



**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 26, 2019 at 12:30 p.m.  
State Capitol, Room 308

In consideration of  
**H.B. 476, H.D. 1**  
**RELATING TO HOUSING.**

The HHFDC supports H.B. 476, H.D. 1, provided that it does not replace priorities set forth in the Executive Biennium Budget.

H.B. 476, H.D. 1 appropriates an unspecified amount of General Obligation Bond funds in Fiscal Year 2020 for deposit into the Rental Housing Revolving Fund. HHFDC's budget request is for \$100,000,000 in FY 2020 and \$100,000,000 in FY 2021. On the application deadline of February 15, 2019, HHFDC received consolidated applications for 14 rental housing projects totaling approximately 1,500 affordable units. Review of the applications for threshold and other requirements is underway.

This measure also appropriates an unspecified amount of General Funds to HHFDC for development and construction of permanent supportive housing using low-cost modular construction or other methods that are lower cost than traditional construction methods. If funded, HHFDC would be willing to administer this appropriation provided that it is a part of a comprehensive program which includes rental assistance and supportive services.

Thank you for the opportunity to testify.

**HB-476-HD-1**

Submitted on: 2/24/2019 2:21:36 PM

Testimony for FIN on 2/26/2019 12:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Mike Goodman	Hawaii Kai Homeless Task Force	Support	No

Comments:

**TO:** The Committee on Finance, Rep. Sylvia Luke Chair, Rep. Cullen, Vice Chair

**FROM:** Mike Goodman, Director, The Hawaii Kai Homeless Task Force, Member, Partners In Care.

**FOR:** Hearing, Tuesday, February 26, 2019, 12:30 P.M. Conf. Rm. 308

**Re:** HB476

Thank you Representative Luke, Chair, Rep. Representative Cullen, Vice Chair, and all Committee Members for the opportunity to testify.

I'm Mike Goodman, Director of the Hawaii Kai Homeless Task Force and a member of Partners in Care ("PIC"). PIC is a coalition of more than 50 non-profit homelessness providers, including Aloha United Way, Catholic Charities, the Institute for Human Services, the Appleseed Center, the City of Honolulu Mayor's Office on Housing, The Salvation Army and many others. **The Homeless Task Force and Partners In Care, strongly supports this bill.**

\$125 million dollars will make a significant impact for individuals and families who can't afford Hawaii's exorbitant housing costs. MOST IMPORTANTLY, this bill appropriates an additional \$75 million dollars to provide permanent supportive housing for the chronic homeless, most of whom are severely mentally ill, substance addicted or a combination of the two.

\$75 million dollars may seem like a lot of money, but the cost of not helping the chronic homeless is far greater than the cost of helping them. Taxpayers already spend hundreds of millions of dollars each year for emergency medical treatment, law enforcement, the judiciary, and repairing property damage.

The housing contemplated by this bill will incorporate "wrap-around" supportive services under a "Housing First" paradigm. The evidence shows Housing First programs have a spectacular 96.7% success rate.

Housing First works by providing untreated mentally ill and substance addicted homeless persons with *permanent homes*, combined with non-mandatory, assertively offered substance abuse treatment, psychiatric care, basic life-skills training, employment assistance and many other services.

The success of Housing First is due in great measure to providing beneficiaries with *permanent, safe and comfortable private homes*. That's because the security of a permanent home, and the efficacy of not placing severely mentally ill or substance addicted persons in close living quarters with each other, *has therapeutic value in-and-of-itself*. There's reams of data showing that the same supportive services are not as effective for mentally ill and substance addicted homeless who live in group homes or shelters.

Housing First programs cost roughly \$81,000 a year for each client. That may seem expensive, but a recent study by the U.H. Center on the family, reported that Housing First provides A *NET SAVINGS* of \$74,364 dollars per person, per year, just on healthcare costs. Assuming there are 2000 chronic homeless (the Point in Time Count reported about 1600) the State would see a *net savings of \$148.73 million a year if all 2000 were served by Housing First*, less whatever the State spends to build housing.

## **HOW MANY CHRONIC HOMELESS ARE THERE?**

The last Point in Time count estimates there are 1600-1800, chronic, unsheltered homeless in Hawaii. But given the logistical difficulties of counting people who often avoid the outreach teams and volunteers who conduct the Count, the number may be much higher.

