

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

SENATE COMMITTEE ON HOUSING

March 12, 2019 at 1:30 p.m.
State Capitol, Room 225

In consideration of
H.B. 477, H.D. 1
RELATING TO HOUSING.

The HHFDC supports H.B. 477, H.D. 1. HHFDC is willing to administer the new revolving fund created in this bill and the new loan program set forth herein.

Thank you for the opportunity to testify.



Hawaii
Habitat
for Humanity®
Association

March 11, 2019

Committee on Housing
Tuesday, March 12, 2019
Conference Room 225

HB477, HD1 - STRONG SUPPORT

Aloha Committee Chair, Vice-Chair, and Members:

I am submitting testimony in my capacity as Executive Director of Hawaii Habitat for Humanity Association (HHFHA), a nonprofit community development financial institution (CDFI) and State Support Organization for the direct service Habitat for Humanity organizations across the state to **STRONGLY SUPPORT HB477, HD1.**

The benefits of a homeownership revolving fund range from preservation of existing affordable housing units to engaging new sectors in the State's affordable housing plan to attracting hundreds of millions of dollars in capital for housing finance through CDFIs.

The homeownership revolving fund will help preserve existing affordable rental units as affordable homeownership units. Transitioning affordable rental units financed with Federal programs, such as Low-Income Housing Tax Credits, to affordable homeownership units once their affordability period ends is a strategy being implemented nationwide and promoted by Milken Institute and Kresge Foundation for preserving affordable housing for low-income households. The self-help homeownership revolving fund could be Hawaii's tool to implement this strategy for our families currently in affordable rentals scheduled to change to market rate. The fund would make it possible for organizations like Habitat for Humanity, Self-Help Housing Corporation, Hawaii Island Community Development Corporation, and Kapili Like to be major partners in preserving affordable units for our households that are most in-need and interested in aging in place.

The homeownership revolving fund would engage two new industries - self-help housing developers and CDFIs - in the State's affordable housing plan. Eight self-help housing nonprofits and nine CDFIs would be able to step up and participate in meeting the State's demand for 66,000 housing units by 2025 instead of us relying solely on rental housing developers to meet this goal. While self-help housing organizations are able to build affordable units by using volunteer labor, CDFIs are nonprofit intermediaries that are helping communities build affordable housing across the United

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States by pooling together public and private capital for deployment to underserved populations through loans.

The homeownership revolving fund would attract hundreds of millions of dollars in capital for affordable for-sale housing development. Locally, we have community-based and credit union CDFIs that are uniquely positioned to offer flexible mortgage financing, down payment assistance loans, and non-traditional financing for lands with title issues. Together, our CDFIs could leverage State investments in a significant manner. The Carsey Institute cites that CDFIs are leveraging Federal investments at a rate of up to 8:1. By allowing CDFIs access to the fund, these nonprofit intermediaries could finance emergency and permanent homeownership housing for households residing on Hawaii Island in areas ravaged by lava eruptions, on Kuleana Lands in Kauai or in Maui where floods and fires have recently taken place, or in the valleys of Waiahole and Kahana where land leases do not allow for mortgage financing through the mainstream marketplace.

Finally, we recommend the committee appropriate \$25 million to establish the fund and for expenditure by the Hawaii Housing Finance and Development Corporation. Based on CDFIs' standard leverage ratio alone (8:1), a \$25 million investment in the fund by the State could result in \$200 million of total housing financing activity to bring an estimated 1,500 affordable homeownership units on-line by the end of 2020. This strategy would open opportunities for current renters to move into homeownership, making their rental units available for lower-income households and our houseless residents so there is adequate stock available to them. Further, this amount of investment would assist in integrating affordable homeownership within our overall affordable housing strategy that includes ohana zone housing and affordable rentals.

Habitat for Humanity and all of the Habitat organizations in Hawaii, know that homeownership is important. People who own their homes have better health, find it is a pathway out of poverty, provides safety, leads to stable neighborhoods and thriving families and leverages educational investment. Please take action to create the homeownership revolving fund. **PASS HB477, HD1.**

Mahalo for your time, leadership and consideration. Please contact me directly at 808.847.76786 or jean@hawaiihabitat.org should you have any questions or need additional information.

