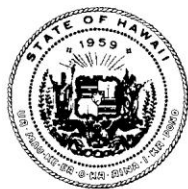


DAVID Y. IGE
GOVERNOR



RACHAEL WONG, DrPH
DIRECTOR

PANKAJ BHANOT
DEPUTY DIRECTOR

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

COLIN KIPPEN

- Chair of the Hawaii Interagency Council on Homelessness •
 - State Coordinator on Homelessness •
- Telephone 808 586-0974

February 26, 2015

MEMORANDUM

TO: The Honorable Sylvia Luke, Chair
House Committee on Finance

FROM: Colin Kippen, Chair of the Hawaii Interagency Council on
Homelessness, State Coordinator on Homelessness

SUBJECT: **H.B. 766 HD 1 – RELATING TO HOUSING**

Hearing: Friday, February 27, 2015; 1:30 p.m.
Conference Room 308; State Capitol

PURPOSE: H.B. 766 H.D. 1 makes an appropriation for the construction of micro apartment housing units.

POSITION: I **strongly support** the intent of this bill, so long as it does not negatively impact the Governor's budgetary request, and provide the following comments.

With regards to sections 1 and 2, micro units have proven to be a desirable form of housing in high cost rental markets like Seattle, New York, and San Francisco while

reducing the costs of construction. Enabling the construction of these kinds of units will foster increased ingenuity and innovation, and will help us to determine the feasibility of this form of housing as another tool that may be used to increase our supply of housing, especially for seniors, singles, couples, and small families at a reduced cost.

As regards section 3, the effective date should be amended from July 1, 2050 to July 1, 2015.

Thank you for the opportunity to testify before your committee.

DAVID Y. IGE
GOVERNOR



CRAIG K. HIRAI
EXECUTIVE DIRECTOR

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. 766, H.D. 1
RELATING TO HOUSING.

HHFDC supports H.B. 766, H.D. 1, provided that its passage does not replace or adversely impact priorities set forth in the Executive Biennium budget. H.B. 766, H.D. 1 appropriates an unspecified amount of General Funds to HHFDC in FY 2015-2016 for the construction of micro apartment housing units. These funds could be used to finance the development of a micro apartment project located in Kakaako at 630 Cooke Street.

Thank you for the opportunity to testify.



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, 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 HB766 HD1, Relating to Housing

Thank you for the opportunity to provide testimony in **strong support** of HB766 HD1, which appropriates funds for the construction of micro units. 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. Micro units are one strategy to create truly affordable housing for these individuals.

Micro units typically range in size from 220 to about 300 square feet. These units are an innovative new option for housing development, which also enables cost savings through increased efficiency. The estimated construction cost for a micro unit is roughly half that of the construction cost for a traditional rental unit – an estimated \$150,000 per unit vs. \$300,000 per unit. Micro units could be utilized by a wide range of renters, not just homeless individuals, including low income singles, seniors, and small families.

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

finance1-Kim

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 24, 2015 9:59 PM
To: FINTestimony
Cc: darakawa@lurf.org
Subject: Submitted testimony for HB766 on Feb 27, 2015 13:30PM

HB766

Submitted on: 2/24/2015

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

Submitted By	Organization	Testifier Position	Present at Hearing
David Z. Arakawa	Individual	Support	No

Comments: The Land Use Research Foundation of Hawaii SUPPORTS HB 766, HD1, Relating to Housing, which makes an appropriation for the construction of micro apartment housing units. (HB766 HD1)

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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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 HB766 HD1, RELATING TO HOUSING**

Thank you for the opportunity to testify in strong support of House Bill 766 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.

Micro units are a pioneering option in housing development, enabling significant cost savings and lessening the scope of development. Micro units cost an estimated half the amount to construct as a traditional rental unit, and typically range in size from 220 to 300 square feet. Micro units appeal to a wide range of renters, including low-income singles, small families, and seniors.

The construction of micro-unit dwellings 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.



The Public Policy Voice for the Roman Catholic Church in the State of Hawaii

HEARING: House Committee(s) on FIN, hearing on February 27, 2015 @ 1:30 p.m. #308
SUBMITTED: February 25, 2015
TO: House Committee on Finance
Rep. Sylvia Luke, Chair
Rep. Scott Nishimoto, Vice Chair
FROM: Walter Yoshimitsu, Executive Director
RE: Support for HB 766 HD1 Relating to Housing

Honorable Chairs and members of the House Committee on Housing, 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 Hawaii.

We support HB 766 HD1 because homelessness and lack of affordable housing continues to be one of the State's most significant and challenging social problems. The Diocese of Honolulu supports any strategic plan that makes homelessness and affordable housing one of its primary areas of focus. For many households in Hawaii at risk of becoming homeless, high housing costs mean skimping on food and medical care, moving frequently to find lower rents—which can interrupt a child's education—creating periods of homelessness. As people of faith, we simply cannot sit back and watch while families fall apart.

