

TESTIMONY BY WESLEY K. MACHIDA
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
STATE OF HAWAII
TO THE HOUSE COMMITTEE ON FINANCE
ON
HOUSE BILL NO. 1354, H.D.1

February 27, 2015
1:30 P.M.

RELATING TO HOUSING

House Bill No. 1354, H.D. 1, authorizes, among other things, the issuance of general obligation bonds and the appropriation of funds to 1) improve and increase the existing public housing stock, and 2) deposit into the Rental Housing Trust Fund and the Dwelling Unit Revolving Fund to finance affordable rental housing development and infrastructure development.

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

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

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



STATE OF HAWAII

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

IN REPLY REFER TO:

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

HOUSE COMMITTEE ON FINANCE

February 27, 2015 at 1:30 p.m.
State Capitol, Room 308

In consideration of
H.B. 1354, H.D. 1
RELATING TO HOUSING.

HHFDC supports Parts III, IV, V, and VII of H.B. 1354, H.D. 1, provided that its passage does not replace or adversely impact priorities set forth in the Executive Biennium budget. We defer to the appropriate department or agency on the remainder of this bill. Parts III, IV, V, and VII appropriate unspecified amounts for the Rental Housing Trust Fund (RHTF), the Dwelling Unit Revolving Fund (DURF), for the construction of micro apartment housing units, and to build housing for veterans.

We note that the Governor has submitted a request for \$100 million in General Obligation Bond funds in Fiscal Year 2015-2016 for deposit into the RHTF, which would help to finance the development of approximately 800 permanent affordable workforce rental units and would provide an economic stimulus by creating 266 to 359 direct construction jobs and 670 to 714 indirect jobs, depending on the type of project.

DURF is primarily used for interim and permanent loans, and can be used to finance the development of off-site infrastructure for affordable housing projects. Additional funding for DURF would allow HHFDC to increase the number of DURF loans.

An appropriation for construction of micro apartments could be used for the development of a micro apartment project located in Kakaako at 630 Cooke Street.

HHFDC concurs that veterans are in need of affordable housing, has worked with our private sector partners to finance projects such as Hale Uhiwai Nalu, which houses veterans in Kalaeloa, and provides the wrap-around services they need.

Thank you for the opportunity to testify.

finance1-Kim

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, February 25, 2015 1:09 PM
To: FINTestimony
Cc: dreanalee.k.kalili@hawaii.gov
Subject: Submitted testimony for HB1354 on Feb 27, 2015 13:30PM
Attachments: HB1354 HD1_HHL_02-27-15_FIN.doc

HB1354

Submitted on: 2/25/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Jobie Masagatani	Department of Hawaiian Home Lands	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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DAVID Y. IGE
GOVERNOR



HAKIM OUANSAFI
EXECUTIVE DIRECTOR

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

BARBARA E. ARASHIRO
EXECUTIVE ASSISTANT

Statement of
Hakim Ouansafi
Hawaii Public Housing Authority
Before the

HOUSE COMMITTEE ON FINANCE

February 27, 2015 1:30 P.M.
Room 308, Hawaii State Capitol

In consideration of

House Bill 1354 House Draft 1

Relating to Housing

Honorable Chair Luke and Members of the House Committee on Finance, thank you for the opportunity to provide you with comments regarding House Bill (H.B.) 1354, House Draft (HD1), relating to housing.

The Hawaii Public Housing Authority (HPHA) strongly supports the enactment of this measure, which would authorize funds to improve and increase the existing public housing stock in the State.

The HPHA's mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination through its public housing and rental assistance programs. The HPHA serves the State's most vulnerable populations, including those earning less than thirty percent of the Area Median Income (AMI), the disabled and the elderly.

Due to the age of our housing inventory, these crucial funds will provide the agency with the ability to tackle its capital needs backlog of approximately three quarter of a billion (\$0.75) in capital needs, and your assistance is very important. The agency has properties that have been built over 50 plus years ago, and the issues at these properties needs to be addressed.

Some of the situations that need to be addressed are straight forward site and building improvements such as new roofing needs at Kalihi Valley Homes on Oahu, to unforeseen issues such as remediating arsenic from the soil at Lanakila Homes on Hawaii Island, and to federally mandated Americans with Disabilities Act improvements at all HPHA properties.