Sincerely,



Jean Lilley
Executive Director

HB-477-HD-1

Submitted on: 3/10/2019 7:46:31 PM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Patrick F. Hurney	Testifying for Habitat for Humanity Hawaii Island, Inc.	Support	Yes

Comments:

Please support HB 477 to help low-income families become homeowners and end the cycle of poverty by providing an asset for families.

Mahalo

Pat

HB-477-HD-1

Submitted on: 3/10/2019 12:51:41 PM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
STEPHEN SPEARS	Testifying for KAUI HABILAT FOR HUMANITY, INC	Support	No

Comments:

I Stephen L. Spears, as Executive Director of Kauai Habitat support HB477 and encourage that the bill is passed into law and funded. This Bill is a necessary step to increase the number of homes build in Hawaii by setuping and funding this greatly needed Revolving Loan fund for low income. Currently at Kauai Habitat we will be able to start about 35 house this year for low income families, using the self help model and our current funding sources, but we have reached the limit of these sources. Our completed home cost is about 50% of market, being about \$230,000 for a 1,100 sq ft house and about 6,000 sq. ft. lot. The main limitation to providing and increasing the number of units that we can provide each year is directly impacted by the lack of loan funds, mortgages to the low income families. With a waiting/interest of 3,115 families interested in the Habitat home building programs on Kauai this revolving loan fund would help provide more to the many families in need.

Thank you,

HB-477-HD-1

Submitted on: 3/11/2019 7:45:16 AM

Testimony for HOU on 3/12/2019 1:30:00 PM

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

Comments:



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Toll Free: 1-866-400-1116
www.hawaiiancommunity.net

March 11, 2019

Senate Committee on Housing
Tuesday, March 12, 2019, 1:30pm
Conference Room 225

HB477, HD1 – SUPPORT

Aloha Committee Chair, Vice-Chair, and Members:

I am submitting testimony in my capacity as Executive Director of Hawaiian Community Assets (HCA), a nonprofit community development corporation, HUD-approved housing counseling agency, and community development financial institution to **STRONGLY SUPPORT HB477, HD1.**

HB477, HD1 recognizes the need for us as a State to set in place a continuum in affordable housing units by creating a homeownership revolving fund that would provide loans for the development of permanent homeownership units by self-help housing nonprofits for our local low- and moderate-income households. With the State Department of Business, Economic Development, and Tourism projecting that we need 66,000 units of housing by 2025 to meet demand, we must consider all housing options to meet this goal.

The benefits of a homeownership revolving fund range from preservation of existing affordable housing units to engaging new sectors in the State's affordable housing plan to attracting hundreds of millions of dollars in capital for housing finance through CDFIs.

The homeownership revolving fund will help preserve existing affordable rental units as affordable homeownership units. Transitioning affordable rental units financed with Federal programs, such as Low-Income Housing Tax Credits, to affordable homeownership units once their affordability period ends is a strategy being implemented nationwide and promoted by Milken Institute and Kresge Foundation for preserving affordable housing for low-income households. The self-help homeownership revolving fund could be Hawaii's tool to implement this strategy for our families currently in affordable rentals scheduled to change to market rate. The fund would make it possible for organizations like Habitat for Humanity, Self-Help Housing Corporation, Hawaii Island Community Development Corporation, and Kapili Like to be major partners in preserving affordable units for our households that are most in-need and interested in aging in place.

The homeownership revolving fund would engage two new industries - self-help housing developers and CDFIs - in the State's affordable housing plan. 8 self-help housing nonprofits and 9 CDFIs would be able to step up and participate in meeting the State's demand for 66,000 housing units by 2025 instead of us relying solely on rental housing developers to meet this goal. While self-help housing organizations are able to build affordable units by using volunteer labor, CDFIs are nonprofit intermediaries that are helping communities build affordable housing across the United States by pooling together public and private capital for deployment to underserved populations through loans. Understanding the important role our local self-help housing nonprofits and CDFIs can play in both building and financing affordable homeownership opportunities is critical to help address our housing affordability crisis, especially for those households at 60-80% area median income that currently not being served through the rental housing revolving fund.