Another key component for the conference in supporting this bill is that we appreciate the appropriation of funding for the construction of micro apartment housing units. This creative approach could have many positive effects on the economy including;

- ***creating jobs*** in the construction industry, growth and improvement in other industries like retail, professional services, health, and education, as these sectors grow to accommodate the increased number of residents,
- ***increasing consumer spending*** as decreased housing and utilities costs, renters and homeowners will have more disposable income to spend, which gives a positive boost to the economy,
- ***assisting families and individuals at risk of homelessness*** and allowing them to become self-sufficient.

All of these things, in turn, will ultimately help Hawaii save money on programs aimed at helping the homeless, and will reduce the burden on charities and religious organizations. We do understand that many services are vying for funding at this critical time and we appreciate your ongoing support for the RHTF and the development of micro apartment housing units. Mahalo for the opportunity to testify.



49 South Hotel Street, Room 314 | Honolulu, HI 96813

www.lwv-hawaii.com | 808.531.7448 | voters@lwv-hawaii.com

COMMITTEE ON FINANCE

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

HB766 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 766. Micro-units have proven elsewhere to be a cost-effective way to increase housing stock for low-income homeless people. Providing stable housing is an important first step toward reintegrating otherwise homeless people into society, enabling them to find jobs, and to improving their overall health. They are also appropriate for older people who are particularly vulnerable to crime and the illnesses associated with living on the streets. Moreover, micro-units are especially appropriate for our densely populated island. We urge you to pass this bill. Thank you for the opportunity to submit testimony.



HPCA

HAWAII PRIMARY CARE ASSOCIATION

House Committee on Finance

The Hon. Sylvia Luke, Chair

The Hon. Scott Y. Nishimoto, Vice Chair

Testimony in Support of House Bill 766 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 766, which makes an appropriation for the construction of micro housing units.

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 766 speaks to one of these major determinants by seeking to alleviate the growing affordable housing crisis in Hawaii. For that reason, we strongly support this measure and thank you for the opportunity to testify.



TESTIMONY IN SUPPORT OF HB 766, 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 Hawai'i

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 strong support** of HB 766, making an appropriation for the construction of micro apartment housing units.

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been providing social services in Hawai'i 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 Hawai'i. Catholic Charities Hawai'i has a long history of working on housing issues and solutions to homelessness. We strive to help people live in dignified circumstances and reach their full potential.

Catholic Charities Hawaii strongly supports **\$15 million for the construction of micro units**. We see the need for these smaller, lower cost units every day. Many elders who seek help from our Housing Assistance Program cannot afford even an "affordable" housing rent of \$700. The same holds true for singles and small families who come to our Housing and Referral Programs. About 25% of Hawaii's households are singles. They are particularly vulnerable and at-risk for homelessness because there is less assistance available to them than there is for families with children. New, creative ideas are needed to solve their housing needs. Micro units are a new cost-efficient option for housing development. Construction costs are projected to be half the cost of a traditional unit. These units could reach a wide range of renters: homeless singles, entry level workers, seniors, small families, etc. who are unable to pay market rents.

Our housing crisis is NOW. Our affordable housing crisis has worsened. Now, 27,224 rental units are the projected need by 2020 (2014 Housing Study). Hawaii has the highest rate of homelessness in the USA. 78% of extremely low income households living in poverty pay more than half their income for rent. The **\$15 million for construction of micro units** would result in new models being developed. These could then be replicated in other areas for small households.

Thank you for the opportunity to testify. 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





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Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting HB 766 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, 501(c)(3) law firm created to advocate on behalf of low income individuals and families in Hawai'i on civil legal issues of statewide importance. Our core mission is to help our clients gain access to the resources, services, and fair treatment that they need to realize their opportunities for self-achievement and economic security.

Thank you for an opportunity to testify in **strong support** of House Bill 766, which would appropriate funds for the development of micro-apartments. Hawai'i Appleseed Center for Law and Economic Justice supports an allocation of at least **\$15 million**. Micro-apartments provide modest yet decent housing and can serve a variety of populations in critical need. Because modern micro-units are an innovative model, subsidies for their development are particularly important to demonstrate outcomes, especially those related to reducing costs.

Micro-units are smaller than traditional apartments but have all the necessities a tenant would need inside the unit. They can be built in smaller buildings with greater density 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. 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. They are also effective as mixed-income housing, particularly when built in desirable locations. These small apartments have been used around the country and world, in other high-cost cities such as New York, San Francisco, and Boston which seek to prevent sprawl and create livable urban cores.

Micro-apartments would present many opportunities to house individuals experiencing homelessness and should be a major tool in our efforts to end homelessness. Hawai'i has the highest rate of homelessness among the states, and 81 percent of households experiencing homelessness are single individuals. Micro-apartments are also popular for Housing First programs, which is an evidence-based best practice that provides permanent housing and supportive services to people who have been chronically homeless.