According to the 2017 service utilization report from the U.H. Center on the family, the annual number of homeless persons using supportive services actually increased by 11.5% during the same period the point in time count showed an 8.5% decrease in homelessness. It's possible that undercounting unsheltered homeless persons may be the reason for the discrepancy. Therefore, The Hawaii Kai Homeless Task Force suggests that the Legislature use a figure of 2000 chronic homeless for planning purposes.

## **THIS BILL WISELY MANDATES THAT LOW-COST MODULAR CONSTRUCTION MODELS BE CONSIDERED AS AN ALTERNATIVE TO TRADITIONALLY CONSTRUCTED HOUSING.**

Housing First, or any other homeless program, can't work without enough housing. As many of you have heard me say before, unless we get away from the notion that housing must either be traditionally constructed single-family houses, or brick and mortar apartments to be safe and comfortable homes, we will never end the homeless crisis in Hawaii.

Traditionally constructed brick and mortar *mid-rise apartments* cost roughly \$300,000 per unit and about \$450,000 per unit for a *high-rise*. Brick and mortar projects can be completed in as little as 4½ years, but usually take anywhere from 8½, 10 years. Existing units rent for around \$1000 to \$1500 a month for a studio, but most landlords won't rent to mentally ill or substance addicted street homeless.

If we allocate \$75 million dollars for brick and mortar \$300,000 mid-rise brick and mortar apartments, the total cost for 2000 units would be roughly \$600 million dollars; The total cost of 2000 \$450,000 high-rise units would be about \$900 million dollars. What's worse, the final units would probably not be completed until 18 to 20 years from now. This is a crisis and solutions that take more than a decade are not acceptable. We can do better.

Instead, where it is practical to do so, we should utilize single-story, high-tech modular homes, such as the InterShelter domes used by the First Assembly of God Church's Shelter project in Kaneohe. They spent roughly \$25 thousand a unit, to build 12 comfortable and safe transitional homes. The project could have been completed in about a month, but it took over two years, only because of the slow permitting process on Oahu.

InterShelter is not the only manufacturer of low cost modular homes. There are many other low-cost modular homes on the market (some made right here in Hawaii) which can provide similar benefits at about the same cost. They could be built on land designated for Ohana Zones.

We should avail ourselves of modular *mid-rise* designs where homes are built in more densely populated areas. There are many mid-rise designs and products that cost less than half of traditionally constructed high-rises, and can be completed in less than a year.

**IF WE USE SINGLE-STORY, LOW-COST MODULAR CONSTRUCTION, WE COULD HOUSE EVERY CHRONIC HOMELESS PERSON IN HAWAII FOR JUST THE \$75 MILLION DOLLARS APPROPRIATED BY THIS BILL.**

For \$75 million dollars, we could build more than 2000, \$25 thousand dollar single story modular homes in Ohana Zones. That means the State would accrue a net savings of roughly \$73.728 million dollars IN THE FIRST YEAR, and roughly \$148,728 million dollars each year thereafter, **just on healthcare!**

### **SUGGESTED AMENDMENT.**

A big problem with locating State land usable for permanent supportive housing is lack of infrastructure. There are new "off the grid" technologies, which can generate potable drinking water, electricity, and process sewage without existing infrastructure. We therefore suggest the following language, or something similar, be added to the end of PART II, SECTION 3.

*"If land available for part or all of the permanent supportive housing to be built does not have existing water, electrical and sewage, consideration shall be given to environmentally friendly technology and products designed to generate and store electricity, process sewage, and generate potable water, hereinafter defined as "Off the Grid Infrastructure". As many vendors, architects and builders shall be sought out as is practical, who manufacture, sell, design or build, Off the Grid Infrastructure, where procurement, in accordance with current procurement rules for the State of Hawaii, shall be based on competitive bidding, safety, durability, comfort, sustainability, environmental considerations, construction time, flexibility, practicality, relative cost and aesthetic appeal."*

