



DAVID Y. IGE
GOVERNOR

GWEN S. YAMAMOTO LAU
EXECUTIVE DIRECTOR

HAWAII GREEN INFRASTRUCTURE AUTHORITY

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Testimony of
Gwen Yamamoto Lau
Executive Director
before the
HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE
Thursday, February 18, 2021
Time: 2:00 P.M.
State Capitol, Conference Room No. 329

In consideration of
HOUSE BILL NO. 947
RELATING TO HURRICANE PREPAREDNESS

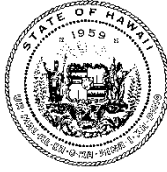
Chair Johanson, Vice Chair Kitagawa, and Members of the Committee on Consumer Protection & Commerce:

Thank you for the opportunity to testify and provide comments on House Bill 947, relating to hurricane preparedness. This bill proposes to establish a Safe Home Program to provide matching and nonmatching grants for the installation of wind resistive devices to single-family, owner-occupied, residential property owners. The Hawaii Green Infrastructure Authority supports this bill.

This bill provides a number of benefits to low and moderate-income (“LMI”) homeowners, including, (1) helping to protect their homes from property loss due to hurricanes, tropical storms and strong winds; (2) possibly lowering their premiums for property insurance; and (3) helping to make their rooftop “solar ready”. A significant barrier for a number of LMI households interested in installing solar is the deteriorated condition of their roof. As the state is relying on solar production from 100% of our residential rooftops, this bill will assist our vulnerable households, while helping to achieve the state’s clean energy goals.

Thank you for this opportunity to testify and provide comments in support of HB 947.

DAVID Y. IGE
GOVERNOR



BONNIE KAHAKUI
ACTING ADMINISTRATOR

STATE OF HAWAII
STATE PROCUREMENT OFFICE

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TESTIMONY
OF
BONNIE KAHAKUI, ACTING ADMINISTRATOR
STATE PROCUREMENT OFFICE

TO THE HOUSE COMMITTEE
ON
CONSUMER PROTECTION & COMMERCE
FEBRUARY 18, 2021, 2:00 p.m.

HOUSE BILL 947
RELATING TO HURRICANE PREPAREDNESS

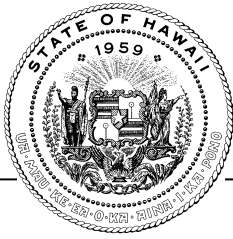
Chair Johanson, Vice Chair Kitagawa, and members of the committee, thank you for the opportunity to submit testimony on HB947. The State Procurement Office (SPO) provides the following comments to the bill regarding the exemption language on page 4, SECTION 2, lines 15 - 19, set forth below.

"(b) The safe home program trust fund may be used by the commissioner to make grants authorized under this part. Matching and nonmatching grants awarded under section 431P-E from the safe home program trust fund shall not be subject to chapter 42F, 91, 103D, or 103F."

It is unclear why exemption from Chapters 103D and 103F, Hawaii Revised Statutes (HRS), are included. Grants and subsidies are already exempt from Chapter 103F, HRS. Furthermore, matching and nonmatching grants will be awarded to eligible owner-occupied residential property owners in the state.

SPO opposes the exemption from Chapter 103D, HRS, for the administration of the safe home program.

Thank you.



HAWAII STATE ENERGY OFFICE STATE OF HAWAII

DAVID Y. IGE
GOVERNOR

SCOTT J. GLENN
CHIEF ENERGY OFFICER

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Testimony of
SCOTT J. GLENN, Chief Energy Officer

before the
HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

Thursday, February 18, 2021
2:00 PM
State Capitol, Conference Room 329

In support of
HB 947
RELATING TO HURRICANE PREPAREDNESS.

Chair Johanson, Vice Chair Kitagawa, and Members of the Committee, the Hawaii State Energy Office (HSEO) supports HB 947, which establishes the Safe Home Program to provide matching and nonmatching grants to strengthen homes and roofs against wind damage.

HSEO's comments are guided by its mission to promote energy efficiency, renewable energy, energy resiliency, and clean transportation to help achieve a decarbonized economy.

This Administration bill will improve rooftops and building integrity. Strong roofs give homeowners the confidence to install solar, which will help Hawai'i to achieve the 100% renewable portfolio standard. Electricity generation modeling in the Power Supply Improvement Plan, and subsequent updates, assume photovoltaics on all residential roofs as well as a portion of commercial roofs by 2045. To achieve this, existing buildings must have the structural integrity to support these panels and withstand extreme weather events.

Thank you for the opportunity to testify.



STATE OF HAWAII
DEPARTMENT OF DEFENSE
OFFICE OF THE DIRECTOR OF EMERGENCY MANAGEMENT
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STATE OF HAWAII
DEPARTMENT OF DEFENSE
HAWAII EMERGENCY MANAGEMENT AGENCY

**TESTIMONY ON HOUSE BILL 947,
RELATING TO THE HAWAII EMERGENCY MANAGEMENT AGENCY**

Before the House Committee on
**CONSUMER PROTECTION AND COMMERCE
AND**

By

Luke P. Meyers
Administrator, Hawaii Emergency Management Agency (HI-EMA)

Aloha Chair Johanson, Vice-Chair Kitagawa, and Members of the Committee:

Senate Bill 1101 establishes 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. Creates one temporary position within the Insurance Division of the Department of Commerce and Consumer Affairs to implement and administer the Safe Home Program.