Hawaii Public Housing Authority

February 27, 2015

Page 2

The HPHA appreciates the opportunity to provide the House Committee on Finance with the agency's position regarding H.B. 1354 HD1. We respectfully request the Committee to pass this measure favorably, and we thank you very much for your dedicated support to address the affordable housing crisis facing Hawaii.



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

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

FROM: Scott Morishige, MSW
Executive Director, PHOCUSED

HEARING: **Friday, February 27, 2015 at 1:30 p.m. in Conf. Rm. 308**

Testimony in Support of HB1354 HD1, Relating to Housing

Thank you for the opportunity to provide testimony in **strong support** of HB1354 HD1, which appropriates funding for a range of critical programs to address Hawaii's affordable housing crisis. PHOCUSED is a nonprofit membership and advocacy organization that works together with community stakeholders to impact program and policy change for the most vulnerable in our community, such as the homeless.

Since March 2014, PHOCUSED has surveyed 2,200+ homeless individuals and families across Oahu to assess their level of need and determine appropriate interventions. Based on our survey data, **over a quarter (26%, or 570 homeless households) indicate a need simply for affordable housing** – meaning that they do not require case management or intensive social services, but would be able to successfully transition to stable housing if affordable rental options were available. HB1354 includes a number of components that will strengthen Hawaii's ability to develop truly affordable housing for the most vulnerable and low-income in our community.

In particular, PHOCUSED supports the following components of this measure:

- **Part III: General Obligation Bonds for the Rental Housing Trust Fund (RHTF)**
The RHTF has a proven record of creating new affordable rental units in Hawaii, and is the only financing mechanism that mandates units for households at 30% of Area Median Income (AMI). PHOCUSED supports the issuance of \$60 million in general obligation bonds for the RHTF.
- **Part V: Appropriation for the constriction of micro-units**
Micro units are a cost-efficient new option for housing development. The estimated construction cost for a micro unit is roughly half that for a traditional unit – an estimated \$150,000 per unit vs. \$300,000 per unit. Micro units could be utilized by a wide range of renters, including very low income singles, seniors, and small families. PHOCUSED supports the appropriation of \$15 million for the construction of micro-units.

Once again, PHOCUSED strongly urges your support of this bill. If you have any questions, please do not hesitate to contact PHOCUSED at 521-7462 or by e-mail at admin@phocused-hawaii.org.

To: Representative Sylvia Luke, Chair
Representative Scott Y. Nishimoto, Vice Chair
Members, House Committee on Finance

From: Laura Smith, President/CEO
Katherine Keir, Vice-President, Mission Advancement
Goodwill Industries of Hawaii, Inc.

Date: February 25, 2015

Re: **Testimony in Support of HB1354 HD1, RELATING TO HOUSING**

Thank you for the opportunity to testify in strong support of House Bill 1354 HD1, which appropriates funding for a range of critical mechanisms for affordable housing in Hawaii.

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, enabling their self-sufficiency. With a Statewide footprint, and offices on Oahu, Hawaii Island, Maui, and Kauai, last year Goodwill served over 12,500 people, placing more than 1,700 into jobs in our community.

Many of the participants in our mission services programs struggle with housing – either homeless and living on the street or in a shelter, or struggling to pay their rent. Some are evicted from their homes and do not know where to go; others have poor or no credit and thus have a very difficult time even getting into housing. Of those we served last year, nearly 60% (59.7%) reported either living with a family member, in public housing, or being homeless. The ability to reside in affordable housing has an outstanding impact on an individual's and family's overall health and welfare, and economic solvency and ability to achieve a level of financial self-sufficiency.

In particular, Goodwill supports the following specific components of the measure:

- Part III: General Obligation Bonds for the Rental Housing Trust Fund (RHTF)
- Part V: Appropriation for the constriction of micro-units

The proposed measure would have a resounding impact on the availability of affordable housing in Hawaii, affording the most low-income and vulnerable residents of our State the ability to have a home, and start down the path of self-sufficiency.

Thank you for the opportunity to provide this testimony.