**Thank you for your consideration of our testimony and Proposed Amendment.**



## CATHOLIC CHARITIES HAWAI'I

### TESTIMONY IN SUPPORT OF HB 476, HD1: RELATING TO HOUSING

TO: Representative Sylvia Luke, Chair, Representative Ty Cullen, Vice Chair, and Members, Committee Finance  
FROM: Betty Lou Larson, Legislative Liaison, Catholic Charities Hawai'i  
Hearing: **Tuesday, 2/26/19; 12:30 pm; CR 308**

Chair Luke, Vice Chair Cullen, and Members, Committee on Finance:

Thank you for the opportunity to provide testimony **in strong support** of HB 476, HD1, making appropriations for the construction of affordable rentals and permanent supportive housing. I am Betty Lou Larson, with Catholic Charities Hawai'i. We are also a member of Partners in Care. Catholic Charities Hawai'i has prioritized this bill among our top priorities for 2019.

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been providing social services in Hawai'i for over 70 years. CCH has programs serving elders, children, families, homeless, and immigrants. Our mission is to provide services and advocacy for the most vulnerable in Hawai'i. Catholic Charities Hawai'i has a long history of working in the areas of affordable housing and homelessness.

**Amendment suggested:** In Section 7: CCH urges that the funding be changed from "general revenues" to "general obligation bonds", since this funding will be utilized for construction of rental units. Since its inception, the Rental Housing Revolving Fund has created 7,291 units of affordable rental housing. This has been a godsend for Hawai'i families with children and kupuna, etc. Turning around Hawai'i's housing crisis requires consistent and significant investments. **CCH supports \$125 million to the Rental Housing Revolving Fund per year.**

**To end homelessness, the state must also begin to construct units specifically for the homeless.** Permanent Supportive Housing (PSH) is a proven model to house people who are disabled and chronically homeless. The 2018 Hawai'i Point-in Time count reported 1,714 chronically homeless persons, which comprises almost 30% of ALL homeless persons in the state. Housing 300 homeless people in PSH would **save the state over \$22 million** each year in medical costs. Our Housing First participants compete with other low-income households for low-cost units that are in short supply. We must build PSH units to address this critical need and benefit from its significant cost savings. If we are ever to end Hawai'i's homelessness crisis, we must build units to house this vulnerable population. **CCH supports an additional \$75 million allocation for Permanent Supportive Housing units.**

The state's allocation of \$200 million in 2018 for affordable housing was a bold and unprecedented commitment to our collective fight to end homelessness. Hawai'i's people, communities, and especially our most vulnerable, depend on all of us to end this crisis.

We urge your support for HB 476 to make appropriations for the construction of affordable rentals and permanent supportive housing. Please contact me at (808) 373-0356 or [bettylou.larson@catholiccharitieshawaii.org](mailto:bettylou.larson@catholiccharitieshawaii.org) if you have any questions.





# PARTNERS IN CARE

Oahu's Continuum of Care

*Our mission is to eliminate homelessness through open and inclusive participation and the coordination of integrated responses.*

## Testimony in Support of HB 476, HD1: Relating to Housing

TO: Committee on Finance  
FROM: Partners in Care (PIC)  
HEARING: **Tuesday, February 26, 2019; 12:30 pm;** Conference Room 308

Dear Chair Luke, Vice Chair Cullen, and members of the House Committee on Finance:

Thank you for the opportunity to provide testimony on HB 476, which authorizes general obligation bonds amounting to \$200 million for the Rental Housing Revolving Fund. Partners in Care (PIC), a coalition of more than 50 non-profit homelessness providers, **strongly supports this bill.**

The strength and health of Hawai'i's people and communities depend on all of us coming together to turn around a housing and homelessness problem that's been growing for decades. In 1970, the state of Hawai'i issued a report declaring a "housing crisis" in Hawai'i. Year after year it's gotten worse as increases in housing costs have outpaced increases in wages. In Honolulu, for example, in 1968, 23 percent of renters were cost-burdened, meaning they were paying more than 30 percent of their income for rent. By 2016, the percentage of cost-burdened renters had **more than doubled** to 54 percent. More and more families are unable to afford housing and still have enough left for food and basic necessities.

Turning around a housing and homelessness crisis that's been growing for 50 years will be difficult, but not impossible. It will require coming together around a shared vision, taking bold action, and using data-driven approaches to efficiently use resources. It will take persistence, commitment, and time.

