



STATE OF HAWAII
DEPARTMENT OF DEFENSE
HAWAII EMERGENCY MANAGEMENT AGENCY

TESTIMONY ON HOUSE BILL 1976,
RELATING TO HURRICANE PREPAREDNESS

BEFORE THE HOUSE COMMITTEE ON
PANDEMIC AND DISASTER PREPAREDNESS
BY

Luke P. Meyers
Administrator, Hawai'i Emergency Management Agency (HI-EMA)

FEBRUARY 3, 2022

Aloha Chair Ichiyama, Vice-Chair Eli and Members of the Committee:

Thank you for the opportunity to submit testimony in **SUPPORT** of HB1976.

House Bill 1976 establishes the safe home program to provide matching and nonmatching grants for installation of wind resistive devices to single-family, owner-occupied, residential properties in certain circumstances; creates a permanent position within the insurance division of the department of commerce and consumer affairs to implement and administer the safe home program; appropriates funds.

Recent incidents have shown that Hawai'i is vulnerable to property loss due to hurricanes, tropical storms, and strong winds. One of the best mitigation strategies for reducing potential damage is the broad statewide use of wind resistive devices on personal residences.

Though installing such devices does consume needed resources from homeowners' budgets, it also increases their hurricane-resistance by strengthening their homes against potential property damage and loss, and allows them to take advantage of hurricane insurance premium credits.

House Bill 1976 would provide a vehicle for certain homeowners to leverage matching and/or nonmatching grants for wind-resistive device installation, thus increasing the overall resilience and hurricane-readiness of the state.

The HI-EMA has been working closely with DCCA on additional potential funding support for this program through the Resilience Branch leveraging Federal Hazard Mitigation Funds.

The HI-EMA supports this bill provided that the appropriation does not conflict with the Governor's budget priorities.

Thank you for the opportunity to provide testimony on House Bill 1976.

Luke P. Meyers: Luke.P.Meyers@hawaii.gov; 808-733-4300



DAVID Y. IGE
GOVERNOR

JOSH GREEN
LT. GOVERNOR

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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Committee on Pandemic and Disaster Preparedness
Thursday, February 3, 2022
10:00 a.m.
Via Videoconference**

**On the following measure:
H.B. 1976, RELATING TO HURRICANE PREPAREDNESS**

Chair Ichiyama and Members of the Committee:

My name is Colin M. Hayashida, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports this bill and comments as follows.

The purpose of this bill is to establish the Safe Home Program to provide matching and nonmatching grants for installation of wind resistive devices to single-family, owner-occupied, residential properties in certain circumstances; create a permanent position within the insurance division of the department of commerce and consumer affairs to implement and administer the Safe Home Program; and to appropriate funds.

If passed, this bill will fund grants under the Safe Home Program through a general fund appropriation and fund the new position from the Compliance Resolution Fund.

Hawaii residents are highly susceptible to property loss due to hurricanes, tropical storms, and strong winds. With climate change affecting average temperatures

and extreme temperatures, the likelihood of weather-related natural disasters, such as Hurricane Douglas in 2020, will only continue to increase.

By providing grants to qualifying property owners to make their homes more wind-resistant, this bill will help Hawaii's residents be more resilient in the event of a hurricane, reduce the need for emergency sheltering, and provide for more rapid recovery from a weather-related event. Fewer damages will result in lower or fewer insurance claims and will, over time, reduce insurance premiums for all Hawaii residents.

If this bill is passed without an appropriation, the Department will establish the framework for the Safe Home Program, which may take a period of time. While the framework for the Safe Home Program is being established, the Department will also be seeking grant funds for the program and may also return to the Legislature to request additional funds.

Thank you for the opportunity to testify, and we respectfully ask the Committee to pass this bill.