The state should play a role not only in subsidizing and helping develop affordable housing, but also to spur innovation in the market. In cities such as Seattle, private developers of micro-apartments have actually been able to charge lower rents than other units targeted at single individuals because of higher density. In Hawai'i, a subsidized micro-unit building will let developers, financiers, and builders determine the feasibility of this kind of housing.

We must also reimagine housing that meets the needs of our most vulnerable individuals and the growing number of single-occupant households. By increasing housing stock for these single individuals, larger units will be freed up for bigger households, while those living in micro-apartments can be charged lower rents if the cost per unit is reduced. We strongly encourage you to support HB 766 to fund the creation of micro-apartments.

February 27, 2015

The Honorable Sylvia Luke, Chair
House Committee on Finance
State Capitol, Room 308
Honolulu, Hawaii 96813

RE: H.B. 766, 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, submitting testimony 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. 766, H.D.1, which makes an appropriation for the construction of micro apartment housing units.

According to the Department of Business Economic Development and Tourism, Hawai'i would need about 5,200 new housing units to be built each year until 2020 to adequately accommodate the state's projected population growth. The report further added that without a supply of rental or for sale units being built, households are being squeezed into an existing restricted supply of housing. As such, this leads to an increase in rental rates, sales price, or causes individuals to move out of State.

HAR has historically supported mechanisms to help increase the supply of low and moderate income affordable housing. HAR believes this is a creative solution to increase the availability of affordable rental housing, which is much needed in the State.

Mahalo for the opportunity to submit testimony.

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Testimony to the House Committee on Finance
Friday, February 27, 2015
1:30 p.m.
State Capitol - Conference Room 308

RE: HOUSE BILL NO. 766 H.D. 1 RELATING TO HOUSING

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

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

BIA-Hawaii **supports** the intent of H.B. 766 H.D. 1, which proposes to:

1. Appropriate an unspecified sum for the construction of micro apartment housing units; and
2. Provides language to define micro apartment dwelling unit;

BIA-Hawaii 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 these units require some type of government assistance. Due to the cost of land and development, it is difficult to meet these price points without government assistance.

BIA-Hawaii 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 units that better accommodate their families and as their income improves. Without more inventory at all price points, there will be nothing for people to "step up" to. Allowing families this opportunity will open up entry level units to other first time home buyers.

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 HB766 on Feb 27, 2015 13:30PM*

HB766

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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finance1-Kim

From: mailinglist@capitol.hawaii.gov
Sent: Thursday, February 26, 2015 2:40 PM
To: FINTestimony
Cc: david@hihaf.org
Subject: *Submitted testimony for HB766 on Feb 27, 2015 13:30PM*

HB766

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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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 766, 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 strong support** of HB 766, making an appropriation for the construction of micro apartment housing units. I am Betty Lou Larson from the Advocacy Committee of Partners in Care (PIC). PIC strongly supports the creation of affordable housing units to prevent and end homelessness.

Partners in Care strongly supports **\$15 million for micro units**. About 25% of Hawaii's households are singles. New creative ideas are required to solve their housing needs. Micro units are a new cost-efficient option for housing development. Construction costs are projected to be half the cost of a traditional unit. This funding would challenge developers to design new models that could be used for homeless singles, entry level or lower paid workers, seniors, small families and others who cannot afford market rentals.

The housing needs are well documented: The 2014 Housing Study, just released, finds that 27,224 rental units are needed by 2020 for people under 80% of the Area Median income (AMI). 78% of people living in poverty pay over fifty percent of their income for rent. We need to focus on new ideas such as micro units to create more housing.

Last year, 320 people from across all the Hawaiian Islands, responded to PIC's petition supporting funding for affordable rentals. Their comments show the support for new ideas:

- *"Please help give Hawaii residents a chance to live with dignity and wellness."*
- *"Let's create a solution."*
- *"I dream of the day when there will be no more homelessness for individuals and families, no children without a safe and loving home to go to, no more ignoring the mentally ill who are homeless, no more the term "throw aways". This effort for housing everyone has also to deal with deeper issues that keep people on the streets – lack of suitable services, jobs and essential human needs. Working together, we can do it, Hawaii!"* And finally,
- ***"Malama our Island Ohana! Support the cause, and put a roof over homelessness."***

The People of Hawaii are speaking to you today. Thank you for hearing their testimony. 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



From: mailinglist@capitol.hawaii.gov
 Sent: Friday, February 27, 2015 10:50 AM
 To: FINTestimony
 Cc: mhyslop@hotmail.com
 Subject: Submitted testimony for HB766 on Feb 27, 2015 13:30PM

HB766

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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From: mailinglist@capitol.hawaii.gov
Sent: Thursday, February 26, 2015 7:15 PM
To: FINTestimony
Cc: dr.hannah@bisac.com
Subject: *Submitted testimony for HB766 on Feb 27, 2015 13:30PM*



HB766

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	Big Island Substance Abuse Council	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
Executive Director
Kona Adult Day Center, Inc.
P. O. Box 1360
Kealahou HI 96750
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kadcrowena@hawaii.rr.com