Last year, legislators made a bold and unprecedented commitment of \$200 million for the Rental Housing Revolving Fund—eight times the amount committed from the year before. To turn around a problem that's been growing for 50 years, this level of investment needs to become the new normal.

**Partners in Care strongly supports designating \$75 million out of the \$200 million for the development of Permanent Supportive Housing rental units.** To get the most out of the overall funding for affordable rentals, a significant portion of it should be targeted at addressing chronic homelessness—i.e., people who have been living on the streets for a year or more, or suffering repeated bouts of homelessness due to some underlying condition. It is well established that it is more expensive to leave people experiencing chronic homelessness on the streets—straining the emergency medical services system—than it is to provide them with housing and the wrap-around services necessary to help them remain stably housed. By committing an estimated \$75 million a year for ten years, we can eliminate chronic homelessness in Hawai'i, saving an estimated \$2 billion plus in emergency medical costs and other costs over the course of ten years.

We must continue investing in the Rental Housing Revolving Fund if we finally want to start gaining ground on Hawai'i's housing crisis. We urge you to pass HB 476 to continue the work that the legislature began last year to come to grips with this problem. Thank you for your consideration of this very important bill.

**PARTNERS IN CARE, OAHU'S CONTINUUM OF CARE**

**200 North Vineyard • Suite 210 • Honolulu, Hawaii 96817 • [www.PartnersinCareOahu.org](http://www.PartnersinCareOahu.org)**



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February 25, 2019

House Committees on Finance  
Tuesday, February 26, 2019  
Conference Room 308

### **HB476, HD1 – SUPPORT**

Aloha Committee Chairs, Vice-Chairs, and Members:

I am submitting testimony in my capacity as Executive Director of Hawaiian Community Assets (HCA), the State's largest HUD-approved housing counseling agency and a community development financial institution (CDFI), to **STRONGLY SUPPORT HB476, HD1**.

According to the State Department of Business, Economic Development, and Tourism's 2015 Housing Demand Study, our State needs to build 66,000 housing units by 2025 to keep up with projected demand. 75% of these units – or nearly 50,000 – must be for households earning \$75,000 annually or less. This does not include the estimated 7,500 affordable units subsidized with Federal funds that are scheduled to end their affordability period by 2025.

**Without a significant, annual baseline investment in the development of housing that is affordable for the majority our local workers and working families, we will continue to face a housing crisis that destabilizes our workforce, unnecessarily hurts our economy, and unfairly passes the problem on to future generations.**

HB476, HD1 authorizes the issuance of general obligation bonds and appropriates \$125 million to the Rental Housing Revolving Fund for construction of low-income housing. It also appropriates funds for the construction of Permanent Supportive Housing units for our chronically homeless and extremely-low income households earning at or below 30% the area median income. With Hunt Construction anticipating the need for \$100 million from the Rental Housing Revolving Fund for Mayor Wright properties next year along and only \$80 million uncommitted in the Fund at this point, it is critical we see a significant investment to cover this project as well as others. This request is consistent with recommendations from the State's 1993 Nonprofit Housing Development Study and the State's Special Action Team on Affordable Rental Housing as well as Partners in Care, Partners in Housing, and the new housing affordability coalition, demonstrating there is broad-based public and private support for this bill as part of our solution to the ongoing housing affordability crisis in our communities.



As a CDFI that manages a statewide revolving loan fund, our organization has also enclosed our recommended strategies for increasing deployment of capital in the Rental Housing Revolving Fund should this be a concern to the State Legislature. There are opportunities for efficiencies to be built into the process that would result in increased deployment of capital. These efficiencies, include, but are not limited to, (1) opening the annual application round to at least 2 times per year, (2) increasing the number of monthly Board meetings to 2 times per month, (3) employing additional staff to reduce the loan-to-staff ratio, and (4) providing the HHFDC Director and staff the ability to approve applications that fit within specific review criteria without Board approval. Additional recommendations are included in the enclosed document.