**Board of Directors**

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Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting HB 1354 Relating to Housing
House Committee on Finance
Scheduled for Hearing Friday, February 27, 2015, 1:30 PM, Room 308

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

Thank you for an opportunity to testify in **strong support** of House Bill 1354, which would appropriate funds for various affordable housing programs. We encourage the committee to make appropriations of **\$100 million toward the Rental Housing Trust Fund** to create affordable rental housing; **\$15 million for micro-apartments**, which can serve a variety of populations in critical need. We also support the appropriation of funds to help meet the housing needs of Native Hawaiians and veterans. Our affordable housing crisis has reached a tipping point, and both significant infusions of funding and new approaches are critical to begin reversing this devastating trend.

Rental Housing Trust Fund: Appleseed supports an appropriation of **\$100 million** in general obligation bonds for the Rental Housing Trust Fund (RHTF). Affordable rentals, the state's biggest housing need, are not being developed by the private market. The RHTF is a major tool to create these units and has resulted in the development of thousands of affordable units that otherwise would not have been financially viable. The RHTF also creates public-private partnerships that function as economic drivers. Moreover, the RHTF helps extremely low-income residents: 5 percent of units in RHTF-subsidized developments must be affordable to households earning less than 30 percent of the area median income. We greatly appreciate the Legislature's decision this past session to increase the percent of the conveyance tax going to the Rental Housing Trust Fund, but we know that we still need far more rental housing inventory than is currently being created.

Micro-apartments: Appleseed supports an appropriation of **\$15 million** to fund the creation of micro-apartment units. Micro-apartments are a promising opportunity to create more affordable units in a single development and bring down the per-unit cost. They are smaller than traditional apartments but have all the necessities a tenant would need inside the unit. They can be built in smaller buildings with greater density and easily replicable floor plans and construction methods. Out of the state's general population, almost one out of four households are composed of one occupant. Micro-units work for a wide variety of populations: elders, students, youth transitioning out of foster care, young professionals starting their careers, and people experiencing homelessness. Because modern micro-units are an innovative model, subsidies for their development are particularly important to demonstrate their financial viability in Hawai'i.

As a community, we must make a commitment to housing our working families and vulnerable populations. Thank you for your concern about these critical issues, and we strongly encourage you to support HB 1354's appropriations for affordable housing.



PARTNERS IN CARE Oahu Continuum of Care

Partners in Care is a coalition of Oahu's homeless service providers, government representatives and community stakeholders working together in partnership to end homelessness.

TESTIMONY IN SUPPORT OF HB 1354, HD1: RELATING TO HOUSING

TO: Representative Sylvia Luke, Chair; Representative Scott Y. Nishimoto, Vice-Chair;
And Members, Housing Committee on Finance
FROM: Betty Lou Larson, Advocacy Committee, Partners in Care
Hearing: **Friday, February 27, 2015; 1:30 PM; Conference Room 308**

Dear Chair Luke, Vice Chair Nishimoto, and Members, Committee on Finance:

Thank you for the opportunity to provide testimony **in support** of HB 1354, appropriating funding for a variety of critical programs targeted at addressing the affordable housing crisis and ending homelessness. I am Betty Lou Larson from the Advocacy Committee of Partners in Care.

Partners in Care's members as well as ordinary people across the state see the dire impact that the extreme lack of affordable housing has on the people of Hawai'i. Last year PIC circulated a petition to support funding for affordable rental housing. Many people spontaneously wrote comments, which show the depth of feeling and support throughout Hawaii for affordable housing:

- *"I have lived in Hawaii all my life, and I will never be able to even rent a decent housing unit; this makes me sad."*
- *"I work a full-time job at \$10 an hour. My rent is \$1275. If I had to pay my rent by myself I would not be able to afford it along with my utilities. Please help us here in Hawaii."*
- *"My grandchildren had to move to the Mainland because Section 8 closed due to a 5 year waitlist. I am so sad and not sure when I'll ever see them again."*
- *"When I see a person without a home I think: Where's the Aloha Hawaii? Where is the empathy? How can we allow children to live on beaches and on the streets? How can we allow our Veterans to be Homeless?.... I couldn't imagine being forced to live my life out in the public, can you? So I vote Yes!"*

Partners in Care **strongly supports** the following Sections of this bill:

- Part III: General Obligation Bonds to the Rental Housing Trust Fund (RHTF): Our housing crisis is NOW. The 2014 Housing Study, just released, finds that 27,224 rental units are needed by 2020. Hawaii has the highest rate of homelessness among the US states. 78% of extremely low income households living in poverty pay more than half their income for rent. The RHTF has a proven record of creating new affordable rental units across the State of Hawai'i, and it mandates units for families at 30% AMI or below. Partners in Care supports **\$100 million in general obligation bonds** to the Trust Fund.
- Part V: Appropriation for the Construction of Micro Units. About 25% of Hawaii's households are singles. New creative ideas are needed to solve their housing needs. Micro units are a new, cost-efficient option that could cut the development cost in half vs. a traditional unit. New models for micro units could serve a wide range of renters, from the homeless, to entry level or lower paid workers, to seniors and small families. Partners in Care supports the appropriation of **\$15 million** for the construction of micro units.

Thank you for hearing our testimony from people across the state. Please contact me at (808) 373-0356 or bettylou.larson@catholiccharitieshawaii.org if you have any questions.

PARTNERS IN CARE, c/o Aloha United Way
200 North Vineyard • Suite 700 • Honolulu, Hawaii 96817 • www.PartnersinCareOahu.org



49 South Hotel Street, Room 314 | Honolulu, HI 96813
www.lwv-hawaii.com | 808.531.7448 | voters@lwv-hawaii.com

FINANCE COMMITTEE

Friday, February 27, 2015, 1:30 p.m., Conference Room 308

HB1354 HD1 RELATING TO HOUSING

TESTIMONY

Ann Sack Shaver, Ph.D., President, League of Women Voters of Hawaii

Chair Luke, Vice Chair Nishimoto, and Committee Members:

The League of Women Voters of Hawaii supports HB 1354. We support this bill because it addresses the housing needs of many different segments of society, including but not limited to homeless individuals and families, native Hawaiians and veterans. These are among the most vulnerable members of society. The bill specifically appropriates funds for general obligation bonds for the Rental Housing Trust Fund, which has a proven successful record. It also specifically appropriates funds for micro-units, an innovative approach to housing for low-income individuals and families, an approach which has proven successful elsewhere.

We urge you to pass this bill. Thank you for the opportunity to submit testimony.

February 25, 2015

TO: Representative Sylvia Luke, Chair
House Finance Committee

FROM: Rev. Bob Nakata, Co-Chair
FACE Housing Task Force

RE: HB1354 Relating to Housing

Chair Luke and members of the House Finance Committee, thank you for this opportunity to speak in very strong support of HB1354, which is an omnibus funding bill for affordable housing. It is extremely gratifying to see the very broad support that affordable housing is finally attracting. With reports of one homeless person a week on average dying in our streets for the last eight years, and a shortage of tens of thousands of affordable housing units over the next few years, no one can turn a blind eye to the tremendous need for a bill like this. The funding levels being proposed in this bill are desperately needed this year and for several years more.

I am Rev. Bob Nakata, Co-Chair of Faith Action for Community Equity (FACE) Housing Task Force. Affordable Housing and Homelessness has been a priority of FACE since its inception twenty years ago. We are a multi-faith organization concerned about quality of life issues. We have chapters on Oahu and Maui, each with about thirty units which are churches, temples, synagogues and tenant organizations which has taken on housing, healthcare, elderly care, wage issues, education, foreclosure and other issues as our members identify them.

We held a Housing Summit on November 15, 2014, with well over 200 attendees from churches, service agencies, government agencies, developers, banks and other financing agencies, unions, businesses, which are all represented in support for HB1354. The crisis in affordable housing and homelessness has now generated the political will to address the need. We urge you to respond by supporting this and other bills to address the crisis. The time to act is here. Let us move forward together.

Thank you.



CATHOLIC CHARITIES HAWAII

TESTIMONY IN SUPPORT OF HB 1354, HD1: RELATING TO HOUSING

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

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

Hearing: Friday, February 27, 2015; 1:30 PM; Conference Room 308

Dear Chair Luke, Vice Chair Nishimoto, and Members, Committee on Finance:

Thank you for the opportunity to provide testimony **in support** of HB 1354 HD1, appropriating funding for a variety of critical programs targeted at addressing the affordable housing crisis and ending homelessness.

Catholic Charities Hawaii (CCH) is a tax exempt, non-profit agency that has been providing social services in Hawaii for over 60 years. CCH has programs serving elders, children, developmentally disabled, homeless and immigrants. Our mission is to provide services and advocacy to the most vulnerable of the people in Hawaii.

