income tax credit (EITC). PHOCUSED is a coalition of health, housing, human services agencies and individual advocates voicing the needs of the marginalized and underserved in Hawaii.

As a community, we must support our citizens who are classified as asset poor, lacking the resources to subsist at the poverty level for three months in the absence of a source of income. Working families in Hawaii strive towards financial self-sufficiency against powerful economic realities. They experience the highest cost of living in the United States, paying more for food and shelter than comparable families on the mainland. And they pay these elevated costs while earning the lowest adjusted income among all of the mainland states and experiencing among the highest tax rates for low-income households in the nation.

With SB301 and the establishment of a refundable EITC, we have an opportunity to help Hawaii families escape the crippling effects of poverty and change their financial family tree for generations to come. The EITC will support families who are working hard toward self-sufficiency by reducing the tax burdens of the low-income population through an incentive for employment. Since most people who receive federal EITC refunds immediately put them into use through spending on day-to-day needs, such as food and shelter, the EITC also supports our local economy.

I urge your support of SB301. We appreciate the opportunity to testify in support of this measure.

Sincerely,
Laura Kay Rand
Interim Executive Director

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L E G I S L A T I V E

TAXBILLSERVICE

126 Queen Street, Suite 304 TAX FOUNDATION OF HAWAII Honolulu, Hawaii 96813 Tel. 536-4587

SUBJECT: INCOME, Earned income credit

BILL NUMBER: SB 301, SD-1

INTRODUCED BY: Senate Committee on Human Services

BRIEF SUMMARY: Adds a new section to HRS chapter 235 to allow taxpayers to claim a state earned income tax credit equal to ____% of the federal earned income tax credit amount.

Credits in excess of tax liability shall be refunded to the taxpayer provided such amounts are over $1. Requires claims, including any amended claims, to be filed on or before the end of the twelfth month following the taxable year for which the credit may be claimed.

Delineates that no credit shall be allowed in the disallowance period which is: (1) the period of 10 taxable years after the most recent taxable year for which there was a final determination that the taxpayer's claim of credit under this section was due to fraud; and (2) the period of two taxable years after the most recent taxable year for which there was a final determination that the taxpayer's claim of credit under this section was due to reckless or intentional disregard of rules and regulations, but not due to fraud. Any person who is a tax return preparer under HRS section 231-36.5(h) shall be subject to regulations issued by the Secretary of the U.S. Department of the Treasury at title 31 Code of Federal Regulations part 10 (2012) (with respect to practice before the Internal Revenue Service). Any tax return preparer who fails to comply with due diligence requirements with respect to determining eligibility for or the amount of the credit allowable by IRC section 32 shall be subject to a penalty of $100 for each failure.

Directs the director of taxation to: (1) prepare the necessary forms to claim the credit; (2) require proof of the claim for the tax credit; (3) alert eligible taxpayers of the tax credit; (4) prepare an annual report containing the number of credits granted for the prior calendar year, the total number of credits granted, and the average value of the credits granted to taxpayers whose earned income falls within various income ranges; and (5) adopt rules pursuant to HRS chapter 91 to effectuate this section.

Appropriates $______ in general funds for fiscal 2014 and fiscal 2015 as a grant pursuant to HRS chapter 42F to the Hawaii Alliance for Community-Based Economic Development to provide tax workshops and financial education. The appropriations take effect on 7/1/13.

EFFECTIVE DATE: Tax years beginning after December 31, 2012

STAFF COMMENTS: The federal earned income tax credit (EITC) provides an incentive to low-income households to remain in the workforce. The credit is targeted at households with children but the credit is also available at a lower amount to low-income households without children. The credit is based on a number of tests for earned income, investment income, number of qualifying children, dependency, etc.

Given the complexity of the credit, the IRS will optionally calculate the amount of the credit for taxpayers. The IRS reports an error rate of greater than 25% for this credit.