We ask you to move forward on HB476, HD1 ensuring \$200 million to the Rental Housing Revolving Fund with \$75 million earmarked for the construction of permanent supportive housing. **PASS HB476, HD1.**

Mahalo for your time, leadership and consideration. Please contact me directly at 808.587.7653 or jeff@hawaiiancommunity.net should you have any questions or need additional information.

Sincerely,

A handwritten signature in black ink that reads "Jeff Gilbreath". The signature is written in a cursive, slightly slanted style.

Jeff Gilbreath  
Executive Director

**HB-476-HD-1**

Submitted on: 2/25/2019 11:34:31 AM

Testimony for FIN on 2/26/2019 12:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Melodie Aduja	O`ahu County Committee on Legislative Priorities of the Democratic Party of Hawai`i	Support	No

Comments:

## TESTIMONY IN STRONG SUPPORT

TO: Chair Brower, Vice-Chair Matayoshi & Members of the House Housing Committee Chair San Buenaventura, Vice-Chair Nakamura & Members of the Human Services & Homelessness Committee

FROM: Lane Miyake-Kamahele

RE: **House Bill 476 – Relating To Housing**

Hearing: Monday, February 26, 2019, 12:30PM  
House conference room 308

My name is Lane Miyake Kamahele. I am a undergrad student at the University of Hawaii at Mānoa studying Social Work. I would like to express my appreciation for the opportunity to be a participant in our legislative process but also for the opportunity to testify in strong support of House Bill 476 in relation to housing.

As a someone who is in recovery from a Substance Use Disorder, a former foster youth, has been previously incarcerated, homelessness is another thing that I am very acquainted with and is also apart of my story. At my current age of 24 along with my history, statistically, I should either still be in jail, homeless, or dead. However, that is not the case. There are 3 major factors that allowed me to accomplish this:

1. **DHS PAYMENTS:** The Department of Human Services (DHS), Social Services Division, Child Welfare Services Branch (CWSB), provides services, through their independent living program (ILP), to assist and support foster youth, age 12-18 years, under DHS placement responsibility due to abuse and neglect and former foster youth, 18-21 years of age, with their transition from foster care to adult self-sufficiency. The Department's ILP uses both State and Federal funds in accordance with Public Law 106-169, Sec. 477 – John H. Chafee Foster Care Independence Program. Two services that I receive are the Higher Education Board Allowance that helps with living expenses and Education and Training Voucher to pay for my higher education expenses.
2. **SECTION 8 HOUSING CHOICE VOUCHER PROGRAM:** Through the Family Self-Sufficiency Program that has merged with the Family Unification Program, Section 8 vouchers can be provided to eligible youth in Hale Kipa's Step Up Program.
3. **LOW INCOME AND AFFORDABLE HOUSING:** I am currently a resident at Sea Winds Apartments which is income based housing. The property is managed by Housing Solutions Incorporated.

Each of these factors are why I am in support of this bill. The financial assistance in addition to the low income housing has drastically enhanced my position in life. It has allowed me to focus my attention and energy on other areas of my life that I wouldn't have been able to due to my living situation. That would be at the forefront of my mind nothing else. According to Maslow a persons basic needs are physiological (food, rest, warmth, water) and Safety. Unless those are met we are not able to advance or move forward in our lives. The funding proposed regardless of the sum does not compare to the opportunity to be able to drastically change another person or a whole families lives for the better. In doing so we are robbing ourselves from the chance of a person(s) who just might be an asset to their community, to these islands, and to the generations after them.

Thank you for allowing me to share my lived experiences and testimony to why I support this bill.

Mahalo.

*Lane Miyake-Kamahele*  
808-800-1612  
*lanemk@hawaii.edu*

**HB-476-HD-1**

Submitted on: 2/22/2019 5:05:37 PM

Testimony for FIN on 2/26/2019 12:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
William Caron	Individual	Support	No

Comments:

Aloha Chair Luke, members of the committee,

Please support HB476. It is a critical investment in our communities that will help our housing affordability crisis by injecting \$125 million dollars into the Rental Housing Revolving Fund. This will make a significant impact for individuals and families who can't afford Hawai'i's exorbitant housing costs, the most significant driver of homelessness and out-migration of our local people. Additionally, this bill directly addresses some of the gravest symptoms of homelessness by appropriating an additional \$75 million dollars to provide permanent supportive housing for the chronically homeless, most of whom are severely mentally ill, substance addicted, or some combination of the two. Moving forward, I believe this is an investment that needs to be made recurring if we hope to stem the tide of economic injustice that is crippling our working class. Mahalo for the opportunity to provide testimony.