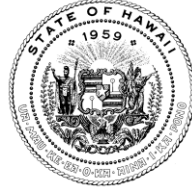
The Hawaii Emergency Management Agency (HI-EMA) **supports** House Bill 947.

HI-EMA hopes that the creation of the Safe Home Program will encourage homeowners across Hawai'i to implement preventative safety measures, helping to mitigate potentially drastic damage from hurricanes with an increased inventory of stronger homes. Also, the Safe Homes program supports HI-EMA's long-time position of advocating "sheltering in place" because of a severe lack of community shelters statewide as well as the added barriers created by the need to social distance during a pandemic whose end is yet to be determined.

HI-EMA strongly supports this potentially life-saving program as long as it does not cause any conflicts with the Governor's budget.

Thank you.

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



DAVID Y. IGE
GOVERNOR

JOSH GREEN
LT. GOVERNOR

**STATE OF HAWAII
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CATHERINE P. AWAKUNI COLÓN
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Consumer Protection & Commerce
Thursday, February 18, 2021
2:00 p.m.
Via Videoconference**

**On the following measure:
H.B. 947, RELATING TO HURRICANE PREPAREDNESS**

Chair Johanson 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 administration bill.

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 property owners upon certain circumstances. This bill also creates one temporary position within the Insurance Division to implement and administer the Safe Home Program. If passed, this bill will allocate \$2,000,000 earned through interest from assets of the Hawaii Hurricane Relief Fund to provide grants under the Safe Home Program.

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.

Testimony of DCCA

H.B. 947

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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.

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

OFFICE OF CLIMATE CHANGE, SUSTAINABILITY AND RESILIENCY

CITY AND COUNTY OF HONOLULU

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RICK BLANGIARDI
MAYOR

MATTHEW GONSER, AICP, CFM
EXECUTIVE DIRECTOR &
CHIEF RESILIENCE OFFICER

WEDNESDAY, FEBRUARY 18, 2021 2:00 PM

STATE OF HAWAII
HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

**TESTIMONY ON HOUSE BILL 947
A BILL RELATING TO HURRICANE PREPAREDNESS**

BY,

MATHEW GONSER
EXECUTIVE DIRECTOR AND CHIEF RESILIENCE OFFICER
OFFICE OF CLIMATE CHANGE, SUSTAINABILITY AND RESILIENCY

Dear Chair Johanson, Vice Chair Kitagawa, and Members of the Committee:

The City and County of Honolulu Office of Climate Change, Sustainability and Resiliency (CCSR) **strongly supports** House Bill 947, which establishes the Safe Home Program to provide matching and nonmatching grants for installation of wind resistive devices to single-family, owner-occupied, residential property owners and creates one temporary position within the Insurance Division of the Department of Commerce and Consumer Affairs to implement and administer the Safe Home Program.

Hurricane winds can be devastating. When Hurricane Iniki struck Kaua'i in 1992, 41 percent of the island's 15,200 homes were damaged or destroyed. On O'ahu, it is estimated that two out of three single-family homes will not provide sufficient shelter during a Category 1 hurricane and are in need of strengthening. However, older homes can be retrofitted to significantly reduce the risk of structural failure in a storm.

The concept of a residential retrofit program received broad public support during the development of the City's Resilience Strategy in 2019. This Safe Home Program and retrofit grants will help to lower some of the barriers and help property owners to take this critical step. Robustly funding and staffing the program ensures that the Safe Home Program will be able to provide outreach and meet the demand. There are many benefits including: reducing demand for emergency shelter capacity; decreasing damage and economic impact; and, increasing the chances that residents can remain in their homes post-disaster.

Thank you for the opportunity to testify in support of HB947.

TESTIMONY OF ALISON UEOKA

COMMITTEE ON CONSUMER PROTECTION & COMMERCE
Representative Aaron Ling Johanson, Chair
Representative Lisa Kitagawa, Vice Chair

Thursday, February 18, 2021
2:00 p.m.

HB 947

Chair Johanson, Vice Chair Kitagawa, and members of the Committee on Consumer Protection & Commerce, 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 947 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. The bill requests an initial funding of \$2,000,000 from interest earned on the Hawaii Hurricane Relief Fund corpus only for the first year. 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.

**3318 Martha Street
Honolulu, HI 96815
okimotod@gmail.com**

**Testimony from Darren K. Okimoto, private citizen
Before the
House Committee on Consumer Protection and Commerce
Thursday, February 18, 2021
2:00 pm**

On the following measure:
HB 947, RELATING TO HURRICANE PREPAREDNESS

Chair Aaron Ling Johanson and Vice Chair Lisa Kitagawa 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 947.

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 947 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 temporary 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 \$2,000,000 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) submitted a proposal application in January 2021 via the Hawai'i Emergency Management Agency to a notice of funding

opportunity from the Federal Emergency Management Agency' Building Resilient Infrastructure and Communities Program. Under this application, Hawai'i Sea Grant, if awarded the funding, will work with HDCCA to help establish the hurricane grant retrofit program for the state based on research conducted on other states with similar programs as well as the HDCCA program that existed in Hawai'i from 2006 to 2008 that resulted in the retrofit of 430 homes.

Thank you for the opportunity to testify in support of this bill. I respectfully ask this committee to pass HB 947.