The proposed measure would adopt an earned income credit by merely taking a percentage of the amount that the taxpayer would be eligible for under the federal table or determination. It should be remembered that the federal EITC was established for low and moderate-income workers to offset the burden of Social Security payroll taxes that might have otherwise been paid to them but were instead paid to the federal government by the employer. Enacted in 1975 at the federal level primarily as a means of tax relief, the credit was expanded three times during the 1980's and 1990's by the federal government to boost income from work and lessen poverty among families with children. In other words, it became a tool by which the federal government undertook social policy beginning with the first expansion of the credit in 1986. It is interesting to note the date of the first expansion because that was also the year that the federal Code was dramatically restructured, eliminating a number of tax benefits such as the deduction of consumer credit interest, deduction of state sales taxes, and institution of a minimum tax for those taxpayers receiving generally exempt income. It was also the year that rates were dramatically reduced, and together with the standard deduction and personal exemption, rates were indexed.

Thus, what started out as a mechanism to "refund" payroll taxes that might otherwise have been paid to low and moderate-income workers by the federal government, has turned into a subsidy for these families. While federal policymakers have the luxury of expending millions of dollars to accomplish a social goal through the tax system, state lawmakers do not have the same level of resources.

If the intent of state lawmakers is to alleviate the burden on the low and moderate-income workers in Hawaii who claim the federal EITC, their efforts should focus on the state income tax burden as it affects these families. Hawaii has one of the lowest thresholds of the some 43 states that levy a state income tax. An income tax threshold is the income level at which families begin to pay the state income tax. Despite the reduction in personal income tax rates in 1998 and adoption of a low-income tax credit, as well as a modest increase in the standard deduction, much more work needs to be done to adjust the standard deduction and the personal exemption. Although Act 60, SLH 2009, increased the standard deduction to $4,400 for couples and $2,200 for individuals and the personal exemption to $1,144, the 2011 session of the legislature delayed the implementation from January 1, 2011 to January 1, 2013. However, that legislature did make those changes permanent by repealing the sunset clause that would have automatically repealed the increases as of January 1, 2016. The same 2009 legislation also raised income tax rates on higher income individuals and the 2011 legislation placed limits on the deductibility of state income and sales taxes as well as the overall amount of itemized deductions for high-income individual income taxpayers.

While advocates point to a variety of national articles that hail the EITC as a means of helping the poor out of poverty and encouraging the poor to go to work, they miss the point that taking a percentage of the federal amount bears no relationship to the tax burden imposed by the state. Thus, the EITC amounts to nothing more than a back door welfare program, handing out money merely because a person falls into a low-income category and has joined the workforce with a dependent or two. So while welfare advocates may point to tomes of literature that praise the EITC as a way to lift the poor out of the abyss of poverty, there is just as much material that decries the EITC as poor tax policy and one that is fraught with errors and compliance difficulties. In other words, if the poor are to be helped, don't do it through the tax system as there is very little transparency and accountability. And despite claims that many of these problems have been resolved, there is general agreement from administrators and practitioners that this is one of the most difficult and complicated federal tax credits with which to administer and comply, with increasing errors and inaccuracies.

Like many of the targeted tax credits aimed at encouraging business activities, the EITC comes with all of the problems outlined with those targeted business tax credits. There is no oversight as to how these refunds are aiding families, whether or not outcomes are being achieved or for that matter whether a family is getting sufficient assistance to actually leave the welfare rolls and become self-sufficient. As a recent study reported, nearly one-third of Hawaii's families are not self-sufficient. What will the EITC do for those families who are working two or three jobs to make ends meet but, as a result, make too much money to qualify for the EITC? Where is the tax relief for those families? Lawmakers can make much more of a difference by making the needed structural changes to the state income tax rates and brackets and by boosting the standard deduction. Again, one must ask what is the relationship between taking a percentage of the federal credit amount and the amount of state tax burden relieved?