Will Caron

Palolo resident and neighborhood board member

**From:** Randy Ching <noreply@jotform.com>  
**Sent:** Saturday, February 23, 2019 4:15 PM  
**To:** FINtestimony  
**Subject:** Re: SUPPORT HB476 - Randy Ching

 **SUPPORT HB476**

Name	Randy Ching
Email	makikirandy@yahoo.com
Subject	Testimony in SUPPORT of HB476
Testimony	<p>Aloha Chair Luke, members,</p> <p>I strongly support this badly-needed investment in affordable housing. According to DBEDT's 2015 Housing Demand Study, our State needs to build 66,000 housing units by 2025 to keep up with projected demand. Without a significant, annual baseline investment in the development of housing that is affordable for working families, we will continue to face a severe housing crisis. Please pass HB476.</p> <p>Mahalo!</p>

You can [edit this submission](#) and [view all your submissions](#) easily.

**HB-476-HD-1**

Submitted on: 2/25/2019 2:22:07 PM

Testimony for FIN on 2/26/2019 12:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lawrence S Franco	Individual	Support	Yes

Comments:

I have advocated for housing for the past 30 years and we continue to get further and further behind each year. We are losing our kaaimana families to places like Las Vegas because they can no longer live in Hawaii. The minimum we can do is to develop rental housing for those with very low to moderate incomes. I beg you to pass this bill. Mahalo.

**HB-476-HD-1**

Submitted on: 2/25/2019 2:52:01 PM

Testimony for FIN on 2/26/2019 12:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lahela Williams	Individual	Support	No

Comments:

Aloha Committee Chairs, Vice-Chairs, and Members: I STRONGLY SUPPORT HB476, HD1.

According to the State Department of Business, Economic Development, and Tourism’s 2015 Housing Demand Study, our State needs to build 66,000 housing units by 2025 to keep up with projected demand. 75% of these units – or nearly 50,000 – must be for households earning \$75,000 annually or less. This does not include the estimated 7,500 affordable units subsidized with Federal funds that are scheduled to end their affordability period by 2025. Without a significant, annual baseline investment in the development of housing that is affordable for the majority our local workers and working families, we will continue to face a housing crisis that destabilizes our workforce, unnecessarily hurts our economy, and unfairly passes the problem on to future generations.

We ask you to move forward on HB476, HD1 ensuring \$200 million to the Rental Housing Revolving Fund with \$75 million earmarked for the construction of permanent supportive housing.

PASS HB476, HD1. Mahalo for your time, leadership and consideration.



## TESTIMONY IN SUPPORT OF HB 476, HD 1

TO: House Finance Committee

FROM: Nikos Leverenz, Grants & Development Manager

DATE: February 26, 2019 (12:30 PM)

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Chair Luke, Vice-Chair Cullen, & Members of the Committee:

Hawai'i Health & Harm Reduction Center (HHRC) **strongly supports** HB 476, HD 1, which would authorize the issuance of general obligation bonds for the rental housing revolving fund, allowing for the financing of low-cost modular dwellings and the development of permanent supportive housing for individuals and families experiencing chronic homelessness.

HHRC is a member of Partners in Care (PIC), a coalition of organizations from nonprofit homeless providers, government stakeholders, private businesses, community advocates, public housing agencies, hospitals, universities, affordable housing developers, law enforcement, and homeless and formerly homeless persons. PIC is a planning, coordinating, and advocacy alliance that develops recommendations for programs and services to fill needs within Oahu's Continuum of Care for homeless persons.

HHRC works with many individuals who are impacted by poverty, housing instability, and other social determinants of health. Many have behavioral health problems related to substance use and underlying mental health conditions.

We support legislative efforts to ameliorate Hawaii's housing crisis. This funding helps alleviate some of the burden faced by Hawaii residents who are struggling to procure or maintain adequate housing.

Thank you for the opportunity to testify on this important reform measure.