Catholic Charities Hawaii has a long history of working in the areas of affordable housing and homelessness. We see the need for affordable rentals every day. Many elders who seek help from our Housing Assistance Program are facing homelessness. The same holds true for singles and small families who come to our Housing and Referral Programs. We need to act NOW to create more new affordable rentals.

Catholic Charities Hawaii strongly supports the following sections of this bill:

- **Part III: General Obligation Bonds to the Rental Housing Trust Fund (RHTF):** The new 2014 Housing Study has just been released. It projects that 27,224 rental units are needed by 2020. Hawaii has the second highest rate of homelessness in the US. 78% of extremely low income households living in poverty pay more than half their income for rent. The RHTF has a proven record of creating new affordable rental units across the State of Hawaii, and it mandates units for families at 30% AMI or below. Catholic Charities Hawaii supports **\$100 million in general obligation bonds** to the Rental Housing Trust Fund.
- **Part V: Appropriation for the Construction of Micro Units.** New creative ideas are needed to solve the housing needs of Hawaii's single or small households. Micro units are a new, cost-efficient option that could cut the development cost in half vs. a traditional unit. New models for micro units could serve a wide range of renters, from the homeless, to entry level or lower paid workers, to seniors and small families who cannot afford market rents. Catholic Charities Hawaii supports the appropriation of **\$15 million** to construct micro units.

Thank you for the opportunity to testify. Please contact me at (808) 527-4810 or trisha.kajimura@catholiccharitieshawaii.org if you have any questions.



February 27, 2015

The Honorable Sylvia Luke, Chair

House Committee on Finance
State Capitol, Room 308
Honolulu, Hawaii 96813

RE: H.B. 1354, H.D.1, Relating to Housing

HEARING: Friday, February 27, 2015, at 1:30 p.m.

Aloha Chair Luke, Vice Chair Nishimoto and Members of the Committee:

I am Myoung Oh, Government Affairs Director, testify on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawai'i, and its 8,400 members. HAR **supports the intent** of H.B. 1354, H.D.1, which authorizes the issuance of general obligation bonds and appropriates funds to several state agencies for the purposes of improving and increasing the existing public housing stock in the state.

HAR has historically supported mechanisms to help increase the supply of low and moderate income affordable housing such as the Rental Housing Trust Fund (RHTF) Program which can help integrate the use of mixed-income and mixed-use projects, special purpose revenue bonds, low-interest loans, block grants, low-income housing tax credit programs and deferred loan programs to provide rental housing opportunities.

HAR also supported the Dwelling Unit Revolving Funds (DURF) which may be used for the acquisition of real property; development and construction of residential, commercial and industrial properties; interim and permanent loans to developers; and any and all things necessary to carry out the purposes of the Housing Development Program.

Lastly, as these programs help to increase the availability of rental and affordable housing for persons who face obstacles in moving from homelessness to housing and persons with lower incomes who need to find affordable rental housing, HAR believes these efforts should continue to help address the homelessness issue in our State.

Mahalo for the opportunity to testify.



House Committee on Finance

The Hon. Sylvia Luke, Chair

The Hon. Scott Y. Nishimoto, Vice Chair

Testimony in Support of House Bill 1354 HD 1

Relating to Housing

Submitted by Nani Medeiros, Public Affairs and Policy Director

February 27, 2015, 1:30 pm, Room 308

The Hawaii Primary Care Association (HPCA), which represents the federally qualified community health centers in Hawaii, supports House Bill 1354, authorizing the issuance of general bonds to improve and increase the public housing stock in the state.

The HPCA is a staunch believer in the social determinants of health, those economic and social conditions that influence an individual and a community's health status. These conditions serve as risk factors endemic to a person's living and working environment, rather than their behavioral or genetic histories. Factors such as income, education, access to recreation and healthy foods, housing, and employment, can and do have measurable impacts on a person and a community, both in health and financial outcomes.

House Bill 1354 speaks to one of these major determinants directly by seeking to alleviate the growing pressure on affordable housing in Hawaii. For this reason, we strongly support this measure and thank you for the opportunity to testify.