The homeownership revolving fund would attract hundreds of millions of dollars in capital for affordable for-sale housing development. Locally, we have community-based and credit union CDFIs that are uniquely positioned to offer flexible mortgage financing, down payment assistance loans, and non-traditional financing for lands with title issues. Together, our CDFIs could leverage State investments in a significant manner. The Carsey Institute cites that CDFIs are leveraging Federal investments at a rate of up to 8:1¹. By allowing CDFIs access to the fund, these nonprofit intermediaries could finance emergency and permanent homeownership housing for households residing on Hawaii Island in areas ravaged by lava eruptions, on Kuleana Lands in Kauai or in Maui where floods and fires have recently taken place, or in the valleys of Waiahole and Kahana where land leases do not allow for mortgage financing through the mainstream marketplace.

Finally, we recommend the committee appropriate \$25 million to establish the fund and for expenditure by the Hawaii Housing Finance and Development Corporation. Based on CDFIs' standard leverage ratio alone (8:1), a \$25 million investment in the fund by the State could result in \$200 million of total housing financing activity to bring an estimated 1,500 affordable homeownership units on-line by the end of 2020. This strategy would open opportunities for current renters to move into homeownership, making their rental units available for lower-income households and our houseless residents so there is adequate stock available to them. Further, this amount of investment would assist in integrating affordable homeownership within our overall affordable housing strategy that includes ohana zone housing and affordable rentals.

With the highest homeless rate per capita and some of the highest housing cost burdens of any state in the nation, we must expand our focus on producing all types of housing for our residents. There is no silver bullet that will address this crisis. HB477, HD1 would help us set in place a continuum in affordable housing by creating a homeownership revolving fund that preserves existing affordable housing units, engages new sectors in the State's affordable housing plan, and attracts hundreds of millions of dollars in public and private capital for housing finance through CDFIs. Please take action to create the homeownership revolving fund. **PASS HB477, HD1.**

¹ CDFI Industry Analysis: Summary Report. Carsey Institute, Spring 2012.
<https://www.cdfifund.gov/Documents/Carsey%20Report%20PR%20042512.pdf>

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, flowing style.

Jeff Gilbreath
Executive Director



LATE

**TESTIMONY TO THE SENATE COMMITTEE ON HOUSING
State Capitol, Conference Room 225
415 South Beretania Street
1:30 PM**

March 12, 2019

RE: HOUSE BILL NO. 477 HD 1, RELATING TO HOUSING

Chair Chang, Vice Chair Kanuha, and members of the committee:

My name is Gladys Quinto-Marrone, CEO of the Building Industry Association of Hawaii (BIA-Hawaii). Chartered in 1955, the Building Industry Association of Hawaii is a professional trade organization affiliated with the National Association of Home Builders, representing the building industry and its associates. BIA-Hawaii takes a leadership role in unifying and promoting the interests of the industry to enhance the quality of life for the people of Hawaii. Our members build the communities we all call home.

BIA-Hawaii is in **strong support** of H.B. 477 HD 1, which proposes to establish a homeownership housing revolving fund to provide funds for the development of affordable for-sale housing projects by nonprofit housing development organizations under a self-help housing program to facilitate greater homeownership opportunities for Hawaii residents.

Building our way out of our housing crisis requires increasing the supply of housing at all price points. The bill appropriately focuses government funding to nonprofit housing development organizations for the development of affordable homeownership housing projects under a self-help housing program. Involving nonprofit housing organizations will reach a certain segment of the housing market.

We are in strong support of H.B. 477 HD 1, and appreciate the opportunity to express our views on this matter.