Lawmakers should also consider the interaction of a state tax credit that produces negative income and how that will affect the amount of income that would then be exposed to the federal rate structure. There are comprehensive studies on the interaction of the credit with the overall federal income tax system. Adopting the credit willy-nilly for state tax purposes may disrupt the incentive to remain employed or to increase the number of hours worked. It should be noted that an EITC had not been recommended by the 2005-2007 Tax Review Commission nor did the latest Commission even consider it. The 2005-2007 TRC examined the effects of what would have happened if an EITC was enacted equal to 20% of the federal EITC in 2006. Based on 2003 tax returns, the staff of the tax research and planning office of the department of taxation found that fewer than half of the Hawaii resident income tax returns would have benefitted from a Hawaii EITC. Of the 308,652 returns with AGI of under $30,000, only 68,845, or 22.3%, claimed the federal EITC. They also estimated that there would be a $23.2 million decline in tax collections if an EITC were adopted.

Lawmakers should understand that by taking a percentage of a number calculated at the federal level, they are surrendering their oversight of this tax policy to Congress. What is even scarier is that Congress could choose to substantially increase the amount of the credit such that the result at the state level may mean a huge unexpected impact on state resources. Such is the case with the state inheritance taxes which were tied into the tax credit offered under the federal law which calculated an amount the federal government assumed the state took in death taxes. However, this provision was eliminated by EGTRRA in 2001, phasing out the state death tax credit completely over four years so that Hawaii had no tax on inheritance and estates. The tax on inheritance and estates was reinstated after a six-year hiatus.

Finally, where would the revenue loss generated by this credit be taken? Which programs would be cut or not funded at all? What is known in the social services community is that unless the poor are given the tools and skills to become self-sufficient they will remain on welfare. The funds lost in this tax credit program would be far better spent on services that assist those, especially in public housing, in gaining the skills they need to hold gainful employment, provide child care so that those who need to go to work will have childcare and learn how to manage what money they earn. Without these skills, merely subsidizing their earned income with a tax credit will not hold a promise of self-sufficiency. Rather than duplicating the federal earned income tax credit, the state should use its resources to instead complement the effort with more skill building and family support so these families can hold gainful employment. Thus, advocates must weigh the consequences of taking revenues from these capacity building programs against doling out the Earned Income Tax Credit based on some federal number that bears no relationship to the tax burden imposed by state taxes.

Instead of looking for a quick fix like the Earned Income tax Credit, advocates should instead turn their attention to a long-overdue adjustment of the standard deduction and personal exemption as well as the adjustment of the income tax rates and brackets. Hawaii has been consistently criticized in recent years for having one of the lowest thresholds before income tax rates are imposed. Increasing that threshold will not only help those at poverty level, but the bump will ripple through all income classes and there is no doubt that even middle-income families have suffered from the lack of continued adjustment of income tax rates and brackets.

Lawmakers must also understand that whether the adjustment of the standard deduction, personal exemption and rates and brackets is pursued or the Earned Income Tax Credit is adopted, there will be a loss of revenue, a loss that must be borne with concurrent reductions in spending. So, lawmakers also need to address the spending side of the ledger as well. Will the reductions come in social services, education or public safety or any of the numerous programs currently provided by state government? There is no doubt tax relief is needed by Hawaii's residents, but elected officials and their constituents must accept that such relief will mean the elimination or reduction of services.

Digested 2/27/13

HAWAII CATHOLIC CONFERENCE
6301 Pali Highway
Kaneohe, HI 96744-5224

ONLINE SUBMITTAL: Senate Ways & Means Committee
Hearing on Thursday, February 28, 2013 @ 9:40 a.m.
Conference Room 211

DATE: February 26, 2013
TO: Senate Committee on Ways & Means
Senator David Ige, Chair
Senator Michelle Kidani, Vice Chair
From: Walter Yoshimitsu, Executive Director
Re: Support for SB 301 SD1 Relating to Asset Building

Honorable Chair and members of the Senate Committees on Ways & Means, I am Walter Yoshimitsu, **representing the Hawaii Catholic Conference**. The Hawaii Catholic Conference is the public policy voice for the Roman Catholic Church in the State of Hawaii, which under the leadership of Bishop Larry Silva, represents Roman Catholics in the State of Hawaii.