DAVID Y. IGE
GOVERNOR



CRAIG K. HIRAI
DIRECTOR

GLORIA CHANG
DEPUTY DIRECTOR

EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

STATE OF HAWAII
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ADMINISTRATIVE AND RESEARCH OFFICE
BUDGET, PROGRAM PLANNING AND
MANAGEMENT DIVISION
FINANCIAL ADMINISTRATION DIVISION
OFFICE OF FEDERAL AWARDS MANAGEMENT (OFAM)

WRITTEN ONLY
TESTIMONY BY CRAIG K. HIRAI
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
TO THE HOUSE COMMITTEE ON PANDEMIC & DISASTER PREPAREDNESS
ON
HOUSE BILL NO. 1976

February 3, 2022
10:00 a.m.
Room 309 and Videoconference

RELATING TO HURRICANE PREPAREDNESS

The Department of Budget and Finance (B&F) offers comments on this bill.

House Bill No. 1976 amends Chapter 431P, HRS, to: 1) require the Insurance Commissioner (INS Commissioner) to develop and implement the Safe Home Program (SHP) to award matching or nonmatching grants to eligible applicants for the installation of wind resistive devices (WRD); 2) establish the SHP Trust Fund (SHPTF) to fund these grants; 3) establish eligibility requirements for matching and nonmatching grants; 4) establish the types of WRDs eligible under the SHP; 5) allow the INS Commissioner to promulgate rules for the enforcement of this Act; 6) require the INS Commissioner to prepare an annual report on the SHP to the Legislature; 7) appropriate an unspecified amount of general funds to be deposited into the SHPTF for FY 23, provided that any unexpended funds shall lapse to the general fund in FY 24; and 8) appropriate an unspecified amount of special funds from the Compliance Resolution Fund for FY 23 to fund 1.00 exempt permanent position for the INS Division to administer the SHP.

B&F notes that, with respect to the general fund appropriation in this bill, the federal Coronavirus Response and Relief Supplemental Appropriations Act requires that

states receiving Elementary and Secondary School Emergency Relief (ESSER) II funds and Governor's Emergency Education Relief II funds must maintain state support for:

- Elementary and secondary education in FY 22 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

Further, the federal American Rescue Plan (ARP) Act requires that states receiving ARP ESSER funds must maintain state support for:

- Elementary and secondary education in FY 22 and FY 23 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 and FY 23 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

The U.S. Department of Education has issued rules governing how these maintenance of effort (MOE) requirements are to be administered. B&F will be working with the money committees of the Legislature to ensure that the State of Hawai'i complies with these ESSER MOE requirements.

Thank you for your consideration of our comments.

TESTIMONY OF ALISON UEOKA

COMMITTEE ON PANDEMIC & DISASTER PREPAREDNESS
Representative Linda Ichiyama, Chair
Representative Stacelynn K.M. Eli, Vice Chair

Thursday, February 3, 2022
10:00 a.m.

HB 1976

Chair Ichiyama, Vice Chair Eli, and members of the Committee on Pandemic & Disaster Preparedness, my name is Alison Ueoka, President of the Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council supports the intent of this bill. HB 1976 creates a hurricane grant mitigation program patterned after South Carolina. The program provides grant monies or matching grant monies based on financial need, to mitigate homes against hurricane losses. We believe this program will provide an incentive for homeowners to better protect their homes from future wind losses.

Thank you for the opportunity to testify.



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
House Committee on Pandemic & Disaster Preparedness
February 3, 2022 10:00 AM
By
Dennis Hwang

HB1976 – RELATING TO HURRICANE PREPAREDNESS

Chair Rep. Linda Ichiyama, Vice Chair Rep. Staceylnn K.M. Eli, and members of the committee:

I am Dennis Hwang, Faculty at the University of Hawaii Sea Grant College Program. Since 2007, I have been helping the University of Hawaii Sea Grant with hazard education and outreach related to the Homeowners Handbook to Prepare for Natural Hazards. In 2020, we sent the report “Communication Plan and Outreach Strategy to Prepare the Community for Natural Hazards” to the Legislature pursuant to House Bill 571-2017. This House Bill was signed into Law by the Governor on June 23, 2017. Both the Handbook and Communication Plan can be found in the links below.