LATE

Partners in Housing



Co Chairs:

Greg Thielen
BIA Hawaii

Jean Lilley
Hawaii Habitat for Humanity

Participating Organizations:

AIA Hawaii State Council

AIA Honolulu

AIA Maui

BIA-Hawaii

Chamber of Commerce of
Hawaii

EAH Housing

FACE

Hawaii Appleseed Center for
Law & Economic Justice

Hawaiian Community Assets

Hawaii Community
Development Board

Hawaii Habitat for Humanity

Self-Help Housing Corporation
of Hawaii

TESTIMONY TO THE SENATE COMMITTEE ON HOUSING
State Capitol, Conference Room 225
415 South Beretania Street
1:30 AM

March 12, 2019

RE: HOUSE BILL NO. 477 HD 1, RELATING TO HOUSING

Chair Chang, Vice Chair Kanuha, and members of the committee:

Partners in Housing (PIH) was created by the Building Industry Association leaders and leaders from various non-profit developers and affordable housing advocates. We are committed to working with our community leaders to help solve the housing shortage in our beloved state and to be a solution to providing housing, specifically to people in Hawaii that are struggling with housing costs.

This new alliance has a basic tenet: Everyone in Hawaii should be able to afford stable, permanent rental or for-sale housing at all price points and income levels. Hawaii's current housing crisis requires that everyone involved in housing needs to work together toward addressing the housing need across the state. Our Partners in Housing support broad policies regarding housing and support services. We will advocate for planning, funding and building of infrastructure focusing on transit-oriented development areas and for more government support of affordable housing via funding, improved permitting and creative use of government lands.

PIH is in strong support of H.B. 477 HD 1, which proposes to establish a homeownership housing revolving fund to provide funds for the development of affordable for-sale housing projects by nonprofit housing development organizations under a self-help housing program to facilitate greater homeownership opportunities for Hawaii residents.

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We are in strong support of H.B. 477 HD 1, and appreciate the opportunity to express our views on this matter.





Chamber of Commerce HAWAII

The Voice of Business

**Testimony to the Senate Committee on Housing
Tuesday, March 12, 2019 at 1:30 P.M.
Conference Room 225, State Capitol**

LATE

RE: HB 477 HD1, RELATING TO HOUSING

Chair Chang, Vice Chair Kanuha, and Members of the Committee:

The Chamber of Commerce Hawaii (“The Chamber”) **supports** HB 477 HD1 which proposes to establish a homeownership housing revolving fund to provide funds for the development of affordable for-sale housing projects by nonprofit housing development organizations under a self-help housing program to facilitate greater homeownership opportunities for Hawaii residents.

The Chamber is Hawaii’s leading statewide business advocacy organization, representing about 2,000+ 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 members and the entire business community to improve the state’s economic climate and to foster positive action on issues of common concern.

Building our way out of our housing crisis requires increasing the supply of housing at all price points. The bill appropriately focuses government funding to nonprofit housing development organizations for the development of affordable homeownership housing projects under a self-help housing program. Involving nonprofit housing organizations will help to reach a certain segment of the housing market.

Thank you for the opportunity to testify.

HB-477-HD-1

Submitted on: 3/11/2019 8:36:21 AM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Christian Lamb	Individual	Support	No

Comments:

I support House Bill 477 relating to housing.

HB-477-HD-1

Submitted on: 3/11/2019 9:26:46 AM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Toni Symons- HAPI	Individual	Support	Yes

Comments:



Hawaii
Habitat
for Humanity®
Association

March 11, 2019

Committee on Housing
Tuesday, March 12, 2019
Conference Room 225

HB477, HD1 - STRONG SUPPORT

Aloha Committee Chair, Vice-Chair, and Members:

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The homeownership revolving fund would engage two new industries - self-help housing developers and CDFIs - in the State's affordable housing plan. Eight self-help housing nonprofits and nine CDFIs would be able to step up and participate in meeting the State's demand for 66,000 housing units by 2025 instead of us relying solely on rental housing developers to meet this goal. While self-help housing organizations are able to build affordable units by using volunteer labor, CDFIs are nonprofit intermediaries that are helping communities build affordable housing across the United

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Habitat for Humanity and all of the Habitat organizations in Hawaii, know that homeownership is important. People who own their homes have better health, find it is a pathway out of poverty, provides safety, leads to stable neighborhoods and thriving families and leverages educational investment. Please take action to create the homeownership revolving fund. **PASS HB477, HD1.**

Mahalo for your time, leadership and consideration. Please contact me directly at 808.847.76786 or jean@hawaiihabitat.org should you have any questions or need additional information.