**Testimony to the House Committee on Finance
Friday, February 27, 2015 at 1:30 P.M.
Conference Room 308, State Capitol**

RE: HOUSE BILL 1354 HD1 RELATING TO HOUSING

Chair Luke, Vice Chair Nishimoto, and Members of the Committee:

The Chamber of Commerce of Hawaii (“The Chamber”) **supports** the intent of HB 1354 HD1, which authorizes the issuance of general obligation bonds and appropriates funds to several state agencies for the purposes of improving and increasing the existing public housing stock in the State.

The Chamber is the largest business organization in Hawaii, representing about 1,000 businesses. Approximately 80% of our members are small businesses with less than 20 employees. As the “Voice of Business” in Hawaii, the organization works on behalf of its members, which employ more than 200,000 individuals, to improve the state’s economic climate and to foster positive action on issues of common concern.

The Chamber strongly supports the need to provide government assistance to develop housing units for the 80% AMI and below income group. The economics associated with developing units for people in this income group and below require some type of government assistance. The private sector is unable to provide units at these price points without government assistance.

The Chamber also suggests that the Legislature expand its efforts by creating “incentives” for development of more units at all price points above the 80% and below AMI. Incentives could include some of the following:

- Up-zoning or density bonuses for existing urbanized properties;
- Improving the land use entitlement process to encourage development of housing units for certain targeted price points (i.e. 80% to 140% of AMI);
- Invest in regional infrastructure capacity building in areas identified for growth, and allow for small and medium size developers to enter the market to increase competition.

Addressing only one segment of the housing market is not the answer. A healthy housing market allows for people to “Step Up” into other units as their family and economic situation improves. Without increasing the overall supply of housing at all price points, people will be unable to “step up” into other housing units. Allowing families to “step up” into other units will also allow other first time home buyers to purchase the sellers entry level unit.

Thank you for the opportunity to express our views on this matter.

finance1-Kim

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, February 25, 2015 8:59 AM
To: FINTestimony
Cc: hlusk@chowproject.org
Subject: *Submitted testimony for HB1354 on Feb 27, 2015 13:30PM*

HB1354

Submitted on: 2/25/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Heather Lusk	The CHOW Project	Support	No

Comments:

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To: FINTestimony
Cc: david@hihaf.org
Subject: *Submitted testimony for HB1354 on Feb 27, 2015 13:30PM*

HB1354

Submitted on: 2/26/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
David Deges	Hawaii Island HIV/AIDS Foundation	Support	No

Comments:

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HB1354

Submitted on: 2/26/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Kevin Hedlund	Individual	Support	No

Comments: The housing market continues to move upward price beyond the reach of more and more people shutting them out from the American dream of home ownership. The hallmark of a strong society is the ability to provide shelter for it's people. I see more and more people on the streets. Many are employed. How long will we marginalize low income people and some of the middleclass too? Affordable housing is a must.

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HB1354

Submitted on: 2/27/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Mary Hyslop	Individual	Support	No

Comments: Please support HB 766 and HB 1354. We are desperately in need of affordable housing and more rental units for Hawaii families. Over the years I have worked with families who are have done their best to keep paying their rent even if it meant not eating. I have also worked with families living in their cars and in tents while still continuing to work. Their work wages could not stretch to pay for housing. Homeless families have no place to go and shelters, when available, have long wait lists. Hawaii is so expensive...these families need your help.

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LATE

HB1354

Submitted on: 2/26/2015

Testimony for FIN on Feb 27, 2015 13:30PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Hannah Preston-Pita	Individual	Support	No

Comments:

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From: Rowena <kadcrowena@hawaii.rr.com>
Sent: Friday, February 27, 2015 2:45 PM
To: FINTestimony
Subject: STRONG SUPPORT for affordable housing, microunits



Representative Sylvia Luke
House Finance Committee, Chair

Hawaii has the highest rate of homelessness among the US states. We need those micro units. HB766 would appropriate 15 million for the development of micro units. These can be used for homeless singles, lower paid workers, seniors, small families and others who cannot afford market rentals. Please vote positively.

Please support HB1354. Support the appropriation of \$100 million in general obligation bonds to the Rental Housing Trust Fund (RHTF). Micro unit funding would challenge developers to design new models that could be used for those who cannot afford market rentals.

Mahalo,
Rowena L. Tiqui
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