Today I am speaking as a private citizen. I am in support of HB1976 as there is more hazard risk than the general public realizes. To make our community more resilient, it will take a concentrated effort using not only increased education and outreach efforts, but providing incentives for citizens to act in order to prepare their families and homes for hurricanes. HB1976 creates that incentive by creating a grant program for wind retrofits. This was one of the key recommendations in the Communication Plan and Outreach Strategy Report.

Wind retrofits, in particular roof to wall ties, are a fairly simple retrofit and have a very high benefit to cost ratio. We estimate over 6,500 homes have been retrofitted with hurricane ties, based primarily on education and outreach. This number can be significantly increased with a grant retrofit program that provides financial incentive for homeowners to prepare their homes. We believe almost every house in the state that does not have proper roof connections can and should be fortified given the likely increased hurricane risk, partly due to climate change.

For the reasons above, I support HB1976

Thank you for the opportunity to testify on this measure.

Homeowners Handbook to Prepare for Natural Hazards – 4th Edition

<http://seagrantsoest.hawaii.edu/homeowners-handbook-to-prepare-for-natural-hazards/>

Communication Plan and Outreach Strategy Submitted to the 2020 Legislature

<https://seagrantsoest.hawaii.edu/wp-content/uploads/2020/09/Communication-Strategy-Outreach-Plan-V.1.pdf>

HB-1976

Submitted on: 1/31/2022 3:07:51 PM

Testimony for PDP on 2/3/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Darius Kila	Individual	Support	No

Comments:

I support HB1976

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HOUSE OF REPRESENTATIVES
COMMITTEE ON FINANCE
Thursday, February 3, 2022
10:00 am
Via Videoconference
Conference Room 309
State Capitol
415 South Beretania Street
RELATING TO HURRICANE PREPAREDNESS
WRITTEN TESTIMONY ONLY

Chair Linda Ichiyama and Vice Chair Stacelynn K.M. Eli and Members of the Committee:

My name is Darren Okimoto and I serve as the Associate Director/Extension Leader for the University of Hawai'i Sea Grant College at the University of Hawai'i at Mānoa. I am providing testimony as a private citizen in support of HB 1976.

In 1992, Hurricane Iniki struck Kaua'i and damaged or destroyed over 41% (15,200) of the homes. Since Hurricane Iniki the Hawaiian Islands were threatened numerous times, most notably: i) there was a record of 13 tropical cyclones in the central Pacific in 2015, all of them fortunately missing the Hawaiian Islands, ii) Hurricane Lane threatened to do to O'ahu what Hurricane Iniki did to Kaua'i in 2018, and iii) Hurricane Douglas in 2020 was the closest tropical cyclone to pass near O'ahu in decades. A hurricane warning was issued for O'ahu, indicating hurricane winds were expected within 36 hours. A Federal Emergency Management Agency (FEMA) Hazus study indicates a Category 2 strike on O'ahu would cause 52,000 houses to be displaced and cause \$27 billion in economic losses. The National Oceanic and Atmospheric Administration National Weather Service (NOAA NWS) forecasters have also noticed a trend of hurricane paths that once tracked to the south of Hawai'i, now appear to have a more northerly track, placing the islands at greater risk from storm systems like Hurricane Douglas in 2020. With an apparent increasing trend of hurricane risks, most likely caused by the warmer ocean waters and climate change, it is even more important that residents in Hawai'i prepare their families and homes for future storm threats.