Sincerely,



Jean Lilley
Executive Director

LATE

HB-477-HD-1

Submitted on: 3/11/2019 3:04:55 PM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Sherri K. Dodson	Individual	Support	No

Comments:

Aloha,

In order to break the cycle of homelessness we need to find more permanent housing. Landlords can easily evict tenants in Hawaii often times without cause, resulting in families having to move from place to place. Living paycheck to paycheck many families end up temporarily homeless. Homeownership means that no can evict them if they pay their mortgage. There is a need for more affordable rentals but there is also a need for more permanent housing.

This bill will give nonprofits who provide permanent housing a source to build more units.

I ask for your support on HB477

Mahalo,

Sherri K. Dodson

Executive Director, Habitat for Humanity Maui

LATE

HB-477-HD-1

Submitted on: 3/11/2019 6:28:33 PM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Annie AuHoon	Individual	Support	No

Comments:

March 11, 2019

Committee on Housing

Tuesday, March 12, 2019 Conference Room 225

HB477, HD1 - STRONG SUPPORT

Aloha Committee Chair, Vice-Chair, and Members:

I am submitting testimony to STRONGLY SUPPORT HB477, HD1. The benefits of a homeownership revolving fund range from preservation of existing affordable housing units to engaging new sectors in the State's affordable housing plan to attracting hundreds of millions of dollars in capital for housing finance through CDFIs.

The homeownership revolving fund will help preserve existing affordable rental units as affordable homeownership units. Transitioning affordable rental units financed with Federal programs, such as Low-Income Housing Tax Credits, to affordable homeownership units once their affordability period ends is a strategy being implemented nationwide and promoted by Milken Institute and Kresge Foundation for preserving affordable housing for low-income households.

The self-help homeownership revolving fund could be Hawaii's tool to implement this strategy for our families currently in affordable rentals scheduled to change to market rate. The fund would make it possible for organizations like Habitat for Humanity, Self-Help Housing Corporation, Hawaii Island Community Development Corporation, and Kapili Like to be major partners in preserving affordable units for our households that are most in-need and interested in aging in place.

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Together, our CDFIs could leverage State investments in a significant manner. The Carsey Institute cites that CDFIs are leveraging Federal investments at a rate of up to 8:1. By allowing CDFIs access to the fund, these nonprofit intermediaries could finance emergency and permanent homeownership housing for households residing on Hawaii Island in areas ravaged by lava eruptions, on Kuleana Lands in Kauai or in Maui where floods and fires have recently taken place, or in the valleys of Waiahole and Kahana where land leases do not allow for mortgage financing through the mainstream marketplace.

Finally, I recommend the committee appropriate \$25 million to establish the fund and for expenditure by the Hawaii Housing Finance and Development Corporation. Based on CDFIs' standard leverage ratio alone (8:1), a \$25 million investment in the fund by the State could result in \$200 million of total housing financing activity to bring an estimated 1,500 affordable homeownership units on-line by the end of 2020.

This strategy would open opportunities for current renters to move into homeownership, making their rental units available for lower-income households and our houseless residents so there is adequate stock available to them.

Further, homeownership is important. People who own their homes have better health, find it is a pathway out of poverty, provides safety, leads to stable neighborhoods and thriving families

Please take action to create the homeownership revolving fund. PASS HB477, HD1.

Mahalo for your time, leadership and consideration.

Sincerely, Annie Au Hoon

LATE

HB-477-HD-1

Submitted on: 3/11/2019 8:57:43 PM

Testimony for HOU on 3/12/2019 1:30:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Ann Marie Muramoto	Individual	Support	No

Comments: