
A BILL FOR AN ACT

RELATING TO MAUI WILDFIRE VICTIMS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that the August 2023 Maui
2 wildfire devastated the town of Lahaina and caused over 3,700
3 residential structures to be either destroyed or uninhabitable.
4 As of January 2024, over 2,000 households still lacked a
5 permanent housing solution. Accordingly, the purpose of this
6 Act is to establish a down payment program to assist homeowners
7 who lost their home in the Maui wildfire.

8 SECTION 2. Chapter 201H, Hawaii Revised Statutes, is
9 amended by adding two new sections to be appropriately
10 designated and to read as follows:

11 "§201H- Wildfire victim down payment program;
12 established. (a) There is established the wildfire victim down
13 payment program to assist homeowners who lost homes in the 2023
14 Maui wildfires to purchase new homes. The program shall be
15 administered by the corporation.

16 (b) Subject to available funds, the program shall provide
17 no-interest and no-fee loans to Maui wildfire victims. The



1 maximum term of each loan shall be twenty-five years. The total
2 loan provided to any individual shall not exceed the lesser of
3 \$75,000 or ten per cent of the value of the single-family
4 residence to be purchased.

5 (c) To be eligible for a loan under the program:

6 (1) The applicant shall have owned a single family
7 residence in Lahaina, Maui, on August 8, 2023;

8 (2) The applicant shall have used that single family
9 residence as the applicant's primary residence on
10 August 7, 2023;

11 (3) That single family residence shall have been damaged
12 by the wildfires on August 8, 2023; and

13 (4) The applicant shall agree to use the loan to make a
14 down payment for the purchase of a single family
15 residence.

16 (d) If any applicant who has received a loan under this
17 section fails to satisfy the requirements of subsection (c)(4),
18 the applicant shall repay the loan plus interest at the rate of
19 eight per cent.

20 (e) The corporation may contract with a private entity to
21 administer loans made pursuant to this section.



1 (f) For purposes of this section, "single family
2 residence" shall have the same meaning as in section 521-8.

3 **§201H- Wildfire victim down payment special fund.** (a)

4 There is established in the state treasury the wildfire victim
5 down payment special fund, into which shall be deposited the
6 following moneys:

7 (1) Appropriations made by the legislature to the special
8 fund; and

9 (2) Repayments to the special fund made pursuant to
10 section 201H- (d).

11 (b) Moneys in the special fund shall be used for the
12 purposes of the wildfire victim down payment program, including
13 contracting with a private entity to administer loans and paying
14 any fees or interest that would be required for the private
15 entity to provide a no-interest and no-fee loan to an applicant
16 under the program."

17 SECTION 3. In accordance with section 9 of article VII, of
18 the Constitution of the State of Hawaii and sections 37-91 and
19 37-93, Hawaii Revised Statutes, the legislature has determined
20 that the appropriations contained in this Act will cause the
21 state general fund expenditure ceiling for fiscal year 2024-2025



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1 to be exceeded by \$ _____, or _____ per cent. The reasons
 2 for exceeding the general fund expenditure ceiling are that the
 3 appropriations made in this Act are necessary to serve the
 4 public interest and to meet the needs provided for by this Act.

5 SECTION 4. There is appropriated out of the general
 6 revenues of the State of Hawaii the sum of \$ _____ or so
 7 much thereof as may be necessary for fiscal year 2024-2025 for
 8 deposit into the wildfire victim down payment special fund.

9 SECTION 5. There is appropriated out of the wildfire
 10 victim down payment special fund the sum of \$ _____ or so
 11 much thereof as may be necessary for fiscal year 2024-2025 for
 12 the wildfire victim down payment program.

13 The sums appropriated shall be expended by the Hawaii
 14 housing finance and development corporation for the purposes of
 15 this Act.

16 SECTION 6. New statutory material is underscored.

17 SECTION 7. This Act shall take effect on July 1, 2024.

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INTRODUCED BY:

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H.B. NO. 1736

Report Title:

Minority Caucus Package; Maui Wildfires; General Fund Exceeded

Description:

Establishes a program to provide no interest and no fee loans for down payments to Maui wildfire victims who lost their homes in the wildfire. Appropriates moneys. Declares that the appropriation exceeds the State general fund expenditure ceiling for 2024-2025.

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