The Catholic Church in Hawaii has long encouraged members of our faith community to engage every level of the Church in study, discussion and decisions about how the Church can and must respond to the cry of the poor. Our church teaching is clear that our "desire is that the poor should rise above poverty and wretchedness, and should better their condition in life; and for this it strives." [***Rerum Novarum*** -'Condition of Labour' (1981), paragraph 23]. As Christians, we are called by the Gospel to do everything we can to help those who are least among us.

The Hawaii Catholic Conference strongly supports a State Earned Income Tax Credit (EITC) to help local families in poverty and prevent homelessness. The EITC is a direct incentive for low income workers since it specifically addresses workers with families. Our understanding, however, is that there may be a low level of literacy and English speaking skills among these groups of people so it is imperative that an effort to provide education on the application process for the EITC be added to the discussion.

Raising the State Earned Income Tax Credit (EITC) in Hawaii for the lowest wage-earners in the state, promotes the human dignity of each person and provides much needed tax relief, thereby empowering them to rise against the cycle of poverty. The EITC will encourage a better work ethic, reduce poverty, and allow those struggling financially in our state to meet their basic needs. The goal of empowering these people, especially families, to raise themselves out of the cycle of poverty, is one that has long been supported by the Catholic Church and many other faith communities.

Thank you for supporting this bill. Mahalo for the opportunity to provide testimony.

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From:	mailinglist@capitol.hawaii.gov
To:	WAM Testimony
Cc:	ajc@aloha.net
Subject:	Submitted testimony for SB301 on Feb 28, 2013 09:40AM
Date:	Tuesday, February 26, 2013 5:29:53 PM

SB301
Submitted on: 2/26/2013
Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Alika Campbell	Individual	Support	No

Comments: I urge you to support a state earned income tax credit. 25 states and the District of Columbia already have enacted a state EITC and the federal tax credit has been a powerful/effective tool for addressing poverty over the years. While there is no "silver bullet" to solve the complex issues of hunger, homelessness, and poverty this would be an important step.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Susan M. Chandler
1617 Quincy Place
Honolulu, HI 96816

TO: Senator David Ige, Chair
Senator Michelle Kidani, Vice Chair

From: Susan M. Chandler

Re: Testimony in support of SB 301, SD 1 Relating to the Earned Income Tax Credit
Thursday, February 28, 9:40, Room 211 State Capitol

Senator Ige, Senator Kidani and members of the Senate Ways and Means Committee. I strongly support Senate Bill 301, SD 1 and particularly the provision enacting a refundable earned income tax credit (EITC) in Hawaiʻi.

I have been teaching social policy classes at the School of Social Work and in the Public Administration Program at the University of Hawaiʻi for over 30 years. I teach about the **EITC federal policy as one of the most effective and efficient anti-poverty programs ever implemented.** I am frequently surprised that most of my students (as well as many people in the community) are not familiar with its provisions and how well it works.

EITC was passed in 1975 at the federal level and is simple, elegant, works well and has been extremely helpful to low- income individuals and families… helping millions of families escape poverty. Establishing such a tax credit system to offset Hawaiʻi's high tax burden on low-income families is clearly the right thing to do AND it will assist Hawaiʻi's economy since the tax credit will return money into the hands of low-income people who spend the vast proportion of their hard earned money in our state.

Twenty-three states (and D.C.) have enacted **STATE** EITCs. It is now time for Hawaiʻi to join them. Thank you for the opportunity to testify.

Susan M Chandler

From:	mailinglist@capitol.hawaii.gov
To:	WAM Testimony
Cc:	tabraham08@gmail.com
Subject:	*Submitted testimony for SB301 on Feb 28, 2013 09:40AM*
Date:	Monday, February 25, 2013 9:46:39 PM

SB301
Submitted on: 2/25/2013
Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Troy Abraham	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.