The intent of HB 1976 is to establish the Safe Home Program to provide matching and nonmatching grants for installation of wind resistive devices to single- family, owner-occupied, residential property owners upon certain circumstances. This bill will also create one position within the Insurance Division of the Hawai'i Department of Commerce and Consumer Affairs (HDCCA) to implement and administer the Safe Home Program. If passed, this bill will allocate funds earned through interest from assets of the Hawai'i Hurricane Relief Fund to provide grants under the Safe Home Program. By providing grants to qualifying property owners to make their homes more wind-resistant, this bill will help Hawai'i's residents be more resilient in the event of a hurricane, reduce the need for emergency sheltering, and provide for more rapid recovery from a weather-related event. Fewer damages will result in lower or fewer insurance claims and will, over time, reduce insurance premiums for all Hawai'i residents.

The University of Hawai'i Sea Grant College Program (Hawai'i Sea Grant) will work with HDCCA to help establish the hurricane grant retrofit program for the state if the legislation becomes law. Hawai'i Sea Grant is well positioned to carry this out and has demonstrated success through its Homeowner's Handbook publication. In 2007, Hawai'i Sea Grant produced the Homeowner's Handbook to Prepare for Natural Hazards publication that provides useful tips regarding readiness for natural hazards that may affect Hawai'i, including tsunami and hurricanes. The handbook lists local civil defense and emergency management agency information, provides guidance on evacuation planning, and explains various measures to reduce property damage through home retrofit. This publication is currently in its fourth edition and has been widely distributed to Hawai'i residents and partners around the state.

Thank you for the opportunity to testify in support of this bill and respectfully ask this committee to pass HB 1976.

HB-1976

Submitted on: 2/2/2022 7:56:06 PM

Testimony for PDP on 2/3/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Dr. Kioni Dudley	Makakilo-Kapolei-Honokai Hale Neighborhood Board	Support	Yes

Comments:

Testimony for HB 1976

First of all, I want to say how happy I am to see the legislature form a committee such as this, and how happy I am that your first item has to do with hurricanes.

I am Dr. Kioni Dudley. I organized a major meeting on “our great unpreparedness for hurricanes” for our Makakilo-Kapolei-Honokai Hale Neighborhood Board in December. We brought in experts to talk on the facts I will discuss below.

First of all, if we have a major hurricane, local emergency management agencies tell us that as many as 300,000 of our people will seek shelters, but we have only 38 shelters altogether on O’ahu. And we have no shelters whatsoever on O’ahu for a Category 3 or above. There is simply no safe place to go in a Category 3, 4, or 5.

So people will stay in their homes. But 184,000 homes are extremely unsafe. That’s what this bill is all about. If we get a Category 5 hurricane, hundreds of thousands may die in their homes. If they don’t die, HI-EMA tells us that 300,000 to 700,000 may become homeless. We need massive programs of retrofitting homes and building safe rooms. And we need it now. This bill addresses retrofitting. But we also need many millions for safe rooms.

We only have one week’s supply of food on the island. All that food will be bought up before the hurricane strikes. With damage to ports and airports, we anticipate having no food come in for weeks. Once food comes in, we may have no way to get it to people. All of our distributors are in the Sand Island Rd. – Nimitz Blvd. area, at roughly only 12 feet above sea level. Storm surge may have wiped them out. To prepare for this, we need 15 million Meals Ready to Eat (MRE) and we need to construct safe buildings in various parts of the island in which to store them.

We will have no electricity or water, and in some places no access for ambulances or fire engines. We need funds to get ready.

Why are we suddenly asking for all this hurricane preparation? Climate change has caused more spawning of hurricanes in the Central Pacific rather than below Baja California. And with

warmer seas farther north, their paths have come north. Twice as many are now aimed at us as in previous years. Climate change has also made hurricanes much broader, much stronger, and faster to develop. And there's another great problem: As hurricanes move north, there have always been tradewinds which tear them apart. But we have lost two trade wind days a year for fifty years; we now have tradewinds on a hundred less days than we did fifty years ago; we now have no trade winds on just over half of the days of the year. Should a hurricane move toward us during half the days of the year, there now will be nothing to stop it.

Hurricane Lane, a Category 5, passed south of the Big Island and headed directly toward O'ahu before turning away 2017. It's only a matter of time.